

Illinois Housing Development Authority

MORTGAGE CREDIT CERTIFICATE (MCC) REISSUANCE

An MCC can be reissued as many times within a 30-year period as long as the property remains the borrower's primary residence. Please follow these instructions to request a reissuance. **If any items are missing, IHDA will not reissue the MCC and will return any mailed-in documentation.**

ITEMS REQUIRED:

The refinancing lender or borrower must provide the following to the Authority. All items (except the live check that is to be mailed) can be copies.

1. Signed FINAL Closing Disclosure (CD) from the refinance of the subject property. (The certificate cannot be reissued until the refinance is complete).
2. A copy of the current Mortgage Credit Certificate (MCC)
3. A letter from borrower stating the following (this can be an email):
 - i. The full address of the property
 - ii. The borrower's full name
 - iii. "I reside at the above property as my primary residence"
4. A check in the amount of \$150.00 made payable to the Illinois Housing Development Authority. Include the word Homeownership along with your MCC certificate number on the memo line. Send the check to:

For USPS Mail Only

Illinois Housing Development Authority
PO Box 93397
Chicago, IL 60673

For UPS or FedEx

JP Morgan Chase Bank
Attn: Lockbox 93397
Illinois Housing Development Authority
131 S. Dearborn, 6th Floor
Chicago, IL 60603

For the fastest service, email all items except the live check to Mortgage@ihda.org. If email is not an option, mail everything to the address above.