



WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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22W-019

Attention: Valued Broker Partners

February 10, 2022

Please take a moment to read the important information contained in this bulletin.

Included in this Bulletin: TDHCA Tax Returns and Tax Transcripts Requirements

The following requirements apply to all mortgage loans closed with a Texas Department of Housing and Community Affairs (TDHCA) Mortgage Credit Certificate after February 15, 2022:

- 2021 IRS tax return must be received by eHousingPlus prior to the issuance of the Mortgage Credit Certificate.
- The 2021 Tax Return (signed) is not required to be stamped as received by IRS. If available, Tax Transcripts are also acceptable.
- TDHCA does not require you delay closing due to the filing not being completed prior to closing. However, please keep in mind that your borrower will not receive their MCC until the 2021 Tax Return is received by eHousingPlus.
- Combo Loans (My First Texas Home with Texas MCC) - loan purchase will not be delayed due to the pending submission of the 2021 Tax Return. However, please keep in mind that your borrower will not receive their MCC until the 2021 Tax Return is received by eHousingPlus.

In summary, for any loans closed on or after February 16, 2022, the TDHCA MCC Program will require the 2019, 2020 and 2021 tax returns prior to the issuance of the Mortgage Credit Certificate.

Complete program details (AMP) are located within BOLT.

If you have any questions, contact your local Account Executive, Production Coordinator, Regional Vice President, or Brian Daily, SVP Wholesale: Brian.Daily@mwfinc.com, 909-255-8332.

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