



MCC ALERT

2011/2012 Alert #4

TO: MCC PARTICIPATING LENDERS
FROM: Leslie Trainor / EDA Housing
EFFECTIVE DATE: January 18, 2012
SUBJECT: **2011 Tax Returns**

As a reminder, all MCC files submitted and/or closing escrow between January 1, 2012 and February 14, 2012 must include either 2011 Federal Income Tax Returns for household members age 18 or older or a signed MCC 4 Income Tax Affidavit.

All MCC applications for files closing escrow after February 14, 2012 must include 2011 Federal Income Tax Returns for household members age 18 or older. Any MCC files that are in process and have not been issued a commitment letter by February 14 must also include 2011 tax returns. This applies to all borrowers including those who are self-employed.

It is highly recommend that you begin advising your MCC clients to file their 2011 tax returns.

For more information: If you have any questions or would like more information, contact the EDA Housing staff at (951) 955-3389 or www.rchomelink.com.

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