

KHC'S HOMEBUYER TAX CREDIT

Life of Loan Tax Credit



Home Buyer Tax Credit

KHC's Homebuyer Tax Credit

How Much is It?

- A Federal Tax Credit of **25%** mortgage interest paid in a calendar year.
- A dollar-for-dollar reduction of federal tax liability annually.
 - Up to **\$2000** per year.

Life of the Loan Benefit!

- \$200 fee if through KHC's Secondary Market.
 - DAP, Seller or Borrower can pay this fee.
- \$500 fee for other investor's 30-year fixed mortgage.

Borrower Eligibility

- **Borrower(s) must meet Tax Credit guidelines:**
 - First-time homebuyer in non-targeted counties.
 - All homebuyers in targeted counties.
 - Maximum purchase price of **\$294,600**
 - Must be borrower's primary residence.
 - Homebuyer Tax Credit Gross Annual ***Household*** income limit.
 - Based on county and household size.

**KENTUCKY HOUSING CORPORATION HOME BUYER TAX CREDIT
2020 GROSS ANNUAL HOUSEHOLD INCOME LIMITS**
Effective July 1, 2020

The income limitations listed below are imposed by federal law.
Failure to comply with them may create adverse consequences for Kentucky Housing Corporation and its bondholders.

Funding Source: Home Buyer Tax Credit (Purchase Price Limit – \$294,600)

Person(s) per household	(1 or 2)	(3 or more)	Person(s) per household	(1 or 2)	(3 or more)
Anderson	69,700	80,155	Kenton	86,300	99,245
Ballard	65,400	75,210	Larue	62,320	96,040
Barren	65,400	75,210	Laurel	65,400	75,210
Boone	86,300	99,245	Livingston	65,400	75,210
Bourbon	95,280	111,180	Lyon	65,400	75,210
Boyd	65,400	75,210	Marshall	68,100	76,015
Bracken	103,560	120,820	McCracken	63,000	72,450
Bullitt	77,500	89,125	McLean	78,480	91,560
Caldwell	65,400	75,210	Meade	68,000	75,900
Calloway	65,400	75,210	Mercer	66,000	75,900
Campbell	86,300	99,245	Muhlenberg	65,400	75,210
Christian	65,700	75,555	Nelson	65,440	99,680
Clark	95,280	111,180	Oldham	77,500	89,125
Daviess	65,400	75,210	Pendleton	103,560	120,820
Fayette	79,400	91,310	Scott	95,280	111,160
Franklin	71,100	81,765	Shelby	78,900	90,735
Gallatin	103,560	120,820	Simpson	65,400	75,210
Graves	65,400	75,210	Spencer	93,000	108,500
Greenup	65,400	75,210	Taylor	65,400	75,210
Hancock	65,400	75,210	Trigg	65,700	75,555
Hardin	68,800	78,890	Trimble	93,000	108,500
Henderson	72,500	83,375	Union	65,400	75,210
Henry	93,000	108,500	Warren	65,400	75,210
Jefferson	77,500	89,125	Woodford	79,400	91,310
Jessamine	79,400	91,310			
For all other counties not listed above:		\$78,480 (1 or 2 person)	\$91,560 (3 or more person)		

First Mortgage Options

- First Mortgage Options:
 - All KHC Secondary Market First Mortgage Programs.
 - Other Investor First Mortgage Programs:
 - FHA, VA, RHS, Fannie & Freddie Conventional Programs.
- All loan types must be **30 year fixed rate**.

Tax Credit to Help Qualify

- Anticipated credit may be used to help qualify the borrower.
- Loan Amount = **\$150,000.**
- 30-year fixed interest rate = **5.25%.**
- Mortgage interest paid in first year
 - $\$150,000 \times 5.25\% = \mathbf{\$7,875.}$
- Tax Credit Amount
 - $\$7,875 \times \underline{25\%} = \mathbf{\$1,969}$ (\$5,906 tax deduction)
- Monthly Amount to help qualify
 - $\$1,969 / 12 \text{ months} = \mathbf{\$164.09.}$

DTI Comparison

	Without MCC	With MCC
Interest Rate	5.25%	5.25%
Loan Amount	\$150,000	\$150,000
PITI	\$1053.31	\$1053.31
Other Debt	\$925.00	\$925.00
Total Debt	\$1978.31	\$1978.31
Monthly Income	\$3800	\$3800
Anticipated Monthly Income from MCC	\$0	\$164.09
Total Monthly Income	\$3800	\$3964.09
DTI	27.72% - 52.06%	26.57% - 49.91%

Example—Without Tax Credit

SCHEDULE A
(Form 1040 or 1040-SR)

Itemized Deductions

OMB No. 1545-0074

▶ Go to www.irs.gov/ScheduleA for instructions and the latest information.
▶ Attach to Form 1040 or 1040-SR.

2019
Attachment
Sequence No. **07**

Department of the Treasury
Internal Revenue Service (99)

Caution: If you are claiming a net qualified disaster loss on Form 4684, see the instructions for line 16.

