

Welcome to the home of tax savings.

Mortgage Credit Certificate



NEVADA
HOUSING DIVISION

Las Vegas

(702) 486-7220 x225 or x222

Toll Free: 1-888-486-8775

Carson City

(775) 687-2036

Toll Free: 1-800-227-4960

TTY Number: (800) 326-6868

1535 Old Hot Springs Road, #50, Carson City, NV 89706

7220 Bermuda Road, Suite B, Las Vegas, NV 89119



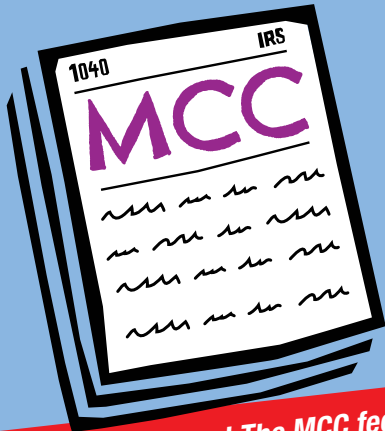
Find an approved lender at
HomeisPossibleNV.org.



First-time homebuyers, meet tax savings.

At the Nevada Housing Division, our mission is to provide affordable housing opportunities and improve the quality of life for Nevada residents. We are thrilled to share the dream of homeownership with first-time homebuyers through our famous **Mortgage Credit Certificate program**, aka **MCC**.

Through the MCC program, first-time homebuyers and qualified veterans can save tens of thousands of dollars in federal income tax savings over the life of the loan. And because the one-time fees are typically less than the amount you'll save in your first year, you'll be ahead of the game from the get-go.



Attention veterans! The MCC fees are waived just for you. It's our way of saying, 'Thanks for your service.'

"I am very skeptical by nature, so when my lender told me about the program, I checked it out and found out that was legitimate. I'll get a \$2,000 tax credit every year for the duration of the loan."

Gillian L.
MCC fan and tax credit recipient

Save happily ever after.

Saving about \$2,000 per year is like getting a well-deserved bonus—only during tax season. Check out these program details.

Key Benefits

- Federal tax savings up to 20% of the interest paid on a mortgage loan
- Savings to continue each year based on the actual mortgage interest paid
- Remaining interest can be claimed as a tax deduction
- \$500 program fee rebate after closing when combined with the Home Is Possible™ free down payment program

Program Requirements

- First-time homebuyers (have not owned a home in the past 3 years) or qualified veterans
- Households meeting normal FHA, VA, conventional or USDA RD underwriting requirements
- Households within the maximum income and purchase price limits by county*
- Must live in the home as the primary residence
- Must take an approved homebuyer education course
- One-time fees: \$995 program fee plus \$300 lender application fee

So how do you get started? By finding an approved lender at **HomelsPossibleNV.org**. There are more than 70 throughout the state of Nevada ready to guide you through the application process.

Start Here →

HomelsPossibleNV.org

*Visit HomelsPossibleNV.org for income and purchase price limits.