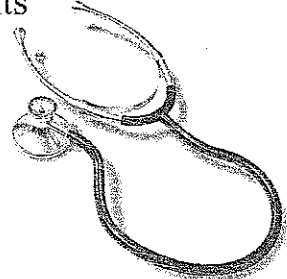




Real Estate • Mortgage • Title • Insurance

Physician's Plus Program

A Mortgage Solution for Medical Residents



Your Prescription for Home Ownership

This unique mortgage program is designed exclusively for intern and resident doctors, with good credit, but limited assets and high student loan debt.

Save Money with Low Down Payment and No Mortgage Insurance

With the incredible flexibility to borrow up to 95% of your purchase price, we've reduced the down payment pain associated with home ownership. Your days as an intern or resident can be tough, so you'll appreciate the ease of bringing less cash to closing while also reducing your monthly payment by eliminating the need for mortgage insurance.

Financial Flexibility

In addition to a low down payment, funds used towards making the down payment or closing costs can come from different sources, such as gifts from family members or grants from an employer. Also, the seller or builder of the property can contribute up to 3% to pay certain closing costs or fees.

Potential Tax Benefit

Mortgage interest is tax deductible. An \$8000 tax credit is also available for first time homebuyers.*

*Consult your tax professional for more information on the tax credit. Certain restrictions apply.

CALL NANCY FREDERICO AT 216-299-3599

TO HELP YOU WITH ALL YOUR REAL ESTATE

NEEDS.

ATTENTION FIRST TIME HOME BUYERS

\$8,000 tax credit now available!

Recently passed legislation now allows many first time home buyers to receive a tax credit of up to \$8,000 when they purchase a home.



Who is eligible?

- First time home buyers who have not owned a home during the last three years
- Sale must close prior to December 1, 2009.
- Adjusted gross income of \$95,000 or less for individuals or \$170,000 or less for those who file jointly qualifies you for a tax credit.

How it works

- Receive a tax credit when you file your 2009 tax returns of 10% of the sales price of your home (maximum tax credit of \$8,000).
- Tax credit does not have to be repaid as long as you own the home for at least 3 years.
- Earn your tax savings during your first year of home ownership

Has there ever been a better time to be a First Time Home Buyer?



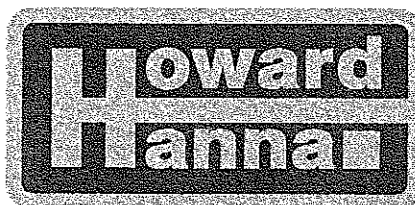
Real Estate Services



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Mortgage Services 

*Contact a tax advisor for complete details regarding tax credit. Restrictions apply.

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