

## Home *Start* Homebuyer Tax Credit MCC Fee Table (effective 5/28/19)

Loan Type	Description	Amount
Loans <b>sold to</b> New Hampshire Housing	Payable by the borrower to New Hampshire Housing; fee cannot be waived.Lenders shall not charge the borrower any other MCC fee. Specifically, the Lender shall not collect for its benefit any MCC fees from the borrower before, at or after closing.	\$300
Loans <b>not sold</b> to New Hampshire Housing	<ul> <li>When underlying loan is NOT sold to New Hampshire Housing,</li> <li>Issuance fee is payable to New Hampshire Housing,</li> <li>Processing fee to Participating MCC Lender, or NHHFA depending on who is completing the application and collecting the required documents; if fee is due to Lender, Lender may waive this fee*.</li> </ul>	\$400 Issuance \$150 Process fee*
Loans under \$50,000	<ul> <li>Payable by the borrower to New Hampshire Housing.</li> <li>Underlying loan of \$50,000 or less whether loan is being sold to New Hampshire Housing or not.</li> </ul>	\$100 Issuance \$150 Process fee
Veteran's Fee Loans <b>sold to</b> New Hampshire Housing	<ul><li>Issuance fee -waived</li><li>Processing fee -waived</li></ul>	\$0 \$0
Veteran's Fee Loans <b>not sold</b> to New Hampshire Housing	<ul> <li>For MCC issued to a qualified veteran or service member, when underlying loan is NOT sold to New Hampshire Housing,</li> <li>Issuance fee and processing fee waived by New Hampshire Housing</li> <li>Processing fee* to Participating MCC Lender may be charged or waived by the Lender.</li> </ul>	\$0 Issuance \$150 Process fee*
Reissuance Fee	Payable by the MCC Holder to New Hampshire Housing for the reissuing of an MCC when the Underlying Loan is refinanced.	\$150
Substitute Original MCC Fee	Payable by the MCC Holder to New Hampshire Housing for the reprinting of a substitute original MCC.	\$50

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