



First-Time Home Buyer Tax Credit

Opportunity of a Lifetime for First-Time Buyers

For aspiring home owners who find their goal stubbornly elusive, newly enacted legislation providing a tax credit of as much as \$7,500 for first-time home buyers might just be the opportunity of a lifetime.

But like so many of the good things in life, time is of the essence for buyers who want to take advantage of this outstanding opportunity. Only homes purchased on or after April 9, 2008 and before July 1, 2009 are eligible. *

*National Association of Home Builders

Simply put, if you buy a home this year, you can claim a tax credit of up to \$7,500¹ on this years tax return! *

*For more information see the Housing and Economic Recovery Act of 2008

1- 10% of purchase price up to \$7,500

So, why is NOW the best time to buy a home?

- It's a buyer's market. Price declines over the past year have made this the best time to buy.
- Real estate continues to be a great financial investment. The average return on a five percent down payment over 10 years is usually three to five times greater than stock market returns.*
- The current favorable market conditions won't last long. Research shows that prices are beginning to stabilize and price declines are over.*
- Mortgage rates are near all-time lows. Capturing these low rates now means your monthly payments are lower and much more affordable.*
- Recent voter approval of Amendment 1 allows Florida homeowners more "Save Our Homes" tax benefits.
- Housing and Economic Recovery Act of 2008

*Information courtesy of the National Association of REALTORS®.



Call me to find out if you qualify for one of the many Down Payment Assistance programs or Florida Bond programs!

With these programs you can become the owner of your residence with little or no money out of pocket and an affordable monthly payment.



Don't let the time slip away from you!

Let us help you with credit repair or any other needs!

Make this the year you realize your dream of home ownership.

Presented to you by:

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