Name(s) shown on Form 1040 or 1040-SR

Your social security number

**Schedule A
1040**

Medical and Dental Expenses	Caution: Do not include expenses reimbursed or paid by others.		
1 Medical and dental expenses (see instructions)		1	
2 Enter amount from Form 1040 or 1040-SR, line 8b		2	
3 Multiply line 2 by 7.5% (0.075)		3	
4 Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-		4	
Taxes You Paid	5 State and local taxes.		
	a State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box <input type="checkbox"/>	5a	1250
	b State and local real estate taxes (see instructions)	5b	1800
	c State and local personal property taxes	5c	250
	d Add lines 5a through 5c	5d	3300
	e Enter the smaller of line 5d or \$10,000 (\$5,000 if married filing separately)	5e	3300
	6 Other taxes. List type and amount ▶	6	
	7 Add lines 5e and 6	7	3300
Interest You Paid	8 Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box <input type="checkbox"/>		
Caution: Your mortgage interest deduction may be limited (see instructions).	a Home mortgage interest and points reported to you on Form 1098. See instructions if limited	8a	7875
	b Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address	8b	
	c Points not reported to you on Form 1098. See instructions for special rules	8c	
	d Mortgage insurance premiums (see instructions)	8d	
	e Add lines 8a through 8d	8e	
	9 Investment interest. Attach Form 4952 if required. See instructions	9	
	10 Add lines 8e and 9	10	7875
Gifts to Charity	11 Gifts by cash or check. If you made any gift of \$250 or more, see instructions	11	200
	12 Other than by cash or check. If you made any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500.	12	
	13 Carryover from prior year	13	
	14 Add lines 11 through 13	14	200
Casualty and Theft Losses	15 Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See instructions	15	
Other Itemized Deductions	16 Other—from list in instructions. List type and amount ▶	16	
Total Itemized Deductions	17 Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040 or 1040-SR, line 9	17	11375
Deductions	18 If you elect to itemize deductions even though they are less than your standard deduction, check this box <input type="checkbox"/>		

\$7,875 Tax Deduction

Filing Status

Single Married filing jointly Married filing separately (MFS) Head of household (HOH) Qualifying widow(er) (QW)

Check only one box.

If you checked the MFS box, enter the name of spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent. ▶

Your first name and middle initial Kentucky		Last name Homebuyer	Your social security number
If joint return, spouse's first name and middle initial		Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions.			Apt. no.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).			
Foreign country name		Foreign province/state/country	Foreign postal code
If more than four dependents, see instructions and ✓ here ▶ <input type="checkbox"/>			

Standard Deduction

Someone can claim: You as a dependent Your spouse as a dependent
 Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness

You: Were born before January 2, 1955 Are blind Spouse: Was born before January 2, 1955 Is blind

Dependents (see instructions):

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) ✓ if qualifies for (see instructions):	
				Child tax credit	Credit for other dependents
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

Standard Deduction for—
 • Single or Married filing separately, \$12,200
 • Married filing jointly or Qualifying widow(er), \$24,400
 • Head of household, \$18,350
 • If you checked any box under Standard Deduction, see instructions.

1 Wages, salaries, tips, etc. Attach Form(s) W-2		1	65500
2a Tax-exempt interest	2a	2b Taxable interest. Attach Sch. B if required	2b
3a Qualified dividends	3a	3b Ordinary dividends. Attach Sch. B if required	3b
4a IRA distributions	4a	4b Taxable amount	4b
c Pensions and annuities	4c	4d Taxable amount	4d
5a Social security benefits	5a	5b Taxable amount	5b
6 Capital gain or (loss). Attach Schedule D if required. If not required, check here		<input type="checkbox"/>	6
7a Other income from Schedule 1, line 9			7a
b Add lines 1, 2b, 3b, 4b, 4d, 5b, 6, and 7a. This is your total income ▶			7b 65500
8a Adjustments to income from Schedule 1, line 22			8a
b Subtract line 8a from line 7b. This is your adjusted gross income ▶			8b 65500
9 Standard deduction or itemized deductions (from Schedule A)	9 12200		
10a Qualified business income deduction. Attach Form 8995 or Form 8995-A	10		
11a Add lines 9 and 10			11a 12200
b Taxable income. Subtract line 11a from line 8b. If zero or less, enter -0-			11b 53300

**Page 2
1040**

12a	Tax (see inst.) Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/>	12a	
b	Add Schedule 2, line 3, and line 12a and enter the total	12b	7704
13a	Child tax credit or credit for other dependents	13a	
b	Add Schedule 3, line 7, and line 13a and enter the total	13b	
14	Subtract line 13b from line 12b. If zero or less, enter -0-	14	7704
15	Other taxes, including self-employment tax, from Schedule 2, line 10	15	
16	Add lines 14 and 15. This is your total tax	16	7704
17	Federal income tax withheld from Forms W-2 and 1099	17	8150

• If you have a qualifying child, attach Sch. EIC.
• If you have nontaxable combat pay, see instructions.

Tax refund of \$446

18	Other payments and refundable credits:	
a	Earned income credit (EIC)	18a
		18b
		18c
		18d
e	Add lines 18a through 18d. These are your total other payments and refundable credits	18e
19	Add lines 17 and 18e. These are your total payments	19
		8150

Refund

Direct deposit? See instructions.

20	If line 19 is more than line 16, subtract line 16 from line 19. This is the amount you overpaid	20	446
21a	Amount of line 20 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>	21a	446
b	Routing number 0 0 0 0 0 0 0 0 0 0	c	Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number 1 2 3 4 5 6 7 8 9		
22	Amount of line 20 you want applied to your 2020 estimated tax	22	

Amount You Owe

23	Amount you owe. Subtract line 19 from line 16. For details on how to pay, see instructions	23	
24	Estimated tax penalty (see instructions)	24	

Third Party Designee

(Other than paid preparer)

Do you want to allow another person (other than your paid preparer) to discuss this return with the IRS? See instructions. Yes. Complete below. No

Designee's name Phone no. Personal identification number (PIN)

Sign Here

Joint return? See instructions. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.) <input type="text"/>
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.) <input type="text"/>
Phone no. <input type="text"/>	Email address <input type="text"/>		

Paid Preparer Use Only

Preparer's name <input type="text"/>	Preparer's signature <input type="text"/>	Date <input type="text"/>	PTIN <input type="text"/>	Check if: <input type="checkbox"/> 3rd Party Designee <input type="checkbox"/> Self-employed
Firm's name <input type="text"/>	Phone no. <input type="text"/>			
Firm's address <input type="text"/>	Firm's EIN <input type="text"/>			

