



5 Reasons Why YOU Shouldn't Wait to BUY A NEW HOME

1. **FEDERAL TAX CREDIT EXTENDED.**

First-time home buyers may qualify for up to \$8,000 and repeat buyers up to \$6,500; plus income limits have been raised. Don't wait—homes must have a signed contract by April 30, 2010. Learn more at: www.FederalHousingTaxCredit.com

2. **LOW INTEREST RATES & AVAILABLE LOANS.**

Rates remain at near-record lows; you can lock in a payment that fits your budget. And loans ARE available to borrowers with good credit – contact an HBA financial institution-member today.

3. **UNBEATABLE INVESTMENT.**

Even in down markets, over the long term home prices still appreciate more than the stock market. In fact, the Tri-Cities region has led the country in home appreciation for the last three years and that trend is expected to continue.

4. **GREAT SELECTION.**

With so many homes on the market, you can get the features you want! The Tri-Cities has a ready inventory of homes available – or have one of our members build you a custom home today!

5. **ENERGY EFFICIENCY.**

New homes are safer, healthier and more energy efficient – and that can help you save money. Be sure to ask for a Built Green®-certified home to keep the green in your pocket!

