

More Than 1.4 Million American Families Have Benefited from the First-Time Homebuyer Tax Credit

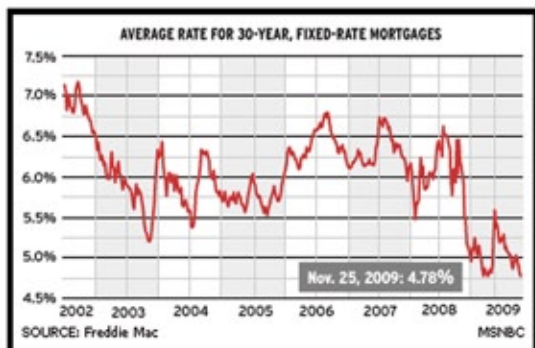


I WANT YOU TO OWN A NEW HOME TOO!

Mortgage Rates at an All-Time Low

On December 3rd, The Associated Press reported that the average interest rate for a 30-year mortgage dipped to a record low 4.71% this week. This rate, published by

Freddie Mac, is the lowest since 1971 (the year the mortgage finance company began tracking data). The previous low was 4.78% on November 25th of this year.



Pushed down by an aggressive government campaign to reduce borrowing costs, and in an effort to try and bring down mortgage rates, the Federal Reserve is pushing more than \$1.25 trillion into mortgage-backed securities. THIS MONEY IS SET TO RUN OUT IN SPRING OF 2010.

NOW IS THE TIME!

FIRST-TIME HOMEBUYERS...

Uncle Sam Will Pay You
Up To **\$8,000!**

For a LIMITED TIME ONLY, the Federal Government has extended your opportunity to receive up to \$8,000 FREE MONEY for becoming a first-time homeowner. Because of the Worker, Homeownership, and Business Assistance Act of 2009, you may be eligible to receive a stimulus check for up to \$8,000 for purchasing a home!

EXISTING HOMEOWNERS...

Move-Up and Receive
Up To **\$6,500!**

For the first time, existing homeowners are eligible for a tax credit as well. Long-time homeowners can receive up to \$6,500 FREE MONEY for selling their current principal residence and purchasing a replacement home.

YOU CAN OWN A NEW HOME! Call 319-4343 For Details



The \$8,000 tax credit for first-time homebuyers, and the \$6,500 tax credit for long-term homeowners is offered through the Worker, Homeownership, and Business Assistance Act of 2009. Please seek the advice of an agent of the IRS or a tax professional on your personal eligibility for this offer. An advice page is available at <http://www.federalhousingtaxcredit.com>. It cannot be guaranteed that all buyers will qualify. Statistical information provided by the IRS and can be found at www.irs.gov under the link "First-Time Homebuyer Credit Provides Tax Benefits to 1.4 Million Families to Date, More Claims Expected." Information on current mortgage rates provided by The Associated Press and can be found at http://www.msnbc.msn.com/id/7148582/ns/business-person_finance/.