

## Year of opportunity for the First Time Homebuyer - 2009

### Many factors have come together which make it attractive for first time homebuyers to purchase in 2009

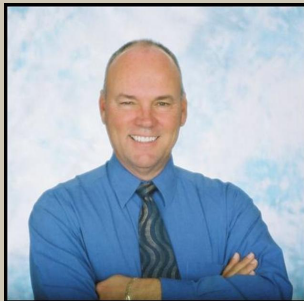
- Low home prices help buyer affordability
- Historically low interest rates should remain low through 2009. Low rates help buyers afford homes.
- Federal government tax breaks
  - \$7,500.00 existing credit for first time buyers
  - Existing IRS income tax breaks for homeowners
  - More Federal tax breaks to come in 2009

### In many cases it is now cheaper to own a home than it is to rent.

What is the last piece of the puzzle for first time homebuyers??

Working with an experienced agent.

- Someone who will look out for your best interests
- And make sure that you get a great price on your first home



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