

**FRANK HOWARD ALLEN REALTORS  
FIRST TIME HOME BUYER PROGRAM**

**First time home buyers working with us will receive  
the following benefits\*:**

Complete explanation of the 2009 First-Time Homebuyer  
Tax Credit worth up to \$8,000

Assistance in getting qualified for a loan

One hour free consultation with a CPA to evaluate your  
home ownership advantages

One half off on your home inspection costs  
(up to a maximum of \$400.00)

Free Home Warranty

**Contact your Frank Howard Allen agent today!**

**\*Conditions apply**



*THE WINE COUNTRY GROUP™*