



## Earn an \$8,000 tax credit on your first home!

### Highlights of the new tax credit:\*

- The tax credit is available for first-time homebuyers only.
- The tax credit is for 10% of the purchase price up to a maximum amount of \$8,000.
- The credit is available for homes purchased **Jan. 1, 2009 - Dec. 1, 2009** in the U.S. by a U.S. citizen.\*
- Single taxpayers with incomes up to \$75,000 and married couples with incomes up to \$150,000 qualify for the full tax credit. Partial credit is available to single taxpayers with incomes up to \$95,000 and married couples with incomes up to \$175,000.
- The tax credit does not need to be paid back to the government unless the property is sold within three years, at which point the entire amount of the credit will be recaptured.

Contact me today for additional information on this new tax credit or to discuss your options for homeownership!

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Mortgage

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\*Consult a tax advisor regarding your eligibility for tax credits. Previous tax credit up to a maximum of \$7,500 is still in effect for first-time homebuyers who purchased a home between 4/9/08 - 12/31/08; however additional restrictions apply including a provision to repay the credit to the government over a period of 15 years. All loans subject to credit approval and property appraisal. Terms and conditions of this offer subject to change without notice.

