

The Homebuyer Tax Credit Has Been Extended & Expanded!



The deadline to take advantage of the homebuyer tax credit has been extended and the program features have expanded. Now first-time homebuyers AND current homeowners are eligible, but only until April 30, 2010, so don't wait!

Important changes you need to know:

First-time homebuyers

who have not owned a primary residence in the last three years prior to purchase are still eligible.

Current homeowners

that have used their home as their primary residence consecutively for five of the last eight years are now eligible.

The maximum allowable credit

for first-time homebuyers is \$8,000
for current homeowners is \$6,500.

The new deadline

is April 30, 2010.
All binding sales contracts signed by April 30, 2010, that close before July 1, 2010 will also qualify.

The income limits are now

to \$125,000 for single taxpayers to receive full benefit available and \$225,000 for married taxpayers to receive full benefit available. Reduced benefits are available for higher incomes.

A purchase price limit

of \$800,000 now applies.

Repayment is not required unless

the home is sold or no longer used as a primary residence within three years of purchase.

For additional details visit:
www.federalhousingtaxcredit.com

Time is limited! Contact your DHI Mortgage Professional to get started today.

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Provided for informational purposes only. *Federal tax credit of up to \$8,000 available to first-time homebuyers (or up to \$6,500 for repeat buyers) who close escrow on or before April 30, 2010 (or before July 1, 2010 if a binding contract is signed by April 30, 2010). Income limitations apply. Amount of tax credit, if any, is not paid to buyer upon close of escrow. Buyer must claim the tax credit on buyer's federal income tax return. Not all buyers will qualify. This information is provided for general guidance only and does not constitute tax advice. Please consult an accountant or attorney for your particular situation. Visit www.federalhousingtaxcredit.com for complete details. DHI Mortgage Company, Ltd. TX Mortgage Banker Registration 44608-3716/Regulated Loan 1181-10085. NMLS# 196085. 4302 Miller Rd., Rowlett, TX 75088. DHI Mortgage Company, Ltd., LP OK Supervised Lender SL006230/TX Mortgage Banker Registration 44608-3716/Regulated Loan 1181-10085. NMLS# 196085. 4302 Miller Rd., Rowlett, TX 75088.



Assumed Sale Price	Typical Realtor Fee	\$1500 Program (3% To Buyer Agent)	Savings	FREE Program (3% To Buyer Agent)	Savings
\$ 200,000	\$ 12,000	\$ 7,500	\$4,500	\$ 6,000	\$6,000
\$ 300,000	\$ 18,000	\$ 10,500	\$7,500	\$ 9,000	\$9,000
\$ 400,000	\$ 24,000	\$ 13,500	\$10,500	\$ 12,000	\$12,000
\$ 500,000	\$ 30,000	\$ 16,500	\$13,500	\$ 15,000	\$15,000
\$ 600,000	\$ 36,000	\$ 19,500	\$16,500	\$ 18,000	\$18,000

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3% to Listing Broker — Plus 3% to Selling Broker

- Advertise to 300 Targeted Prospects Monthly
- 3500 Electronic Color Flyers To Area Realtors
- Advertise in Full Color Info Sheets
- Include Deliverables of 1.5% Listing

SPECIAL!
\$2500 instead of 3% if paid at first listing appointment.

1.5% to Listing Broker — Plus 3% to Selling Broker

- Prepare Comparative Market Analysis
- Take Pictures and Room Measurements
- Advertise in Multiple Listing Service (MLS)
- Place Keller Williams Sign in Yard
- Solicit Feedback From Every Showing
- Advertise in 'Showcase' Format on Realtor.com (10 Pictures, Custom Description, Our Direct Phone)
- Featured Listing on Trulila.com—Highest Ranking They Have
- Notification of Competition in Your Neighborhood as They Come on the Market or Sell
- Advertise on 1000's of sites including: **YAHOO!**, **Google**, **trulia**, **Zillow.com**, **CompuServe**

SPECIAL!
\$1500 instead of 1.5% if paid at first listing appointment.



- Advertise on **WaserGroup** (Most Properties Get 1200 Hits/Mo.)
- Provide **Buyers a 3% Incentive to Buy Your Home** (If They Have A Home To Sell in DFW)
- Advertise with Home Audio Tour with Live Connect to My Buyer Agents 
- Office Number on All Advertising Rings Office AND Each of My Buyer Agents Simultaneously
- Utilize Scheduling Service and Lockbox for Showings, Inspections, and Appraisal
- Negotiate Offers and Repair Amendment
- Deliver Contract to Buyer's Agent, Seller and Title Company
- Project Management From Contract to Close

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