



**NOTICE OF DENIAL OF ELIGIBILITY FOR MCC
HARRIS COUNTY HOUSING FINANCE CORPORATION**

TO: Administrator
The Southeast Texas Housing Finance Corporation
11111 South Sam Houston Parkway East
Houston, Texas 77089
Attn: Phyllis Constance

Applicant(s): _____

Taxpayer ID.#: _____

Residence Address: _____
_____ TX _____

Has an MCC Commitment Letter been issued: Yes No

If Yes, what is the MCC Commitment Number? MCC Commitment #: _____

In compliance with the Mortgage Credit Certificate Program Manual, this Notice of Denial of Eligibility for MCC is being provided to The Southeast Texas Housing Finance Corporation, as Administrator. The above named Applicant has been determined to be ineligible for the issuance of an MCC under the Program for the following reasons [check all that apply]:

<input type="checkbox"/>	Loan withdrawn or will not close using an MCC.
<input type="checkbox"/>	Applicant's <u>current</u> ANTICIPATED ANNUAL FAMILY INCOME exceeds the Program income limits.
<input type="checkbox"/>	Applicant's prior year's ADJUSTED GROSS INCOME exceeds \$100,100.
<input type="checkbox"/>	The ACQUISITION COST of the Residence exceeds the applicable Program limits.
<input type="checkbox"/>	Applicant does not meet the FIRST-TIME HOMEBUYER requirement or an exception thereto.
<input type="checkbox"/>	Residence is not located within the ELIGIBLE LOAN AREA.
<input type="checkbox"/>	Applicant's mortgage will be funded from a QUALIFIED MORTGAGE BOND or a QUALIFIED VETERANS' MORTGAGE BOND program.
<input type="checkbox"/>	The loan proceeds will be used to REPLACE AN EXISTING MORTGAGE (other than a construction period loan, a bridge loan or similar temporary financing) on the Residence.
<input type="checkbox"/>	The SIZE OF THE PROPERTY is greater than the normal and usual size of a lot in the area and in excess of that necessary for the basic liveability of the Residence.
<input type="checkbox"/>	Applicant intends to derive INCOME FROM THE REAL ESTATE associated with the Residence.
<input type="checkbox"/>	Other. _____
Explanation:	_____

This information is being tendered to the Administrator for the sole purpose of compliance with the Program Manual and is not to be used for any other purpose.

Dated:

Lender:

By: _____

Name: _____

Title _____