



MCC ALERT

2012/2013 Alert #5

TO: MCC PARTICIPATING LENDERS
FROM: Leslie Trainor / EDA Housing
EFFECTIVE DATE: January 17, 2013
SUBJECT: **2012 Tax Returns**

As a reminder, all MCC files submitted and/or closing escrow between January 1, 2013 and February 14, 2013 must include either 2012 Federal Income Tax Returns or a signed MCC 4 Income Tax Affidavit for household members age 18 or older.

All MCC applications for files closing escrow after February 14, 2013 must include 2012 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 2012 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 2012 tax returns.

For more information: If you have any questions or would like more information, contact the EDA Housing staff at (951) 343-5469 or www.rchomelink.com.

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