

CONTRA COSTA COUNTY  
DEPARTMENT OF CONSERVATION AND DEVELOPMENT  
Mortgage Credit Certificate Program  
2530 Arnold Drive, Suite 190  
Martinez, CA 94553  
925-335-7217

MCC NO: \_\_\_\_\_  
NAME: \_\_\_\_\_  
SOCIAL SECURITY: \_\_\_\_\_  
NAME: \_\_\_\_\_  
SOCIAL SECURITY: \_\_\_\_\_

**MCC COMMITMENT**

\_\_\_\_\_ (Lender Name)

\_\_\_\_\_ (Lender Address)

Upon completion of the review of the application for a Mortgage Credit Certificate ("MCC"), I hereby state, subject to the "Terms and Conditions" listed below, an MCC will be issued to: (provide applicant(s) current address).

Name(s): \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

who shall be known as "Applicant".

**TERMS AND CONDITIONS**

1. An MCC will be issued for 20% of the interest on the Certified Indebtedness Amount (mortgage amount) of \$\_\_\_\_\_ which consists of financing from the above mentioned Lender.
2. The Certified Indebtedness Amount is to be used in connection with the acquisition of a (check appropriate response) \_\_\_\_\_ new or \_\_\_\_\_ previously occupied single-family home located at \_\_\_\_\_ (check here if unincorporated)  
  
\_\_\_\_\_  
(Street Address of Residence to be Purchased)  
  
\_\_\_\_\_  
(City, State and Zip Code)  
  
the purchase price of which is \$\_\_\_\_\_.
3. The Commitment will expire on \_\_\_\_\_ (County to fill in date - 120 days from application). A thirty (30) day extension of this Commitment may be obtained by payment of \$25.00 to the County.
4. This Commitment is expressly conditioned upon the Lender's receipt of true, complete, and signed copies of the applicant's Federal Income Tax Returns or such other IRS verification as is acceptable pursuant to the MCC Program requirements, indicating no deduction for taxes or interest for a principal residence for the three (3) years preceding application for an MCC.
5. CHECK AND COMPLETE ONE of the following statements that correctly applies:  
A.  The lender has been furnished with said tax returns or verifications and certification that the applicant has met the three (3) year residential residence non-ownership requirement.  
B.  The Lender has not been furnished with said tax returns or verification and certification that the applicant has met the three (3) year principal residence non-ownership requirements, and the Commitment is conditioned upon receipt of said returns or acceptable verification and certification unless the home is located in a designated Target Area.
6. This Commitment has been issued in reliance upon the Application Affidavit and Lender's Certification that the requirements necessary for issuance of a qualified Mortgage Credit Certificate have been met. If County becomes aware of any change in the circumstances under which the Commitment was issued, or any material misstatement made in the application for an MCC, this Commitment shall be revoked. Further, if any such material misstatement shall be due to fraud, this Commitment or any MCC issued shall be automatically null and void without any need for further action on the part of the County.
7. This Commitment may be transferred to another Participating Lender provided that the Borrower and property remain the same, and upon reissuance of documents by the new lender.
8. The MCC will be issued upon the County's verification of the closing of aforesaid financing, receipt of the Lender's Closing Certification, Seller Affidavit and Closing Affidavit, but not before \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
Date

\_\_\_\_\_  
MCC Program Authorization