

# Don't Miss Your Opportunity... Up to \$10,000\* State Tax Credit when you Buy a "New Home"!

One and Two-Story Home Plans Available



Nationally Ranked  
Customer Care Team

Up to \$10,000 State Tax credit is available for purchasers of new homes that have not been previously occupied. The credit is allocated on a first-come, first-served basis to qualified purchasers. Purchasers must occupy the home, qualify for the California property tax homeowner's exemption and not have previously received a 2009 Tax credit. Other restrictions may apply. The credit is limited to the lesser of 5% of the purchase price or \$10,000 and is applied over three successive years beginning in the tax year the home is purchased. The tax credits cannot reduce tax below the tentative minimum tax. The credits are non-refundable and unused credits cannot be carried over.

The New Home Tax Credit is not necessarily for first-time buyers but for any qualified buyer of a newly constructed home.

Act now before the credit runs out. Interest rates are at historically lows and the time is right to take advantage of both a great rate and up to \$10,000 in tax credits.

\*Visit [www.ftb.ca.gov](http://www.ftb.ca.gov) for more info



[WWW.FCBHOMES.COM](http://WWW.FCBHOMES.COM)

FCB HOMES

STOCKTON  
**Spinnaker Cove**  
Final Phase - Last 3 Homes from \$239,950  
5907 Melones Way 209-475-0900  
Open by Appointment



From I-5, West on Eight Mile - Left on Mokelumne  
Right on Scott Creek - Left on Regatta to Consumnes

OAKDALE / MODESTO

**The Arbors**  
3 and 4 Bedrooms from the mid \$200,000s  
AT VINEYARD IN OAKDALE  
498 Monterey Way 209-848-5530  
Open Daily 11 to 5 - Closed Tues & Wed.

AT GRAHAM ESTATES IN MODESTO  
3717 Banyon Tree Ct. 209-552-0900  
Coming Soon!



209-957-8112  
Broker Co-op is welcome

