

Montana Board of Housing (the Board or MBOH)

REFINANCING MEMO

April 24, 2018

**ATTENTION:**

**ALL MORTGAGE CREDIT CERTIFICATE HOLDERS WHO  
HAVE REFINANCED THEIR MORTGAGE LOAN**

The IRS regulations have been changed to allow anyone holding a Mortgage Credit Certificate (MCC) who refinanced their home after December 12, 1992, to be eligible to have their MCC re-issued after refinancing.

If you hold an MCC for a mortgage which has been refinanced and are interested in having your MCC re-issued, you will need to complete the MCC re-issuance affidavit and return it to MBOH with the necessary documentation.

Please note that there is a processing fee of \$100.00 due at the time of application prior to re-issuance. This payment can be made by certified check, cashier's check, or a money order made payable to **Montana Board of Housing**. No personal checks or credit cards can be accepted.

The Board will deliver the re-issued MCC to the homeowner within 30 days of the Board's receipt of the completed application package.

If you have any questions, please call 406-841-2840 or 800-761-6264, and ask to speak to someone on the Homeownership team.

Sincerely,



Julie Hope

MONTANA BOARD OF HOUSING

Training & Development Specialist