Example-With Tax Credit

Claiming the Tax Credit

- Borrowers claim the credit with their annual Federal Tax Return by using **Form 8396**.
- Borrower to receive a larger tax refund annually.
 - The borrower may also revise their W-4 withholding form with their employer to reflect the anticipated credit, thus increasing their monthly take home pay.
- **Lender should encourage the borrower to consult a tax advisor.**

Form **8396****Mortgage Interest Credit**

OMB No. 1545-0074

(For Holders of Qualified Mortgage Credit Certificates Issued by State or Local Governmental Units or Agencies)

2019Department of the Treasury
Internal Revenue Service (IRS)▶ Go to www.irs.gov/Form8396 for the latest information.
▶ Attach to Form 1040, 1040-SR, or 1040-NR.Attachment
Sequence No. **138**

Name(s) shown on your tax return

Kentucky Homebuyer

Your social security number

000-00-0000

Enter the address of your main home to which the qualified mortgage certificate relates if it is different from the address shown on your tax return.

123 Main ST Anywhere KY

Name of issuer of Mortgage Credit Certificate

Kentucky Housing Corporation**123456**

Issue date

1-1-2019**Before you begin Part I, figure the amounts of any of the following credits you are claiming: credit for the elderly or the disabled, alternative motor vehicle credit, and qualified plug-in****Part I** Current Year Mortgage Interest Credit

1	Interest paid on the certified indebtedness amount. If someone else (other than your spouse if filing jointly) also held an interest in the home, enter only your share of the interest paid	1	7875
2	Enter the certificate credit rate shown on your Mortgage Credit Certificate . Do not enter the interest rate on your home mortgage	2	25%
3	If line 2 is 20% or less, multiply line 1 by line 2. If line 2 is more than 20%, or you refinanced your mortgage and received a reissued certificate, see the instructions for the amount to enter You must reduce your deduction for home mortgage interest on Schedule A (Form 1040 or 1040-SR) by the amount on line 3.	3	1969
4	Enter any 2016 credit carryforward from line 16 of your 2018 Form 8396	4	
5	Enter any 2017 credit carryforward from line 14 of your 2018 Form 8396	5	
6	Enter any 2018 credit carryforward from line 17 of your 2018 Form 8396	6	
7	Add lines 3 through 6	7	1969
8	Limitation based on tax liability. Enter the amount from the Credit Limit Worksheet. See instructions	8	
9	Current year mortgage interest credit. Enter the smaller of line 7 or line 8. Also include this amount in the total on Schedule 3 (Form 1040 or 1040-SR), line 6, or Form 1040-NR, line 51. Check box on that line and enter "8396" in the space next to that box	9	1969

Part II Mortgage Interest Credit Carryforward to 2020 (Complete **only** if line 9 is less than line 7.)

10	Add lines 3 and 4	10	
11	Enter the amount from line 7	11	
12	Enter the larger of line 9 or line 10	12	
13	Subtract line 12 from line 11	13	
14	2018 credit carryforward to 2020. Enter the smaller of line 6 or line 13	14	
15	Subtract line 14 from line 13	15	
16	2017 credit carryforward to 2020. Enter the smaller of line 5 or line 15	16	
17	2019 credit carryforward to 2020. Subtract line 9 from line 3. If zero or less, enter -0-	17	

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 02502X

Form **8396** (2019)

**Form 8396
Completed
every year
for Tax
Credit**

Filing Status Single Married filing jointly Married filing separately (MFS) Head of household (HOH) Qualifying widow(er) (QW)

Check only one box. If you checked the MFS box, enter the name of spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent. ▶

Your first name and middle initial Kentucky	Last name Homebuyer	Your social security number
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).		
Foreign country name	Foreign province/state/county	Foreign postal code

Standard Deduction **Someone can claim:** You as a dependent Your spouse as a dependent
 Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: Were born before January 2, 1955 Are blind Spouse: Was born before January 2, 1955 Is blind

Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) <input checked="" type="checkbox"/> If qualifies for (see instructions):	
(1) First name	Last name			Child tax credit	Credit for other dependents
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

Standard Deduction for—
 • Single or Married filing separately, \$12,000
 • Married filing jointly or Qualifying widow(er), \$24,000
 • Head of household, \$18,000
 • If you checked any box under Standard Deduction, see instructions.

1 Wages, salaries, tips, etc. Attach Form(s) W-2		1 65500
2a Tax-exempt interest	2a	2b
3a Qualified dividends	3a	3b
4a IRA distributions	4a	4b
c Pensions and annuities	4c	4d
5a Social security benefits	5a	5b
6 Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>		6
7a Other income from Schedule 1, line 9		7a
b Add lines 1, 2b, 3b, 4b, 4d, 5b, 6, and 7a. This is your total income ▶		7b 65500
8a Adjustments to income from Schedule 1, line 22		8a
b Subtract line 8a from line 7b. This is your adjusted gross income ▶		8b 65500
9 Standard deduction or itemized deductions (from Schedule A)	9 12200	
10 Qualified business income deduction. Attach Form 8995 or Form 8995-A	10	
11a Add lines 9 and 10		11a 12200
b Taxable income. Subtract line 11a from line 8b. If zero or less, enter -0-		11b 53300

Claim the Tax Credit using FORM 8396 on Page 2 of the 1040

- If you have a qualifying child, attach Sch. EIC.
- If you have nontaxable combat pay, see instructions.

