



First time home buyers:

Get up to an \$8,000 tax credit on the purchase of a new home!

Current home owners:

Get up to a \$6,500 tax credit!

**Uncle Sam will cover up to \$6,500 or \$8,000 of your purchase price!
It's a great deal!**

The tax credit program expires April 30, 2010. So if you're thinking of buying a new manufactured home, now is the time!

How much is the tax credit?

The tax credit is 10% of the purchase price, up to \$8,000 for first-time buyers and up to \$6,500 for current homeowners. You must have a signed contract by April 30, 2010 and close by July 1, 2010.

Who is eligible to claim the tax credit?

You're a "first-time buyer" if you haven't owned a principal residence for three years prior to the closing date. To qualify, "current homeowners" must have occupied the home being sold as their primary residence consecutively for 5 of the previous 8 years.

What exactly is a tax credit?

A tax credit is a dollar-for-dollar reduction in what you owe in federal income taxes. If you owe \$8,000 in income taxes and receive an \$8,000 tax credit, you owe nothing to the IRS.

What does it mean that the credit is "refundable"?

It means you get the tax credit even if it exceeds your federal income tax. For example, if you owed no federal income tax at all and qualified for an \$8,000 credit, the IRS would send you a check for \$8,000. It's a great deal!

Can I apply the tax credit against my 2009 taxes?

Yes. You can treat a qualified home purchase in 2010 as if it occurred in 2009, which lets you claim the credit on your 2009 tax return. If you've already filed your 2009 tax return, you can file an amended 2009 return claiming the tax credit, and the IRS will send you a refund check.

Certain income limits apply. Please consult your tax advisor for more information on income limits, eligibility and how to claim the credit.

**Go to the next page to see all of our new and used
manufactured homes for sale in NY, NJ and New England**

MANUFACTURED HOMES FOR SALE

Financing is available on all homes for qualified purchasers from First Credit Corporation or Garden Homes.
For information on First Credit, click here:

www.firstcreditcorp.com

| City | State | Community Name | Home Size | BR | Baths | Manufacturer | Model | Price | New or Used | Contact number |
|---------------------|-------|-------------------------|-----------|----|-------|--------------|-------|---------|-------------|----------------|
| Ledyard | CT | Stonegate Village | 28X48HF | 2 | 2 | MARLETTE | 2508 | 128,900 | NEW | 877-786-6428 |
| Ledyard | CT | Stonegate Village | 28X50HF | 3 | 2 | MARLETTE | 2502 | 131,100 | NEW | 877-786-6428 |
| Ledyard | CT | Stonegate Village | 28X56HF | 3 | 2 | MARLETTE | 509 | 151,700 | NEW | 877-786-6428 |
| Ledyard | CT | Stonegate Village | 28X44FL | 2 | 2 | MARLETTE | 8403 | 120,650 | NEW | 877-786-6428 |
| Ledyard | CT | Stonegate Village | 28X44HL | 2 | 2 | RITZCRAFT | 2744 | 119,900 | NEW | 877-786-6428 |
| Ledyard | CT | Stonegate Village | 28X56HL | 3 | 2 | MARLETTE | 509 | 134,900 | NEW | 877-786-6428 |
| New Milford | CT | Candle Hill Communities | 14X66 | 2 | 2 | MARLETTE | 1525 | 78,000 | NEW | 860-355-9583 |
| New Milford | CT | Candle Hill Communities | 14X66 | 2 | 1 | MARLETTE | 1503 | 78,000 | NEW | 860-355-9583 |
| Derry | NH | Kendall Pond Community | 28X60 | 3 | 2 | MARLETTE | 509 | 95,000 | NEW | 603-818-8933 |
| Derry | NH | Kendall Pond Community | 14X60 | 2 | 1.5 | FLEETWOOD | EAGLE | 39,900 | USED | 603-818-8933 |
| Browns Mills | NJ | Lakeshore Village | 14X60 | 2 | 2 | CHAMPION | 005 | 60,000 | NEW | 609-893-2441 |
| Cape May Courthouse | NJ | Briarwood Community | 16X58 | 2 | 1 | CHAMPION | 913 | 65,000 | NEW | 609-463-0207 |
| Chesilhurst | NJ | Town and Country Villag | 14X66 | 3 | 1.5 | CHAMPION | 846 | 65,000 | NEW | 856-768-8570 |
| Egg Harbor Township | NJ | Atlantic Gardens | 14X66 | 2 | 1 | SKYLINE | 810 | 64,000 | NEW | 609-645-1869 |
| Egg Harbor Township | NJ | Atlantic Gardens | 12X56 | 2 | 1 | SKYLINE | | 49,900 | USED | 609-645-1869 |
| Egg Harbor Township | NJ | Atlantic Gardens | 14X66 | 3 | 1.5 | SKYLINE | 824 | 65,000 | NEW | 609-645-1869 |
| Egg Harbor Township | NJ | Atlantic Gardens | 14X66 | 3 | 1.5 | SKYLINE | 824 | 65,000 | NEW | 609-645-1869 |
| Egg Harbor Township | NJ | Atlantic Gardens | 14X60 | | | COLONY | | 39,000 | USED | 609-645-1869 |
| Egg Harbor Township | NJ | Elmwood Estates | 24X48 | 3 | 2 | CHAMPION | 716 | 85,000 | NEW | 609-645-7135 |
| Egg Harbor Township | NJ | Elmwood Estates | 24X48 | 3 | 2 | CHAMPION | 716 | 89,900 | NEW | 609-645-7135 |

