

## Save your clients up to \$2,000 per year on their taxes...

### *...and they'll thank you for years to come!*

With the new Minnesota Housing Mortgage Credit Certificate (MCC) Program, you can help your first-time homebuyers save money over the long term.

The MCC Program helps clients get 35% of their mortgage interest back **every year** as a federal income tax credit. This can add up to as much as \$50,000 in tax savings over the life of the loan.

Buyers can combine an affordable Minnesota Housing mortgage with the MCC, and even take advantage of an optional downpayment/closing cost loan.

To be eligible, homebuyers must meet the [program income limits](#), qualify for a mortgage, have not owned a home in the last three years, and meet all other [program requirements](#).

### Want to learn more?

Join our group of approved MCC lenders! Attend one of our free Webinars to learn more:

- [Wednesday, January 22: 10-11 a.m.](#) (MCC only)
- [Wednesday, February 5: 2-4 p.m.](#) (Start Up and MCC)
- [Wednesday, March 5: 9-11 a.m.](#) (Start Up and MCC)

You can also view a recorded training and review other helpful materials on our [website](#).

Questions? Contact Minnesota Housing at 800.710.8871 or [mnhousing.solution@state.mn.us](mailto:mnhousing.solution@state.mn.us).



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