Tax refund of \$2415

12a	Tax (see Inst.) Check	12a		12b	7704
b	Add Schedule 2, line 10				
13a	Child tax credit or credit for other dependents	13a		13b	
b	Add Schedule 3, line 10				
14	Subtract line 13b from line 12b			14	7704
15	Other taxes, including self-employment tax, from Schedule 1			15	
16	Add lines 14 and 15. This is your total tax			16	7704
17	Federal income tax withheld from Forms W-2 and 1099			17	8150
18	Other payments and refundable credits:				
a	Earned income credit (EIC)	18a			
b	Additional child tax credit. Attach Schedule 8812	18b			
c	American opportunity credit from Form 8863, line 8	18c			
d	Schedule 3, line 14	18d	1969		
	These are your total other payments and refundable credits			18e	1969
	Subtract line 18e from line 16. This is your total payments			19	10119
20	If line 19 is more than line 16, subtract line 16 from line 19. This is the amount you overpaid			20	2415
21a	Amount of line 20 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>			21a	2415
b	Routing number 0000000000	c	Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings		
d	Account number 123456789				
22	Amount of line 20 you want applied to your 2020 estimated tax	22			
23	Amount you owe. Subtract line 19 from line 16. For details on how to pay, see Instructions	23			
24	Estimated tax penalty (see Instructions)	24			

Refund

Amount You Owe

Third Party Designee
 Do you want to allow another person (other than your paid preparer) to discuss this return with the IRS? See Instructions. Yes. Complete below. No
 Designee's name: _____ Phone no.: _____ Personal identification number (PIN): _____

Sign Here
 Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	If the IRS sent you an identity Protection PIN, enter it here (see Inst.)
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an identity Protection PIN, enter it here (see Inst.)
Phone no.	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check it: <input type="checkbox"/> 3rd Party Designee <input type="checkbox"/> Self-employed
Firm's name	Phone no.			
Firm's address	Firm's EIN			

SCHEDULE A
(Form 1040 or 1040-SR)

Itemized Deductions

CMB No. 1545-0074

Go to www.irs.gov/ScheduleA for instructions and the latest information.

Attach to Form 1040 or 1040-SR.

2019

Attachment
Sequence No. **07**

Department of the Treasury
Internal Revenue Service (IRS)

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Name(s) shown on Form 1040 or 1040-SR

Your social security number

**Schedule A
1040**

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1	Medical and dental expenses (see instructions)	1	
2	Enter amount from Form 1040 or 1040-SR, line 8b 2		
3	Multiply line 2 by 7.5% (0.075)	3	
4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-		4
Taxes You Paid	5 State and local taxes.		
	a State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box <input type="checkbox"/>	5a	1250
	b State and local real estate taxes (see instructions)	5b	1800
	c State and local personal property taxes	5c	250
	d Add lines 5a through 5c	5d	3300
	e Enter the smaller of line 5d or \$10,000 (\$5,000 if married filing separately)	5e	3300
6	Other taxes. List type and amount	6	
7	Add lines 5e and 6		7 3300
Interest You Paid	8 Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box <input type="checkbox"/>		
	Caution: Your mortgage interest deduction may be limited (see instructions).		
	a Home mortgage interest and points reported to you on Form 1098. See instructions if limited	8a	5906
	b Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address	8b	
	c Points not reported to you on Form 1098. See instructions for special rules	8c	
	d Mortgage insurance premiums (see instructions)	8d	
	e Add lines 8a through 8d	8e	
9	Investment interest expense. Attach Form 4952 if required. See instructions	9	
10	Add lines 8e and 9		10 5906
Gifts to Charity	11 Cash or check. If you made any gift of \$250 or more, see instructions	11	200
	Other than by cash or check. If you made any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500.	12	
	Carryover from prior year	13	
	Add lines 11 through 13		14 200
	15 Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See instructions	15	
	16 Other—-from list in instructions. List type and amount	16	
Total Itemized Deductions	17 Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040 or 1040-SR, line 9	17	9406
	18 If you elect to itemize deductions even though they are less than your standard deduction, check this box <input type="checkbox"/>		

**\$5,906 Tax Deduction
(75% of \$7,875 annual mortgage interest)**

Tax Reform 2018

Tax Reform

- KHC's Homebuyer Tax Credit available!
 - Even if borrower is NOT itemizing.
- KHC's Tax Credit -- best tool to incentivize homeownership.
- Doubling of the standard deduction
 - **Middle income** homeowners no longer have a tax advantage over renters by itemizing mortgage interest & property tax deductions.

Reserving a Tax Credit

Reserving Tax Credit – 2 Types

- Tax Credit with a KHC Secondary Market First Mortgage Program.
- **Stand-Alone** Tax Credit.
 - First Mortgage through another investor's 30 year fixed mortgage.



Home Dashboard

- Workflow
- Loans
 - Loan: NEW LOAN
 - Loan Review
 - Additional Loan Info**
 - Rate Lock
 - Document Printing
 - Post Closing
 - Exit Loan
- Tools
- Administration

Additional Loan Info

KHC Reservation Number

Complete Fields and Select Products

LOAN OFFICER * LOAN PROCESSOR * Required Fields *

Borrower/Co-Borrower Information

Borrower Credit Score / Repository *

Household Information

Disability Single-Parent Elderly (62 or older)

Household Size * Annual Household Income *

Section 8 Voucher Program Who Provides the Section 8 Voucher

HAP Payment Amount How Will HAP Payment be Used

Appraised Value * Application Date * APR

AUS Case File ID * FHA Case Number Assignment Date HUD section of Act

Are you attaching a KHC Tax Credit to this KHC First Mortgage?
 Yes

Will this loan have a KHC DAP? No Yes

Status

Loan Information	
KHC Res. Num.	189033
Associated Loan Number	
DAP Amount	
Borrower Name	NEW LOAN
Total Loan Amount	\$82,203.00
Closing Date	
Lock Exp.	
Rate	
Term	360
PI Payment	\$447.59
LTV	96.709%
CLTV	96.709%
DTI	27.265
Credit Score	0
Escrows Waived	False
Address	ANYWHERE STREET
Product	
Pipeline Status	Imported
Lender Name	KENTUCKY HOUSING CORPORATION
Business Channel	THIRD PARTY ORIGINATORS
MCC	No

When attaching a Tax Credit to a KHC First Mortgage you just click one extra box!

