

> \$8,000 Tax Credit*

Close on a home now and Uncle Sam will give you up to \$8,000 in tax credits. Close before December 1, 2009 and you can claim the tax credit on an amended 2008 return.

Job-Loss Insurance

Does the uncertain job market have you sitting on the fence? Our *Mortgage Protection Program* provides up to 24 months of job-loss insurance.

Low Rates & Low Prices

Interest rates are at historic lows and home prices have dropped, so that properties are more affordable and the selection of homes has never been greater.

*Contact your tax advisor for full details.



