CONTRA COSTA COUNTY
DEPARTMENT OF CONSERVATION AND DEVELOPMENT
Mortgage Credit Certificate Program
30 Muir Road
Martinez, CA 94553
925-674-7885

MCC NO: _____
NAME: _____
SOCIAL SECURITY: _____
NAME: _____
SOCIAL SECURITY: _____

LENDER'S CLOSING CERTIFICATE

("Lender") hereby states the following:

Lender Name _____

Lender Address _____

Contact Name _____ Contact email _____

Contact number _____

1. The Lender has accepted and reviewed the Mortgage Credit Certificate ("MCC") application for:

   Name(s): _____

   Address: _____

   Hereinafter referred to as "Applicant".

2. The Lender has provided financing (the "Mortgage Loan") in the amount of (mortgage amount) $_____. Loan closing occurred on _____(to be completed by lender or title company).

3. The Lender has received and examined true, complete, signed copies of the Applicant's Federal Income Tax returns for the three years period prior to _____(application date on initial commitment), or such other verification as is acceptable pursuant to the MCC Program. Tax returns are not required for purchases in designated Target Areas.

4. After reasonable investigation, the Lender hereby certifies that the following information is true.

   _____ The total purchase price of the single-family residence acquired with the proceeds of the Mortgage Loan (the "Residence") is in compliance with the MCC Program requirements.

5. Check (a) or (b) below:

   a._____ The applicant has had no present ownership interest in a principal residence at any time during the three (3) years prior to _____, 20___. (date of closing).

   b._____ The home is located in a designated Target Area.

6. Check (a) or (b) below:

a. _____ Based upon reasonable investigation, the Lender is aware of no material change in the circumstances upon which it relied in executing the initial Lender's Certification. All statements and certifications contained in the initial Lender's Certification remain valid and true.

b. _____ The following material changes have occurred in the circumstances upon which the Lender relied in executing the initial Lender's Certification:

_____
_____
_____

7. The Lender hereby certifies that the above noted changes in circumstances do not affect the Applicant's eligibility for an MCC.

8. Based upon reasonable investigation, the Lender has no reason to believe that either the Applicant or the Seller of the Residence has made any negligent or fraudulent, material misstatements in connection with the Applicant's application for MCC.

9. The Lender hereby certifies the following:

(a) The term of the mortgage is _____ months.
(b) The mortgage interest rate is _____%.
(c) Type of mortgage is _____FHA_____VA or _____Conventional. (check one)
(d) The monthly PITI (without MCC) is $_____.

The Lender hereby agrees that it will immediately forward to the County all information which it or any of its successors may receive during the life of the mortgage loan which tends to indicate that the Applicant may have made a misrepresentation in applying for an MCC.

Date: _____

_____
(Signature of Lender Representative)

_____
(Title)

Note: This form should be completed, signed and submitted to the County with original signatures by Lender within 5 days of closing. Loan closing is the date the loan was recorded.