



# Up to \$8,000 First Time Homebuyer Tax Credit until 12/1/2009

Contact Margaret Wells for more information  
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Take advantage of the First Time Home Buyer Tax Incentive.  
Here are the Quick Facts:

- Buyer must not have owned a home in the past three years
- Any home that will be used as a principal residence will qualify (single-family, townhouses, and condominiums)
- Income requirements of \$75,000 maximum for single taxpayers and \$150,000 for married taxpayers
- Buyers must use the residence as a principal residence for three years
- FHA Loan only requires 3.5% Down Payment
- Down Payment can be gift from family member
- Closing Costs can be paid by Seller or Gift



THIS CERTIFICATE ENTITLES: \_\_\_\_\_

TO A \$300 LENDER CREDIT TO BE USED TOWARD CLOSING COSTS WHEN USING OBXBANK MORTGAGE FOR FINANCING.

Authorized by Margaret Wells Expires 11/1/2009

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Mobile (252) 202-8334



Not redeemable for cash – Redemption value not to exceed \$300.00

Subject to credit approval



## The SOLES TEAM RE/MAX Ocean Realty "Knowledge breeds Success"



Act quickly! With over 100 Homes priced right for First Time Home Buyers, low interest rates and tax incentives - **NOW** is the time! We are here to educate our Buyers throughout the entire real estate transaction, ensuring highest satisfaction through our experience and knowledge. Call the Soles Team today to schedule your **FREE** personal consultation.

**Jim Soles (252) 599.1518**

**Kathy Sawyer (252) 207.2553**

**Nicole Bouker (252) 480.4468**

**www.SolesTeam.com**

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Each Office is independently Owned and Operated

