

# Special Mortgage Financing Available



**Hurry while it lasts**

- **Condo financing available**
- **Jumbo financing available**
- **Get a 3% lender incentive\*** (up to \$20,000).  
**Use it to buy down your rate or cover your financing costs**  
(not available on condominiums or commercial properties)

Offer is available only on the purchase of residential properties where construction financing is in place by Sterling Savings Bank (not available for refinances). New select condominiums and single family homes are available in most markets. For more information, call or stop in to see us today!

## **First-time home buyer tax credit (now extended to April, 2010)!**

A tax credit of up to \$8,000 is available for qualified first-time home buyers purchasing a principal residence on or after January 1, 2009 and before April 30, 2010. Go to [www.federalhousingtaxcredit.com](http://www.federalhousingtaxcredit.com) for details

## **Repeat home buyer tax credit is also available**

A tax credit of up to \$6,500 is available for qualified repeat home buyers purchasing a principal residence on or after November 6, 2009 and before April 30, 2010. Go to [www.federalhousingtaxcredit.com](http://www.federalhousingtaxcredit.com) for details

**Call today for a list of available properties or visit our property website: [www.sterling-golf-availableproperties.com](http://www.sterling-golf-availableproperties.com)**

**Golf Savings Bank**

[golfsavingsbank.com](http://golfsavingsbank.com)

**STERLING SAVINGS BANK** 

[sterlingsavingsbank.com](http://sterlingsavingsbank.com)

**Sterling Savings Bank and Golf Savings Bank, working together for you.**

\*Sterling Savings Bank will contribute up to 3% of the sales price (up to a maximum of \$20,000) which can be used to fund financing costs associated with your new home purchase. Borrower may finance their purchase with any lender they choose, however this special financing does not apply if a lender is selected other than Sterling Savings Bank Home Loan Center or Golf Savings Bank. Offer valid on homes with purchase agreements dated between March 1, 2010 and April 1, 2010 and close and clear escrow by April 30, 2010. All loans subject to credit qualifications. Other restrictions apply. Primary residence or second home only. (No 2nd homes allowed on FHA Loans). No Rentals and No non-owner occupied. Condos must be Non-Warrantable. Rates and terms subject to change without notice.

MEMBER FDIC  EQUAL HOUSING LENDER