



DATE: \_\_\_\_\_

**TO: ALAMEDA COUNTY REISSUED MORTGAGE CREDIT CERTIFICATE PROGRAM**

**FROM: (Lender Name):** \_\_\_\_\_

**RE: (APPLICANT NAME):** \_\_\_\_\_

**All of the following documents are enclosed, or the Application will be returned.**

- Money Order, Cashier's Check, or Lender Company Check for \$750, payable to Alameda County MCC Program. **(NO PERSONAL CHECKS WILL BE ACCEPTED)**
- Copy of existing Mortgage Credit Certificate currently held by applicant(s). \*If Applicant does not have a copy, and the County must obtain a duplicate from an off-site storage facility, a fee of \$25 will be charged. **(NO PERSONAL CHECKS WILL BE ACCEPTED)**  Check here if you have enclosed payment for this service.
- All Reissued Mortgage Credit Certificates currently held by applicant(s). \*If Applicant does not have copies, the County must obtain supplicates from an off-site storage facility, a fee of \$25 for each RMCC will be charged. **(No personal checks will be accepted.)**  Check here if you have enclosed payment for this service.
- RMCC 2 - Reissued Mortgage Credit Certificate Application Affidavit. This Affidavit must be signed by the applicant(s) and be **notarized**.

\* Please check with the County to see if a copy of the MCC or RMCC is available.

**Documents from “Original Mortgage Loan” and “First Refinance” \*\***

- Copy of the original note (Original Mortgage). If applicant does not have a copy, they should contact the Title Company that handled their original loan.
- Copy of HUD-1 or Final Settlement Statement from original loan (Original Mortgage).
- HUD-1 or Final Settlement Statement for the 1<sup>st</sup> re-financed Loan **including** a copy of the **Payoff of the Original Loan**. (An itemized listing of the **Payoff to the Lender** - [Outstanding Principal Balance and all other charges](#)).

\*\*If you previously refinanced, and an RMCC was issued, please check with the County to see if the documents are still required.

**Documents from Current Refinancing**

- Copy of Preliminary Title Report with respect to new Loan (refinance)
- Copy of new loan application, (1003A)
- Copy of Note and Deed of Trust for new loan.
- Final Settlement Statement for new loan, **stamped certified** including a copy of the **Payoff to the Lender of the loan being refinanced**.

Listed above are the items needed in order for Alameda County to reissue the MCC. It will take approximately 30 days for Alameda County to process the application. **Do not submit an application until you have all of the items above.** An incomplete application will only delay the issuance of the RMCC and may result in a returned application. **Please note that the application fee is non-refundable.**

**IF THESE ITEMS ARE NOT RECEIVED, THE RMCC WILL NOT BE ISSUED WITHOUT ALL ITEMS!!**