

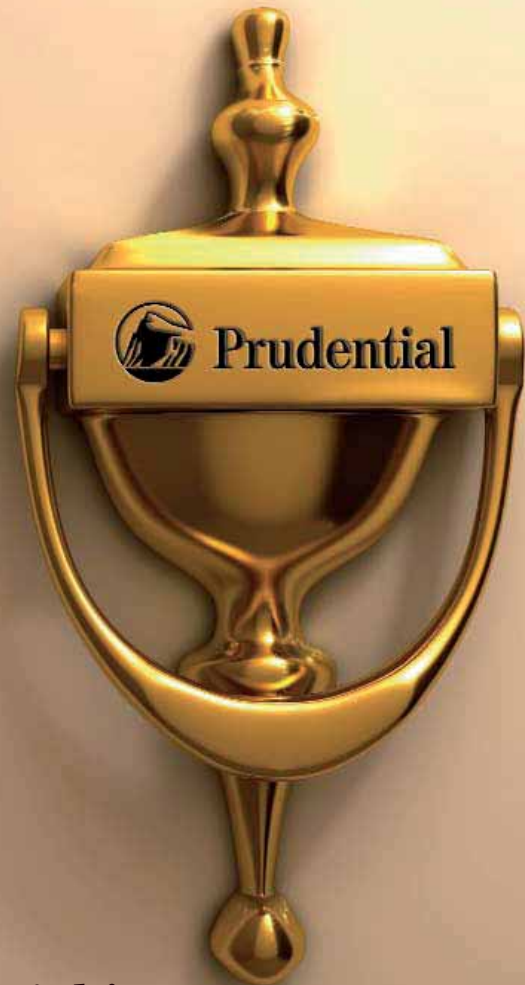
How Much Louder can Opportunity Knock?

**Mortgage interest rates are near historic lows ...
Home-price affordability is near historic highs ...**

And now Congress has extended the first-time homebuyer tax credit, AND created a new tax credit for existing homeowners. It's a historic time for anyone considering homeownership .

| Homebuyers Tax Credits* November 7, 2009 - April 30, 2010 | |
|---|---|
| Feature | November 7, 2009-April 30, 2010 Rules as enacted November 2009 |
| First-time Buyer Credit Amount | \$8,000 (\$4,000 married filing separately) |
| First-time Buyer – Definition for Eligibility | May not have had an interest in a principal residence for three years prior to purchase |
| Current Homeowner – Credit Amount | \$6,500 (\$3,250 married filing separately) |
| Current Homeowner – Definition for Eligibility | Must have used the home sold or being sold as a principal residence consecutively for five of the previous eight years |
| Termination of Credits | No tax credit available for purchases made after April 30, 2010 |
| Binding Contract Rule | So long as a written, binding contract to purchase is in effect on April 30, 2010, the purchaser will have before July 1, 2010 to close |
| Income Limits | \$125,000 – single \$225,000 – married (filing jointly) Additional \$20,000 phase out |
| Limitation of Cost of Purchased Home | \$800,000 |
| Purchase by a Dependent | Ineligible |
| Anti-fraud Rule | Purchaser must attach documentation of purchase to tax return |

*Source: National Association of REALTORS®



Quick! Answer the door to opportunity, as these credits expire April 30, 2010. Contact your Prudential Real Estate sales professional and lock in your American Dream today. See your tax advisor for details about the tax-credit program and how you may benefit from it.