



Oklahoma Housing Finance Agency  
Attention: Single Family MCC  
100 NW 63rd, Suite #200  
Oklahoma City, OK 73116

OHFA Loan # \_\_\_\_\_

### LENDER'S CLOSING CERTIFICATE

\_\_\_\_\_  
(Lender Name)

\_\_\_\_\_  
(Lender Address)

Contact Person: \_\_\_\_\_

\_\_\_\_\_  
(City, State & Zip Code)

Phone Number: \_\_\_\_\_

The Lender must complete this form and submit it to OHFA to obtain a Mortgage Credit Certificate ("MCC") for a particular Applicant. This form should **not** be completed until the Lender has verified the accuracy of information provided by the Applicant, by use of its standard verification methods and as required by the MCC Product.

#### PART I – LOAN ELIGIBILITY

##### 1. MORTGAGOR INFORMATION:

- a. The Applicant(s)' name(s) are as follows:

\_\_\_\_\_  
Print Mortgagor's Name  
(Last, First, M.I.)

\_\_\_\_\_  
Print Co- Mortgagor's Name (if any)  
(Last, First, M.I.)

- b. The Applicant(s)' "family size" (as determined in accordance with Exhibit A to the MCC Product Manual) is:

\_\_\_\_\_

- c. We have verified that the Applicant(s) Total Family Income (as defined in the MCC Product Manual) is:

\$ \_\_\_\_\_

- d. The Lender has determined that the Applicant(s) qualify for a Mortgage Loan for the acquisition of a new or existing residence.

- e. The Lender has determined that the Applicant(s) are "First-Time Homebuyers" under the MCC Product or qualify for an exception thereto.

##### 2. PROPERTY INFORMATION:

- a. The address of the Residence is:

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(City/Zip Code)

- b. Census Tract (if applicable):

\_\_\_\_\_

- c. The Acquisition Cost (as defined in the MCC Product Manual) of the Residence is:

\_\_\_\_\_

- d. The Residence is a:  
(Check one)

Newly Constructed Residence

Existing Residence

- e. If the Residence is newly constructed, the Loan will not be used to replace an existing mortgage unless the existing mortgage is for: (i) a construction period loan of not more than 24 months; or (ii) a bridge loan or similar temporary financing of 24 months or less.

- f. If the Residence is a previously occupied existing home, the proceeds of the Loan will not be used to replace an existing mortgage.



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- g. No part of the financing of the acquisition of the Residence is or will be provided from the proceeds of a qualified mortgage bond or a qualified veteran's mortgage bond. No person related to the borrower has or is expected to have an interest as Lender in the Loan.

**PART II - CLOSING INFORMATION**

- 1. The principal amount of the Loan is: \$ \_\_\_\_\_
- 2. The closing date for the Loan was: \_\_\_\_\_
- 3. The Loan interest rate is: \_\_\_\_\_ %
- 4. The type of Loan is: FHA   
VA   
Conventional   
Other
- 5. Loan to Value Ratio \_\_\_\_\_ %
- 6. The monthly PITI (without taking into effect the MCC) is: \$ \_\_\_\_\_

**PART III - REPRESENTATIONS**

- 1. I am an authorized employee of the Lender charged with the responsibility for performing the duties of the Lender pursuant to the Product Manual relating to the MCC Product.
- 2. I have examined the documentation submitted in connection with the captioned Mortgage Loan (or Assumption), including, but not limited to, the Mortgagor's Closing Affidavit, the Seller's Affidavit and this Lender's Closing Certificate.
- 3. No facts have come to my attention which would cause me to disbelieve or doubt the truth of each of such Affidavits and Certificates or of any portion or portions thereof or of any other documents referenced in Paragraph 2 above.
- 4. None of the disclosures contained in any of the mortgage file are inconsistent or conflict with the requirements of the MCC Product Manual and all of the requirements of the MCC Product Manual have been fulfilled in regard to the Mortgage Loan to the above named Applicant(s).
- 5. Any document preparation and related fees or out-of-pocket expenses of the Lender which the Lender expects to be collected from the Applicant and/or the Seller at the Closing of a Mortgage Loan do not exceed limits established by Federal or State Law and do not exceed the amounts for similar services charged by our company in connection with mortgages for which MCCs are not issued.
- 6. Based upon reasonable investigation, the Lender has no reason to believe that either the Applicant(s) or the seller(s) of the Residence (if applicable) has (have) made any negligent or fraudulent, material misstatements in connection with the Applicant(s)' application for an MCC.

The Lender hereby agrees that it will immediately forward to OHFA all information which it or any of its successors may receive during the life of the Loan which tends to indicate that the Applicant may have made a misrepresentation in applying for an MCC, or that may affect the Applicant(s)' eligibility for an MCC.

We acknowledge and understand that each of the above statements and information contained within this affidavit is material to obtaining an MCC, and we disclose under penalty of perjury, which is a felony offense, that the above statements, insofar as they relate to us, are true and correct.

Dated: \_\_\_\_\_

\_\_\_\_\_  
(Signature of Funding Lender Representative)

\_\_\_\_\_  
(Title)