Reserving Tax Credit

Stand-Alone

- Upload 3.2 DU file.
- Rate Lock Tab.
 - MCC (Non-KHC 1st Mortgage).

Workflow

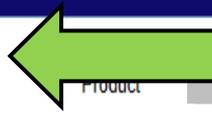
- Loans
- Loan: AUBREY A BRADLEY
- Loan Review
- Additional Loan Info
- Rate Lock
- Submit For Purchase
- Underwriting General
- Document Printing
- Post Closing
- Exit Loan

- Tools
- Administration

Product/Pricing Lock

Product Pricing Section

Select Product



Select Pricing

Rate

Lock Term

Lock Expiration Date

Lock Loan

Lock Loan

Extend Lock

Cancel Lock

Lock Expiration Date

10/30/2014

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation

(Select Reason)

Lock History

IsHighCost	IsHighPrice
PASS	PASS

Extension Fee due at Closing

\$0.00

Click on "Select Product"

Workflow

Loans

Loan: AUBREY A BRADLEY

Loan Review

Additional Loan Info

Rate Lock

FHA Case Number

Submit For Purchase

Underwriting General

Document Printing

Post Closing

Exit Loan

Tools

Administration

Product/Pricing Lock

Product Pricing Section

Select P

Select P

Lock

Lock Expira

X

Product Filter

Product List

Compare Code	Grade Description	Is Valid
<u>30 Year</u>		
<input type="checkbox"/> 2MK FHA30	GOVERNMENT SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE	Valid
<input type="checkbox"/> 2MK RHS30	GOVERNMENT SECONDARY MARKET RHS 30 YEAR FIXED RATE PURCHASE	Valid
<input type="checkbox"/> 2MK VA30	GOVERNMENT SECONDARY MARKET VA 30 YEAR FIXED RATE PURCHASE	Valid
<input type="checkbox"/> 2MK CONV30	CONVENTION SECONDARY MARKET CONV 30 YEAR FIXED RATE PURCHASE	Valid
<input type="checkbox"/> MRB FHA30	GOVERNMENT MRB FHA 30 YEAR FIXED RATE PURCHASE	Valid
<input type="checkbox"/> MRB RHS30	GOVERNMENT MRB RHS 30 YEAR FIXED RATE PURCHASE	Valid
<input type="checkbox"/> MRB VA30	GOVERNMENT MRB VA 30 YEAR FIXED RATE PURCHASE	Valid
<input type="checkbox"/> MRB CONV30	CONVENTION MRB CONV 30 YEAR FIXED RATE PURCHASE	Valid
<input checked="" type="checkbox"/> MCC (NON KHC 1ST MTG)	MCC MORTGAGE CREDIT CERTIFICATE - ONLY FOR NON KHC FIRST MORTGAGE	Valid
<input type="checkbox"/> <u>2MK FHA30WDAP</u>	GOVERNMENT SECONDARY MARKET FHA 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid
<input type="checkbox"/> <u>2MK RHS30WDAP</u>	GOVERNMENT SECONDARY MARKET RHS 30 YEAR FIXED RATE PURCHASE WITH DAP	Invalid

Pricing List

Close Window



Workflow

Loans

Loan: AUBREY A BRADLEY

Loan Review

Additional Loan Info

Rate Lock

Submit For Purchase

Underwriting General

Document Printing

Post Closing

Exit Loan

Tools

Administration

Product/Pricing Lock

Product Pricing Section

Select Product

Product

MORTGAGE CREDIT CERTIFICATE - ONLY FOR NON KHC FIRST MORTGAGE / MCC

Select Pricing

Click on "Select Pricing"

Lock Expiration Date

Lock Loan

Lock Loan

Extend Lock

Cancel Lock

Lock Expiration Date

10/30/2014

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation

(Select Reason)

Lock History

IsHighCost	IsHighPrice
PASS	PASS

Extension Fee due at Closing

\$0.00

- Workflow
 - Loans
 - Loan: AUBREY A BRADLEY
 - Loan Review
 - Additional Loan Info
 - Rate Lock**
 - FHA Case Number
 - Submit For Purchase
 - Underwriting General
 - Document Printing
 - Post Closing
 - Exit Loan
 - Tools
 - Administration

Product/Pricing Lock

Product Pricing Section

Select Product

Product Pricing



Current Product: MORTGAGE CREDIT CERTIFICATE - ONLY FOR NON KHC FIRST MORTGAG

Pricing Adjustments

No adjustments were found.

Pricing Options

Investor	Commitment	Prepayment	Rate	Discount	Origination	Margin
(Internal)	45Days	NONE	5.000	0.000	0.000	0.000

Close Window

Workflow

- Loans
- Loan: AUBREY A BRADLEY
- Loan Review
- Additional Loan Info
- Rate Lock
- Submit For Purchase
- Underwriting General
- Document Printing
- Post Closing
- Exit Loan

- Tools
- Administration

Product/Pricing Lock

Product Pricing Section

Select Product

Product: MORTGAGE CREDIT CERTIFICATE - ONLY FOR NON KHC FIRST MORTGAGE / MCC

Select Pricing

Rate: 5.0000 Lock Term: 45 Day Standard Lock Lock Expiration Date: 10/30/2014

You will need to email khcuw@kyhousing.org to correct interest rate

Lock Loan

Extend Lock Cancel Lock Lock History

Lock Expiration Date: 10/30/2014

Select a Choice

- 15-Day For .25%
- 2nd 15-Day for .25%
- 30-Day for .50%

Reason for Cancellation: (Select Reason)

