

# First-time Homebuyer Tax Credit Extended!

# It's a Perfect Time to make a Great Investment!

## Key Features of the Extended Tax Credit for First Time Homebuyers

- Receive a tax credit of up to 10% of the purchase price of your principal residence – not to exceed \$8,000
- **Tax Credit does not need to be repaid (if you continue to own the home for a minimum of 3 years)**
- Single taxpayers with up to \$125,000 modified adjusted gross income and joint filers with up to \$225,000 qualify for the full credit
- Single or head-of-household taxpayers with income between \$125,000-145,000 and joint filers between \$225,000 - \$245,000 qualify for reduced credits
- **New or resale homes eligible.**
- Available for purchase of principal homes costing \$800,000 or less.
- **Purchase agreements must be signed by April 30, 2010. Closing by June 30, 2010.**
- **Special Military Deadline:** Deadline extended until June 30, 2011, for member of military who have served outside U.S. for at least 90 days between 1/1/2009 – 5/1/2010.

## ★ Move-Up Buyers: ★

- Tax credit of up to \$6,500 for repeat buyers who have owned current home for at least 5 of the 8 previous years.

\* Other restrictions may apply. Consult a tax or legal advisor for more information.



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**Experience the joy and pride of home ownership. Call today!**  
Let us help make your dreams come true.

**KEYSTONE**  
**FINANCIAL MORTGAGE FUNDING**

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