

# BUYING YOUR FIRST HOME?

NOW YOU CAN GET UP TO **\$8,000** BACK PLUS  
A **SMARTMOVE®** CASH REBATE.

## THEY SAY IT'S A GREAT TIME TO BUY A HOME.

The enhanced homebuyer tax credit makes it easier to buy your first home—through a tax credit of up to \$8,000 in government incentives as a part of the economic stimulus plan. And with mortgage rates at all-time lows and choices at all-time highs—and—with the **SMARTMOVE®** Cash Rebate, now may be the right time to buy.

The federal government is offering a tax credit of 10% of the home price, up to \$8,000 to first time homebuyers who have not owned a home in the preceding 3 years. This amount shows up as a tax credit on your income tax. This incentive is for a principal residence only, and only for homes purchased in 2009. If you make more than \$75,000 a year (\$150,000 jointly) the credit is less, and at higher incomes it phases to zero.

Like any good thing, there has to be rules. You have to settle before December 1, 2009, and live in the home as your principal residence for at least 3 years. Plus, there are income guidelines, and other checkpoints to see if you qualify. Ask your tax advisor for details on how the law affects you.

Couple the tax incentive along with your **SMARTMOVE®** cash rebate and increase the amount of money back to you. **SMARTMOVE®** cash rebates are generous ranging from \$100 to over \$30,000, depending on the sales price.

Plus **SMARTMOVE®** offers assistance with buying through a personal move coordinator, discounts from vendors on home services and products, utility, phone and cable service connection services, and much more.

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Contact your **SMARTMOVE®** Counselor today for more information and get started on buying your first home today!



Go to [www.smartmove.com](http://www.smartmove.com) or call toll-free 800-645-6560.

All information deemed reliable, but not guaranteed.

