

**Your Name/Team Name**

CalBRE Lic.#  
555.555.5555  
youremail@mail.com  
yourwebsite.com

Are you thinking about purchasing your first home? Tax breaks available for first-time homeowners may make it worthwhile. Consult your accountant or tax professional about which of these conditions apply to you.

* You may be able to deduct the total amount of **interest paid on your mortgage**.
* If you make a down payment of less than 20% of the home’s purchase price, you will need **private mortgage insurance** – which may be deductible. Mortgage insurance on government-backed mortgages may also be deductible in the same way as mortgage interest.
* You may be able to deduct local **real estate property taxes** you pay on your new home.
* You may be able to deduct **points and charges** you paid to your lender to obtain the mortgage for your first home purchase.
* If you choose to install **renewable energy systems** in your home, such as solar panels, you may be eligible for deductions of up to 30% of the installation costs.
* If you purchased your first home for a job opportunity and moved more than 50 miles for it, you may be able to deduct your **moving expenses**.
* If your new home required some upgrades, you may deduct the value of donated **construction materials or demolition waste** donated to a qualified charity.

Call me today if you’re ready to buy your first home!