

# You Can't Eat Excuses.

Prices could still go  
down.

Renting is easier.

No one told me  
about this.

I can't afford  
to buy.

Bad credit.

Values are dropping.

I have never  
owned before.

No money down.

## But what if you were fed \$8,000?

### No more excuses. Only Incentive!

The new billion-dollar stimulus package recently passed by the government includes a newly overhauled \$8000 Home Buyer Tax Credit, exclusively for first-time buyers (*not having owned a home in prior three years*). This new tax credit will NOT need be repaid, as with the earlier \$7500 home buyer tax credit enacted in 2008.

In the entry-level price ranges into which many Valley home buyers are currently purchasing, the newly overhauled \$8,000 tax credit (*a dollar-for-dollar reduction in the buyer's annual tax liability*), and NOT needing to be repaid (*unless home is resold within three years*), is a SIZABLE incentive, especially when coupled with low FIXED mortgage rates !

Prior \$7500 tax credit did need be repaid, over fifteen years; however revamped \$8000 tax credit is to keep without repayment (qualifying buyers and income earning requirements apply)\*

Applies only to home purchases made between  
Jan 1st – Nov 31st of this year, unless extended.

## Contact me today!



**Jim Barnett**

**WJB**

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\*Please consult a qualified tax professional