

CONTRA COSTA COUNTY
DEPARTMENT OF CONSERVATION AND DEVELOPMENT
Mortgage Credit Certificate Program
30 Muir Road
Martinez, CA 94553
925-674-7885
Alicia.Smith@dcd.cccounty.us



MCC No: _____
NAME: _____
SOCIAL SECURITY: _____
NAME: _____
SOCIAL SECURITY: _____

INCOME TAX AFFIDAVIT

Please keep copies of originals

1. I (We) the undersigned, being first duly sworn state the following:
(Complete Paragraph 2 only if you were not required by law to file Federal Income Tax returns for any year during the preceding three years. Disregard if not applicable.)
2. I (We) hereby certify that I (we) was (were) not required by law to file a Federal Income Tax return for the following year(s).
_____ (Date(s))

State reason below (attach documentation to support reason for information stated below):

3. I (We) hereby certify that the closing in connection with which I (we) are seeking an MCC is occurring between January 1 and February 15, and that I (we) have not yet filed for our Federal Income Tax return for the year. (Check Paragraph 3 only if the closing for the financing in connection with which you are seeking a Mortgage Credit Certificate ("MCC") will occur between January 1 and February 15 and you have not filed your Federal Income Tax return for the prior tax year. Disregard if inapplicable.)
4. I (We) acknowledge and understand that this Affidavit will be relied upon for purposes of determining my (our) eligibility for an MCC. I (We) acknowledge that a material misstatement negligently made by me (us) in connection with an application for an MCC will constitute a federal violation punishable by a fine, and a material misstatement fraudulently made in this Affidavit or in another statement made by me (us) in connection with the application for an MCC will constitute a federal violation punishable by a fine, revocation of the Certificate and any other penalty imposed by law. In addition, any material misstatement or false statement which affects my (our) eligibility for an MCC will result in a denial of my (our) application for a MCC or, if an MCC has been issued prior to the discovery of the false statement, immediate

cancellation of the MCC issued.

- 5. I (We) further acknowledge that if any information or certification I (we) provide contains a materials misstatement which is due to fraud, then any MCC issued will automatically become null and void without any need for further action on the part of the County.

- 6. In addition, I (we) hereby acknowledge and understand that any false pretense, including any false statement or representation, or the fraudulent use of any instrument, facility, article, or other valuable thing or service pursuant to my (our) participation in any Contra Costa County program is punishable by imprisonment or by a fine.

Date: _____

Signature of Applicant(s): _____

Witness _____

Witness _____

(Need original/wet signatures)

Note: Affidavit must be accompanied with documented proof that the person was a renter during that period, i.e., notarized letter from the landlord or manager, rent receipts. If the person was in school, we need a copy of the transcripts or diploma to support the status of the Applicant for that period of time. Three years of federal Income Tax Returns are required. The 3-year period is calculated retroactively from the date of application to participate in the Program. The applicant must sign the returns (live signature) stating that "this is a true and exact copy of the returns submitted to IRS." Tax Returns are required for each person whose name will be on the MCC. If a person has taken deductions, the Lender will need a copy of the Schedule A. If a person has taken a mortgage interest or real estate tax reduction, the Lender will need an explanation for the deduction

and proof that the property was never occupied as a principal place of residence during that period. If an applicant has filed the short form (1040A or 1040EZ), the Lender will accept a letter from IRS verifying the filing status of the Applicant.