



## YOUR NEIGHBOR JUST BOUGHT A NEW HOME!

And You Can Too!

There is Still Time to Receive the \$8000 First Time Home Buyer Tax Credit!

Believe it or not you can get into a \$150,000 starter home with less than \$2,500 in savings, You will need to leverage the new \$8,000 federal tax incentive and have at least average credit, but your monthly payment would work out to about \$1,000 per month including taxes and insurance.

### IF YOU WANT TO BUY

**Be a good risk.** Your credit score determines your interest rate on a mortgage. The difference between good and excellent credit can add thousands of \$\$\$ over the life of the loan. Pay down your credit card bills. Lenders want to see that your debt doesn't exceed 30% of your available credit. Do not close an account once you have paid it off, this hurts your score.

**Buy only what you can afford.** Most lenders require 20% down, but 10% may be sufficient. The less you put down the more you will pay in fees.

**Choose your loan carefully.** Many homeowners are in trouble because of adjustable rate mortgages. A 30 year fixed rate is your best bet.

**Write a low offer.** Don't bite at the listing price. Sellers anticipate having to drop their price. Bid low and see if the seller will come down.

**LOW INTEREST RATES + LOW PROPERTY VALUES = OPPORTUNITY OF A LIFETIME!**

**\*\*Hurry and call us today! Deveraux Investment Real Estate and your neighborhood Lender, Legacy Lending! YOU MUST CLOSE AND FUND YOUR NEW HOME BY DECEMBER 1, 2009 to receive the \$8,000 first time home buyer tax credit.**



Deveraux Investment R.E  
Elisa Deveraux, Broker/Owner  
106 N. 6th Street, Ste 212  
Boise, Idaho 83702  
**(208) 409-8111**

[elisadeveraux@mindspring.com](mailto:elisadeveraux@mindspring.com)



Legacy Lending Group  
Jason Oswald, Loan Officer  
1759 Millennium Way, Ste 101  
Meridian, Idaho 83642  
**(208) 941-1957**

[Jason@IdahoLegacyLending.com](mailto:Jason@IdahoLegacyLending.com)