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## Mortgage Credit Certificate 2026 Participating Lenders

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**The following lenders are currently approved to participate in the MCC program:**

1. Bank Of Hawaii
2. First Hawaiian Bank
3. Guild Mortgage
4. Hawaii State Federal Credit Union
5. House Of Finance
6. Plaza Home Mortgage
7. University Of Hawaii Federal Credit Union

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Mortgage Credit Certificate (MCC) holders who refinance and wish to continue claiming the MCC tax credit **must** use an **approved participating lender** and continue to meet all MCC program requirements

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