



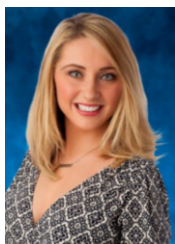
MCC TAX CREDITS

MORTGAGE CREDIT CERTIFICATES = TAX SAVING

AHFA's Mortgage Credit Certificate (MCC) program reduces the amount of federal income tax homebuyers must pay, which in turn increases available income to qualify for a mortgage. An MCC is a dollar-for-dollar tax credit of up to 50 percent of the mortgage interest paid per year, capped at \$2,000 annually. Homebuyers can choose to receive immediate savings, which will increase their monthly take home pay, or choose to receive the credit once a year when filing federal income tax returns.

In order to qualify, borrowers must be a first-time homebuyer or have not owned a home in the last three years, or purchase a home in a "target" area exempt from the first-time homebuyer rule. Homebuyers must also meet federally established income and sales price limits.

Mortgage Credit Certificates can be combined with the Step Up program, a down payment assistance program also offered by AHFA, to give homebuyers even greater purchasing power.



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Application is required and subject to underwriting. Not all applicants are approved. Full documentation & property insurance required. Loan secured by a lien against your property. Fees & charges apply and may vary by product and state. Terms, conditions & restrictions apply, so call for details. FirstBank Mortgage provides a variety of loan products with different rates, payments and fees. All loans are subject to credit approval. Products and services offered by FirstBank. FirstBank Mortgage is a division of FirstBank. FirstBank Institution NMLS ID 472433.



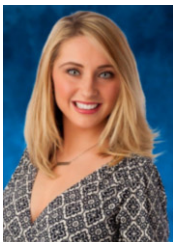
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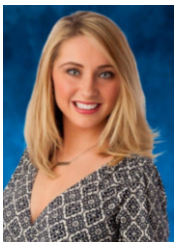
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