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*Ready for a few new
additions to your key ring?*



Ask Me About the \$8000 Tax Credit Available to First-Time Buyers!

Myth: If you've ever owned a home, you don't qualify for this.

Reality: If you haven't owned a home in the last 3 years, you are defined as a 1st time buyer- You Qualify!

Myth: You need a lot of cash down to buy a home now.

Reality: You can get an FHA loan for only 3.5% down, and the downpayment can be in the form of a gift from someone you know.

And- if you are looking in the outlying areas- Maricopa, Queen Creek, etc., you may qualify for a USDA loan that will go up to 102% of loan value! Nothing down!

Also, if you are looking at a HUD foreclosure, many of them qualify for their \$100 down program, and HUD will pay up to 3% toward your closing costs, too!

Myth: Homes in the Phoenix area are overpriced- there's nothing affordable.

Reality: Home prices are lower in many areas right now than it costs the builders to build them. Couple that with the low interest rates, and you've got affordability! The Phoenix Metropolitan area was named the #2 best place to buy real estate in June 2009 for it's affordability. There are single-family homes available right now for under \$85,000. Amazingly low prices, great low interest rates, and up to an \$8000 tax credit means NOW is the time to buy your first home!



Home Sweet

Home