Extension Fee due at Closing: \$0.00

IsHighCost	IsHighPrice
PASS	PASS

Status

Loan Information

KHC Res. Num.	189049
Associated Loan Number	
DAP Amount	\$0.00
Borrower Name	AUBREY A BRADLEY
Total Loan Amount	\$62,274.00
Closing Date	
Lock Exp.	10/30/2014
Rate	5.000%
Term	360
PI Payment	\$334.31
LTV	97.000%
CLTV	97.000%
DTI	22.448
Credit Score	680
Escrows Waived	False
Address	7106 MANDERLAY DR
Product	MCC (NON KHC 1ST MTG)
Product Status	Valid
Pipeline Status	Reserved
Lender Name	STOCKTON MORTGAGE CORPORATION
Business Channel	DELEGATED CORRESPONDENTS
MCC	No

A horizontal bar at the top of the slide, divided into a teal section on the left and a green section on the right. The text "Underwriting Tax Credit" is centered in the green section.

Underwriting Tax Credit

Underwriting Tax Credit

With KHC First Mortgage

- **Correspondent/TPO Lender:**
 - KHC will underwrite both first mortgage and tax credit packages simultaneously.
- **Delegated Lender:**
 - Lender will underwrite both first mortgage and Tax Credit.
 - May charge an additional \$225 UW Tax Credit Review Fee.
- **Once approved KHC or Delegated Lender will issue a Commitment Letter for First Mortgage and Tax Credit.**

First Mortgage and Tax Credit must close at same time.

Underwriting Tax Credit

Stand-Alone

- **Correspondent/TPO Lender:**
 - Lenders electronically uploads a Tax Credit compliance package to KHC.
 - KHC underwrites Tax Credit.
 - Lender notified via email of approval, pended, or denied.
- **Delegated Lender:**
 - Lender will underwrite the Tax Credit and make the UW decision.

****Documents to be uploaded to Underwriting File as one-PDF in KHC's system****

ITEMS TO BE INCLUDED ON ALL LOANS

- URAR (APPRAISAL REPORT) AND ALL ATTACHMENTS
- KHC INCOME CALCULATOR PRINTOUT
- MOST RECENT FINDINGS FROM DU, LP, OR GUS - APPROVE/ACCEPT ELIGIBLE
- CREDIT REPORT - ALL REPORTS AND SUPPLEMENTS MUST BE SUBMITTED (FHA AND VA ONLY)
- NOTICE TO HOME LOAN APPLICANT DISCLOSURE
- ALL LOAN ESTIMATES FOR FIRST MORTGAGE AND DAP PROGRAMS
- FINAL TYPED APPLICATION (URLA), UNSIGNED
- INITIAL APPLICATION (URLA) FULLY COMPLETED, DATED AND SIGNED BY ALL PARTIES
- BORROWER CERTIFICATION AND CONSENT TO CHECK CREDIT
- ASSETS - VERIFICATION REQUIRED PER AUS FINDINGS
- W-2 LETTER FULLY EXECUTED BY ALL PARTIES PER AUS
- EMPLOYMENT - VERIFICATION OF ALL EMPLOYERS AND INCOME SOURCES FOR LAST TWO YEARS PER AUS (QUALIFYING INCOME ONLY)
- FEDERAL VOE AND MOST RECENT PAYSTUB WITH YTD INCOME (KHC COMPLIANCE INCOME ONLY)
- IF PROPERTY IS MANUFACTURED HOUSING - NEED VEHICLE TITLE OR CERTIFICATE OF ORIGIN
- FULLY EXECUTED PURCHASE CONTRACT INCLUDING ALL ADDENDUMS AND AMENDMENTS
- SELLERS PROPERTY DISCLOSURE (IF REALTORS INVOLVED) SIGNED BY SELLER AND BORROWER
- IF NOT ON KHC CONDO MASTER POLICY LIST, PROVIDE CONDO PROJECT'S INSURANCE INFORMATION

TPO LENDERS ONLY

- HOME COUNSELING DISCLOSURE PER CFPB
- APPRAISAL ORDER CONFIRMATION EMAIL FROM ARIVS (FHA, CONV, RHS)
- FAIR CREDIT
- PATRIOT ACT (PATRIOT ACT DISCLOSURE AND PATRIOT ACT BORROWER INFORMATION FORM)
- FHA - INFORMED CONSUMER CHOICE DISCLOSURE NOTICE AND FOR YOUR PROTECTION GET A HOME INSPECTION
- RHS & FHA LDP/SAM
- RHS - INCOME VERIFICATION FOR ALL HOUSEHOLD MEMBERS
- RHS - ASSET VERIFICATION FOR ALL HOUSEHOLD MEMBERS
- RHS - COMPLETED 4506-T AND MOST RECENT TWO YEARS IRS FEDERAL RETURN TRANSCRIPTS

