



# Get \$8000 direct from the Feds!

*This ambitious program is retroactive to January 1, 2009!*



The IRS will give you a direct tax credit when you purchase a home between 1/1/09 and 12/31/09. This tax credit is not a deduction but a direct credit. This is real cash money you will get when you file your taxes. Unlike last year's program which was essentially a no interest loan, this program does NOT require you to pay the money back. You

must be a first time homebuyer which the IRS is defining as an individual who has not owned real estate in the last three years.

This money can make a huge difference in your purchase. For example a \$200,000 home using FHA financing would require \$7000 down. With this program that entire down payment and most other fees will be returned to you! The reality is that as a renter paying \$900 a month, the tax deductions for mortgage interest may allow you to make a \$1200 mortgage payment and have it net out the same as the \$900 rent. *(Consulting a tax professional is always a wise decision)*

Call me today to discuss how this ambitious government offer can change your life. Home ownership has always been the American dream and even in these challenging times thousands of Americans are purchasing their first home.

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