

COUNTY OF CONTRA COSTA
REISSUED MORTGAGE CREDIT CERTIFICATE PROGRAM



Contra Costa County RMCC Program – Application Checklist

Listed below are the items you need to submit in order for the County to reissue your MCC. It will take approximately 30 days for the County to process your application. **Do not submit an application until you have all of the items listed below.** An incomplete application will only delay your RMCC. **Please note that the application fee is non-refundable.**

- 1. Cashier's check or money order for \$300*, made payable to Contra Costa County RMCC Program. **(We no longer accept personal checks)**
- 2. Copy of existing Mortgage Credit Certificate currently held by applicant. If you do not have a copy, the County can provide a duplicate copy for a fee of \$100.
- 3. Reissued Mortgage Credit Certificate Application and Affidavit and Certifications. Certifications must be signed and notarized.
- 4. Copy of old Note, plus any addenda.
- 5. Copy of old Deed of Trust.
- 6. Copy of Preliminary Title Report with respect to New Loan.
- 7. Copy of New Loan Application (from lender, Form 1003).
- 8. Copy of Note and Deed of Trust for New Loan.
- 9. HUD-1 Settlement Statement for New Loan, certified. Or closing disclosure.
- 10. Federal Truth in Lending Disclosure Statement for NEW loan if original loan was either an adjustable-rate mortgage or a balloon mortgage.

*\$300 per refinance. The first refinance must have occurred prior to June 1, 1998 in order for the second refinance to be eligible.