

Welcome to the home of tax savings.

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

MCC Key Benefits

- Federal tax savings up to 30% 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
- \$400 program discount when combined with Home Is Possible™ down payment program

MCC 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
- 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: \$795 program fee plus \$300 lender application fee

"I am very skeptical by nature, so when my lender told me about the program, I checked it out and found out that it 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

HomelsPossibleNV.org



Mortgage Credit Certificate

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

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