

North Central Texas Housing Finance Corporation Mortgage Credit Certificate Program

New Program Announcement

The North Central Texas Housing Finance Corporation is pleased to introduce its new Mortgage Credit Certificate Program for homebuyers who have not owned a home within the last three years as their primary residence unless are a Qualified Veteran.

Highlights

Eligible homebuyers can receive a TAX CREDIT based on 35% of the annual interest they pay on their home. Subject to an annual cap of \$2,000.

Eligible Loan Area

Texas Counties of Ellis, Hunt, Kaufman, Navarro and Rockwall and the Texas Cities of Cedar Hill, DeSoto, Duncanville, Lancaster and Waxahachie.

Mortgage Type & Term

Program may be used with any mortgage loan type or term offered by a lender, except tax-exempt bond loans or veterans land board loans.

Maximum Purchase Price Limit

\$237,031

Maximum Income Limits

	<u>Families of 2 or Less</u>	<u>Families of 3 or More</u>
Navarro County	\$55,000	\$63,250
All Other Areas	\$66,500	\$76,475

Contact Information

Please contact the Program Administrator with any questions regarding this program:

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