



FREE MONEY

Say “free money” to most people and they think of late night infomercials packed with crazy schemes. But the truth is, there are many real—legitimate—ways to find free money. From the \$8,000 government tax credit for first-time home buyers to online deal finders like retailmenot.com that let you search the best deals in one place, there’s actually a lot of free money out there waiting to be found. We’ll take you through some of the best ways to find free money and hopefully spark some ideas of your own.

ONLINE DEAL FINDERS

There are tons of deals out there on and off the Internet. But how is anybody expected to find them all? Websites like retailmenot.com will find deals and coupons for you and deliver them right to your computer screen. All you have to do is enter the item you’re looking for (or your favorite store, if you’re just looking to satisfy your shopping jones), and it pulls any available deals for that item all onto one page—coupons, coupon codes, rebates, etc. – all there for your shopping pleasure. Sure, you have to spend a little to get a little, but it’s still free money if you were just about to pay full retail.

GOVERNMENT TAX INCENTIVES FOR HOME BUYERS



If you’re thinking about upgrading your doors, windows or skylights, the federal government will pay 30% of the product cost up to \$1,500. Not free money you say? Well, if you were already thinking about making your home more efficient to save money, it sure is! All in all, there’s a lot of free money out there, you just have to do a little looking to find it.

TAX CREDITS

federal
There’s been much uncertainty about tax credits, but they’re actually pretty straightforward. The federal government will give first-time home buyers an \$8,000 tax credit, and this is the best part, it doesn’t have to be paid back unless you sell your home within the first three years. That’s a lot of free money!

GOVERNMENT INCENTIVES FOR HOME BUYERS

state
In some states (e.g., California), there’s an additional \$10,000 available to 10,000 home buyers of a newly constructed home. We’d take that!

combined
Think about it—you could be eligible for \$8,000 from the feds, \$10,000 from the state, the lowest interest rates in decades and prices at record lows. Now might be the best time to buy. To find out if you qualify for the federal tax credit, go to federalhousingtaxcredit.com and contact your real estate agent and mortgage representative for more information.



Cortiers Luxury Realty
318 North Bryan Avenue
Bryan, TX 77803

James Murr

979-985-5610

James@Cortiers.com
www.Cortiersrealestate.com



BUY A CAR, SAVE MONEY

Zero Percent Financing:

It's no secret that car companies are hurting. But their pain can be your gain. Many car companies are desperate to move cars off their lot, and if your credit is good, they're willing to loan you the money—for free—just to buy one of their cars. You've seen the ads for 0% financing before and probably thought they were just the old "bait and switch," but this time around a lot of car companies really mean it.

A Little Preparation Saves a Lot:

Even with advertised financing deals, be prepared when you walk in. Go to a site like edmunds.com and price the car you want, with all the options you want, and they will give you the invoice (price the dealer paid for the car), retail (price the dealer wants you to pay for the car) and True Market Value® (price most people are paying for the car). They'll also provide you with a link to check on deals (like 0% financing) and any factory rebates. Then you just print it out, walk into the dealer and say, "I am here to buy a car today. This is the car I want. This is the price I want to pay. And I would like your 0% financing, please."

A Good Deal and Peace of Mind:

With the money you'll save off the retail price of the car plus the money you'll save over the life of your loan, that can amount to thousands of dollars! And you get a new car. Oh, one last thing, a lot of car companies have an "assurance" program going on where if you lose your job, they will cover your payments or simply take back the car. Free money and peace of mind? Nice.

Provided exclusively by James Murr

Here's a coupon offered to my valued clients from a member of my business network. While I cannot guarantee the quality of the work, product or service which will be provided, I believe that this business will meet or exceed your expectations. Please qualify the business before using the service offered.

Redeemable at any closing in which a Cortiers agent is a representative.

\$500 Closing Cost Rebate

Offer Available for a Limited Time. Must be presented to the agent prior to the execution of the contract. Cortiers is paying \$500 of its commissions to the closing costs to be shown on the settlement statement at closing.

Cortiers Luxury Realty - 979-985-5610 - info@cortiers.com
www.CortiersRealEstate.com