

**\$8000
TAX CREDIT**

The Time is Now.

Find out how you can get an \$8000 tax credit.



2009 American Recovery and Reinvestment Act

If you are a first-time homebuyer, or haven't owned a home in three years, learn how you can get an \$8,000 federal tax credit when you close on the purchase of any principal residence between January 1, 2009 to November 30, 2009. The outstanding selection of available homes and attractive interest rates make this a great time to buy a home.

Highlights of the Homebuyer Tax Credit

Buyers will receive a refundable tax credit of up to \$8,000 on their 2008 or 2009 income tax return.

- First-time homebuyers and those who have not owned a primary home in the last three years are eligible. Full amount of the credit is available for individuals with an adjusted gross income of no more than \$75,000 (\$150,000 joint return). The credit phases out above those caps.
- The credit is retroactive and can be claimed on an individual or joint tax return for the purchase of any principal residence that closes between January 1, 2009 and November 30, 2009. Vacation and rental properties are not eligible.
- The credit is claimed on a tax return to reduce the purchaser's tax liability. Any credit amount unused will be refunded to the purchaser.

This is a wonderful opportunity for anyone who is thinking of buying a home.

Contact your Coldwell Banker Residential Brokerage Sales Associate for more information.

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