SEE BELOW FOR ADDITIONAL DOCUMENTATION REQUIREMENTS PER LOAN TYPE**

ADDITIONAL ITEMS TO BE INCLUDED IF ANY OF THE FOLLOWING

<p><u>MCC</u></p> <ul style="list-style-type: none"> - NOT TO EXCEED ONE ACRE - IF OVER ONE ACRE, SUBMIT KHC ACREAGE WAIVER - KHC NON-BORROWING OCCUPANT FORM AND ALL REQUIRED DOCUMENTATION - KHC MANUFACTURED HOME WAIVER REQUEST, IF APPLICABLE - MCC MORTGAGOR CERTIFICATION (MCC 001) - MCC SELLER CERTIFICATION (MCC 002) - CHILD SUPPORT CERTIFICATION IF NO SUPPORT IS RECEIVED (FORM AVAILABLE ON KHC'S WEBSITE) 	
<p><u>FHA</u></p> <ul style="list-style-type: none"> - FHA FORM 92900.LT - FHA NOTICE TO HOMEOWNER - FHA IMPORTANT NOTICE TO HOME BUYER FORM SIGNED AND DATED - FHA AMENDATORY LANGUAGE AND REAL ESTATE AGENT CERTIFICATION, FULLY EXECUTED - INITIAL HUD ADDENDUM TO URLA (92900A) - FINAL UNSIGNED HUD ADDENDUM TO URLA (92900A) 	<p><u>CONV</u></p> <ul style="list-style-type: none"> - FANNIE MAE FORM 1008, SIGNED - FANNIE MAE SSR SHOWING SUCCESSFUL & DOC - FILE ID# - HOMEBUYER EDUCATION CERTIFICATE PER AUS - MI CERTIFICATE, IF APPLICABLE - FANNIE MAE CONDO PROJECT MANAGER OR LENDER FULL REVIEW APPROVAL FORM - CPM APPROVAL REQUEST WALL REQUIRED ATTACHMENTS
<p><u>VA</u></p> <ul style="list-style-type: none"> - VA FORM 26-6393 WITH CAIVRS # - LOAN ANALYSIS - FINAL UNSIGNED 26-1802A - VA CERTIFICATION OF ELIGIBILITY - VERIFICATION OF VA BENEFITS - RELATED INDEBTNESS VA 26-8937 (IF APPLICABLE) - ACTIVE DUTY CERTIFICATION FROM COMMANDING OFFICER (IF APPLICABLE) - VA AMENDATORY CLAUSE 	<p><u>RHS</u></p> <ul style="list-style-type: none"> - FANNIE MAE FORM 1008, SIGNED - LENDER REQUEST FOR RHS LOAN NOTE GUARANTEE 3565-21 SIGNED AND COMPLETED <p><u>SECTION 8</u></p> <ul style="list-style-type: none"> - SECTION 8 VOUCHER TO HOMEOWNERSHIP WORKSHEET FROM HOUSING AUTHORITY - KHC SECTION 8 WITH CONTRACT CALCULATOR PRINTOUT
<p><u>HHF DAP</u></p> <ul style="list-style-type: none"> - DODD FRANK CERTIFICATION - TIL/GFE - COUNSELING CERTIFICATE 	

Underwriting Checklist with KHC's Secondary Market First Mortgage Program



**Kentucky Housing Corporation
Tax Credit Underwriting Checklist**

****Documents to be uploaded to Underwriting File as PDF in KHC's system****

Items to be included on a Stand-Alone (Non-KHC 1st Mtg)

- MCC Reservation Confirmation
- Final Uniform Residential Loan Application
- Credit Report
- Verification of Social Security Number
- KHC Income Calculator
- Verification of Current Employment
- Most recent YTD pay stub
- Documentation to support other income (self-employed, social security, etc) All household income must be taken into account (even non-purchasing spouse)
- Executed Mortgagor Certification of Eligibility (MCC 001)
- Executed Seller Certification (MCC 002)
- Residential purchase contract
- Appraisal



**Stand-Alone Tax
Credit
Underwriting
Checklist**

Changes **Prior** to the Tax Credit Closing

- After the issuance of the KHC Approval (Commitment Letter) and prior to closing, KHC must be notified of any changes to:
 - Household Income.
 - Marital Status.
 - Ownership Interest.
 - Purchase Price or Loan Amount.
- These changes may affect eligibility for the Tax Credit program.



Tax Credit Closing



Tax Credit Closing

- **Tax Credit must close when the first mortgage closes.**
 - Tax Credit Closing documents print with first mortgage closing documents through KHC's Loan Reservation System.
- **Executed Tax Credit Closing Documents due within 10 calendar days of closing.**
- KHC reviews all documentation and if nothing is outstanding then the Tax Credit Certificate is mailed to borrower.

Tax Credit Closing Documents

- **Closing Documents for Tax Credit with KHC First Mortgage.**
 - KHC Closed Loan Checklist.
 - Closing Certification Form.
 - Sellers Certification.
 - \$200 will be netted out when loan is purchased.
- **Closing Documents for Stand-Alone Tax Credit.**
 - Tax Credit Closed Loan Checklist.
 - Check for \$500.
 - Executed Final 1003.
 - Closing Certification Form.
 - Closing Disclosure
 - Executed Loan Note.
 - Copy of Lender's Approval for the First Mortgage.

Upload to Closed Loan File within 10 calendar days or less *after* closing as one pdf document.
KHC requires legible documents.

