

**Your Name**

CALBRE Lic #  
555.555.5555  
youremail@mail.com  
youwebsite.com

Looking to buy or sell your home? Call me today!

**Deductions**

* Mortgage interest – You may be able to deduct all interest paid on your mortgage.
* Mortgage insurance – Mortgage insurance on government-backed mortgages may be deductible in the same way as mortgage interest.
* Local property tax – You may deduct property taxes paid to the county tax collector.
* Points & prepaid interest – Points and charges paid to obtain a mortgage for a home purchase or improvements may be deductible.
* Home office deduction – The portion of your home used exclusively and regularly as an office space is deductible from your taxable income.
* Green energy tax credit – Installation of renewable energy systems may be eligible for deductions up to 30%.
* Moving expenses – If you moved more than 50 miles for a job opportunity, you may be eligible for moving deductions.
* Renovation/demolition salvage – If you donated construction materials or demolition waste to a qualified charity, you may deduct the value of the donated materials.
* Improvements added to basis – Qualifying improvements added to your cost basis may reduce your capital gains tax owed if you later sell your home.
* Withholding credit for investors – If you purchased or sold an income property and 3.33% was withheld, check out the Franchise Tax Board’s withholding criteria to ensure you receive credits.

Homeownership comes with many benefits, including some sizeable tax deductions. Ask your accountant or tax professional about whether these deductions apply to you.