



Customers who buy a home now can get a tax credit of up to \$8,000.*

A benefit that makes your customer's
first home more affordable

A new tax credit is available for first-time homebuyers under the American Recovery and Reinvestment Act of 2009. If they close on a home between January 1, 2009 and November 30, 2009, they may be eligible to receive a tax credit for 10% of the purchase price of their 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)
- Applies to the purchase of a single-family home (including condos, townhomes, etc.) 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 within 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.

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

Have your customers contact your local Mortgage Advisor today for a free same-day pre-approval decision.



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



*Mortgage loans are subject to qualification, receipt of satisfactory appraisal and verification of income, asset and debt information provided by the customer. *Certain eligibility criteria must be met. Homebuyers should consult their tax advisor for further details. Coldwell Banker Home Loans, 1 Mortgage Way, 3rd Floor, Mt. Laurel, NJ 08054, Arizona Residential Mortgage License #BK 0907265; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Georgia Residential Mortgage License #20292; Illinois Residential Mortgage License #MB 6759857; 122 S. Michigan Avenue, Suite 1900, Chicago, IL 60603, 312-793-3000; Massachusetts Licensed Mortgage Lender and Mortgage Broker #MC 4134; Minnesota - This is not an offer to enter an interest rate lock-in agreement; Licensed by the New Jersey Department of Banking and Insurance; Licensed Mortgage Banker - NYS Banking Department; Licensed by the New Hampshire Banking Department; Licensed First Mortgage Banker by Pennsylvania Department of Banking; Rhode Island Licensed Lender; Licensed by the Virginia State Corporation Commission, Lic. No. MLB-1197. In Massachusetts, mortgage financing provided by Coldwell Banker Home Loans LLC. Coldwell Banker® and the Coldwell Banker Logo are registered trademarks licensed to Coldwell Banker Real Estate LLC and used with permission. Equal Housing Lender.

