

EXHIBIT D

MONTANA BOARD OF HOUSING

MORTGAGE CREDIT CERTIFICATE (MCC) PROGRAM

NOTICE OF RESERVATION FEE REFUND GUIDELINES

As a potential applicant for a Montana Board of Housing mortgage credit certificate (MCC), a Reservation Fee will be required. The Participant will collect the Reservation Fee at the time the Participant qualifies you under Montana Board of Housing guidelines and completes your MCC application.

You may be at risk of loss of the Reservation Fee, if Montana Board of Housing confirms the MCC reservation request and the MCC is not completed and issued.

It is not the intent of Montana Board of Housing to cause financial harm to applicants, but refunds are generally not granted.

I (we) have read these guidelines and understand the associated risk of a potential loss of the Reservation Fee.

Applicant

Dated

Applicant

Dated

Participant's Authorized Signature

Dated