

# Homebuyers Save Big, when Combining Tax Incentives and Efficient Living.



Who says you can't get a break when you buy a new home? The American Recovery and Reinvestment Act may give you the break you're looking for – a tax credit of up to \$8,000 if you're a first-time homebuyer.

That means you haven't owned a home in the past three years, and your spouse has not either. The credit amount starts phasing out if you make more than \$75,000, or \$150,000 if you're filing a joint return. For more information about the tax credit, check the [IRS website](#).

In addition to getting money back on your purchase, you can also save by making your home more energy efficient and lowering your monthly utility bills! By financing **green**, borrowers get lower interest rates or cash from rebate upon closing—your choice!

So you can buy now, but before December 1, 2009, and get cash back on your tax return. Plus, you can save big by greening-up your home. "Home Sweet Home" never sounded so good!

Make the most out of your income, investment, and the planet.  
Contact **mortgagegreen** today!

[info@mortgagegreen.com](mailto:info@mortgagegreen.com)

415.461.8080 [www.mortgagegreen.com](http://www.mortgagegreen.com)



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