Borrower Last Name: _____ KHC Loan# _____ Closing Date: _____

- Original Note and completed endorsement or executed Allonge to note (See KHC program guides for proper execution)
- Initial Closing Disclosure showing 3-day delivery
- Final Closing Disclosure
- Seller's Closing Disclosure
- Final Loan Estimate
- Hazard Insurance Policy with paid receipt
- Notification Letter from Lender to Hazard Insurance Company regarding Change in Mortgagee Clause, if applicable (Mortgagee Clause: Kentucky Housing Corporation, ISAOA, P.O. Box 4150, Frankfort, KY 40604-4150)
- Flood Insurance Application with paid receipt, if applicable
- Notification letter from Lender to Insurance Company (Flood Insurance) regarding change in Mortgagee Clause, if applicable
- Standard Flood Hazard Determination FEMA Form 81-93 with Life of Loan protection
- Notification Letter from Lender to Flood Zone Certification Provider to list Kentucky Housing Corporation as Lender
- Unrecorded Mortgage with MOM language (original recorded mortgage due with final docs) and any other applicable riders, per loan type (i.e. Condo Rider, PUD Rider, VA Rider, etc.)
- Unrecorded Deed
- Title Commitment (see KHC Program Guides for proper Name of Insured and date requirements); original short form title policy due with Final Documents within 90 days from closing date
- Final Typed Uniform Residential Loan Application (URLA/1003)
- KHC's Survey Certification Form OR Survey with Surveyor's Seal and signature
- W-9 Form for each borrower
- Completed Form 4506
- Copy of borrower(s) identification and Patriot Act Form
- Clear Termite Report for Existing or Soil Treatment Certification for New Construction (NPCA-99A & B) or Termite Waiver (Termite Waiver cannot be used on VA loans)
- Completed Tax Certification Sheet
- Annual Escrow Account Disclosure Statement (REG X)
- KHC's Loan Servicing Notice with Temporary Coupons and Itemization of Monthly Payment
- KHC's Same Name Affidavit for each person associated with signing the mortgage/deed
- KHC's Notice of Transfer Form (either KHC's form or Lender form is acceptable)
- KHC's Closing Certificate, Revision & Quality Control Agreement Form
- KHC's Commitment Letter (or DL Lender's company approval/commitment letter)
- Proof of Satisfaction of Underwriter Closing Conditions were met (any documents related thereto)
- Clear Final Inspection, if applicable
- Appraisal Acknowledgement Form
- **Complete Credit Package, per credit package checklist, and Appraisal ****DL CORRESPONDENTS ONLY******
- **** Complete credit package and closed loan package should not be excessive. Do not send duplicates! ****

Manufactured Home, if applicable:

- Affidavit of Conversion to Real Estate (AOCTRE) and voided Certificate of Title

RHS Loans:

- RHS Conditional Commitment Letter

Conventional Loans:

- Private Mortgage Insurance Disclosure (if applicable)
- Amortization Schedule (Conventional Loans with PMI Only)
- Successful Summary Report (SSR) - reflecting *Successful* status
- DU Underwriting Findings: Must reflect *HFA Preferred Risk Sharing* or *HFA Preferred* (Required for pre-purchase QC of Conventional Loans)
- Verbal VOE completed within 10 business days *prior* to note date (Required for pre-purchase QC of Conventional Loans)
- Copy of executed sales contract & addendums (Required for pre-purchase QC of Conventional Loans)
- Copy of successful UCD Findings Report

Regular or Affordable DAP, if applicable:

- DAP second mortgage Note, closed in *KHC's* name
- Unrecorded DAP second mortgage, closed in *KHC's* name (original recorded mortgage due within 90 days) **This mortgage must be recorded separately as a stand-alone document, not recorded with first mortgage*
- DAP Initial and Final Closing Disclosure
- Kentucky Housing Corporation's Servicing Notice and Temporary Payment Coupons for DAP loan

HHF DAP, if applicable:

- HHF DAP second mortgage Note, closed in *KHC's* name
- Unrecorded HHF DAP second mortgage, closed in *KHC's* name (original recorded mortgage due within 90 days) **This mortgage must be recorded separately as a stand-alone document, not recorded with first mortgage*

GFE, TIL and HUD-1 and Final TIL

- Homebuyer pre-purchasing counseling certification for all borrowers
- Dodd Frank Certification
- Terms and Conditions Form

Tax Credit, if applicable:

- Executed Closing Certification Form (MCC-006)
- Executed Loan Note
- Executed Closing Disclosure
- \$200 Net Funded out of First Mortgage Purchase Monies

Closed Loan Checklist with KHC's Secondary Market First Mortgage Program

****Documents to be uploaded to MCC Non-KHC 1st – Closed Loan as PDF in KHC's system****

Items to be included on a Stand-Alone Tax Credit (Non-KHC 1st Mtg)

All Lenders

- _ Check made out to KHC for \$500
- _ Executed Closing Certification Form
- _ Executed Loan Note
- _ Executed Closing Disclosure
- _ Executed Final Uniform Residential Loan Application
- _ Lender's Approval for First Mortgage Loan

Delegated Lender Only – Full Tax Credit Underwriting Package to include:

- _ MCC Reservation Confirmation
- _ Credit Report
- _ Verification of Social Security Number
- _ KHC Income Calculator
- _ Verification of Current Employment
- _ Most recent YTD pay stub
- _ Documentation to support other income (self-employed, social security, etc) All household income must be taken into account (even non-purchasing spouse)
- _ Executed Mortgagor Certification of Eligibility
- _ Executed Seller Certification
- _ Residential purchase contract
- _ Appraisal



**Stand-Alone
Tax Credit
Closed Loan
Checklist**

Federal Recapture Tax

Federal Recapture Tax

- The Federal Recapture Tax does apply to the Tax Credit Program.
 - May apply if homebuyer meets **ALL** 3 triggers:
 - Sells their home within the first 9 years of homeownership **and**
 - has a net gain on the sale of their home **and**
 - household income exceeds allowable income limits as adjusted for each year of homeownership.
 - **More than 5% raises in income per year.**
- 99% of the time borrower is **NOT** subject to Recapture Tax.



Offering the Tax Credit

Offer the Tax Credit on Every Deal!



- ❑ Over-deliver what the borrower expects.
- ❑ Set yourself apart from other competitors.
- ❑ Increase your referral business.
- ❑ Fee to the borrower is recouped in the first year the tax credit is claimed.

Find out how our Home Buyer Tax Credit can put more money back in your pocket.



Are you missing out on a BIGGER tax refund?

Make sure to consult a tax advisor before making any tax decisions.

www.kyhousing.org

Contact Information

- Jamie Swindler, Mortgage Production Administrator
 - Phone: 502-564-7630 ext. 329
 - Email: jswindler@kyhousing.org
- Melissa Johnson, Mortgage Production Administrator
 - Phone: 502-564-7630 ext. 347
 - Email: mjohnson@kyhousing.org
- KHCUW@kyhousing.org
- Single Family Hotline: 502-564-7630 ext. 291



Thank You