



Purchase a home now and take advantage of the new tax credit of up to \$8,000.*

A benefit that makes your new home more affordable

A tax credit is available for first-time homebuyers under the American Recovery and Reinvestment Act of 2009. If you buy a home between January 1, 2009 and November 30, 2009, you may be eligible to receive a tax credit for 10% of the purchase price of your home—up to \$8,000. Program highlights include:

- Any individual (and if married, their spouse) who has had no ownership interest in a home during the last three years is eligible
- Full credit for single taxpayers with incomes up to \$75,000 (\$150,000 on a joint return); partial credit for incomes up to \$95,000 (\$170,000 joint return)
- Available only for the purchase of a single-family home that will be used as a principal residence
- Homebuyers can reduce (or even eliminate) their income tax liability for the year of purchase by claiming the credit on their tax return*
- If the home is sold before 3 years, the first-time homebuyer (who is now the seller) must pay the IRS the entire amount of the tax credit at closing

We make home loans easy.

If you are a first-time homebuyer, now is the ideal time to contact us to discuss your home financing options. In as little as 20 minutes, we'll give you a free mortgage pre-approval decision, so you'll know how much house you can afford. We'll make it as easy as possible for you to enjoy the financial advantages of the new tax credit.

Call your local Mortgage Advisor today for a free same-day pre-approval decision.



Four to the door®
The four-step mortgage program†

