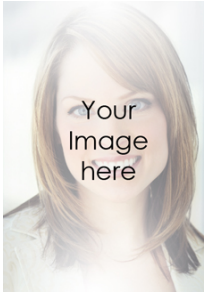
USE YOUR INCOME TAX REFUND TOWARDS A NEW HOME PURCHASE

Are you receiving an income tax refund? Have you considered purchasing a home? Your tax refund may go a long way towards a new home purchase. Here's how:

- Use your income tax refund towards the down payment. When using FHA financing, only a 3.5% down payment is required.
- Use your tax refund towards closing costs.
- Pay off debts with your tax refund to improve your debt-to-income ratio and credit score.
- Keep your tax refund in your bank account as reserves which are required to qualify for a mortgage.
- Use your tax refund for moving expenses or home improvements.

Also, as a first-time homebuyer, next year's income tax refund will be bigger with added mortgage interest write-offs.

If you would like more information on how to best apply your tax refund towards a new home purchase, call me today!



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