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|----------------|-------|-------------------------|-----------|----|-------|--------------|-------|---------|-------------|----------------|
| Manchester | NJ | Ridgeway Community | 14X52 | 2 | 1 | CHAMPION | 800 | 60,000 | NEW | 732-657-6750 |
| Manchester | NJ | Ridgeway Community | 28X52 | 3 | 2 | CHAMPION | 104 | 130,000 | NEW | 732-657-6750 |
| Paulsboro | NJ | White Swan Community | 24X40 | 3 | 2 | CHAMPION | 921 | 55,000 | USED | 856-423-7319 |
| Paulsboro | NJ | White Swan Community | 12X52 | 2 | 1 | CHAMPION | 038 | 45,000 | NEW | 856-423-7319 |
| Paulsboro | NJ | White Swan Community | 14X52 | 2 | 1 | CHAMPION | 800 | 35,000 | USED | 856-423-7319 |
| Salem | NJ | Green Valley | 24X40 | 3 | 2 | CHAMPION | 921 | 65,000 | NEW | 856-339-0605 |
| Salem | NJ | Green Valley | 14X66 | | | FLEETWOOD | | 22,000 | USED | 856-339-0605 |
| Sewell | NJ | Cross Keys Community | 12X52 | 2 | 1 | CHAMPION | 038 | 39,000 | NEW | 856-262-8637 |
| Sewell | NJ | Cross Keys Community | 12X48 | 2 | 1 | CHAMPION | 038 | 37,000 | NEW | 856-262-8637 |
| Sewell | NJ | Cross Keys Community | 14X52 | 2 | 1 | CHAMPION | 800 | 30,000 | NEW | 856-262-8637 |
| Shamong | NJ | Oakview Leisure Village | 28X60 | 3 | 2 | CHAMPION | 640 | 90,000 | NEW | 609-268-2987 |
| Vineland | NJ | Lamplighter Community | 16X60 | 2 | 2 | CHAMPION | 546 | 65,000 | NEW | 856-507-0246 |
| Beacon | NY | Oak Meadows Communi | 28X60 | 3 | 2 | MARLETTE | 409 | 103,000 | NEW | 845-831-5926 |
| Beacon | NY | Oak Meadows Communi | 14X68 | 2 | 2 | CHAMPION | 390 | 73,000 | NEW | 845-831-5926 |
| Chatham | NY | Breezy Hills | 28X60 | 3 | 2 | CHAMPION | 104 | 79,900 | NEW | 518-392-7345 |
| Chatham | NY | Edgewood Acres | 28X56 | 3 | 2 | CHAMPION | 104 | 79,900 | NEW | 518-392-9381 |
| Clark Mills | NY | Millgate Meadows | 24X60 | 3 | 2 | CHAMPION | 641 | 79,900 | NEW | 315-853-2258 |
| Clifton Park | NY | Springbrook Community | 24X52 | 3 | 2 | SKYLINE | | 25,000 | USED | 518-373-0194 |
| Highland Falls | NY | Rock Terrace | 14X48 | 2 | 1 | CHAMPION | 807 | 55,000 | NEW | 845-446-0539 |
| Hurley | NY | Alpine Heights | 28X48 | 3 | 2 | CHAMPION | 922 | 75,000 | NEW | 845-331-6204 |
| Nassau | NY | Cedar Acres Community | 14X66 | 3 | 1.5 | SKYLINE | 824 | 44,900 | NEW | 518-766-3572 |
| New Hartford | NY | Parkview Estates | 28X60 | 2 | 2 | CHAMPION | 036 | 109,900 | NEW | 315-736-9143 |
| New Hartford | NY | Parkview Estates | 28X40 | 3 | 2 | CHAMPION | 612 | 79,500 | NEW | 315-736-9143 |
| New Hartford | NY | Parkview Estates | 14X56 | 2 | 1 | CHAMPION | 100 | 42,500 | NEW | 315-736-9143 |
| Patterson | NY | Wooded Hills | 14X54 | 2 | 1 | CHAMPION | 845 | 49,000 | NEW | 845-878-6652 |
| Patterson | NY | Wooded Hills | 14X48 | 2 | 1 | CHAMPION | 807 | 45,000 | NEW | 845-878-6652 |
| Patterson | NY | Wooded Hills | 24X44 | 3 | 2 | LIBERTY | | 50,000 | USED | 845-878-6652 |
| Port Crane | NY | Fenton Community | 24X44 | 3 | 2 | MARLETTE | 2508 | 60,000 | NEW | 607-648-3365 |

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| Poughkeepsie | NY | Valley Forge Community | 16X60 | 2 | 2 | CHAMPION | 546 | 60,000 | NEW | 845-473-1438 |
| Rhinebeck | NY | Rhinebeck Community | 14X60 | 2 | 2 | CHAMPION | 005 | 65,000 | NEW | 845-698-1830 |
| Selkirk | NY | Breckenridge Village | 14X66 | 2 | 1.5 | SKYLINE | 824 | 44,900 | NEW | 518-767-9134 |
| Sparrow Bush | NY | Greenwood Community | 28X48 | 3 | 2 | CHAMPION | 922 | 69,900 | NEW | 845-856-6780 |
| Wynantskill | NY | Lakeside Community | 14X66 | 3 | 1.5 | MARLETTE | 1421 | 46,900 | NEW | 518-283-0528 |
| Wynantskill | NY | Lakeside Community | 28X48 | 3 | 2 | MARLETTE | 407 | 69,900 | NEW | 518-283-0528 |
| Bennington | VT | West Road Community | 14X66 | 3 | 1.5 | SKYLINE | 824 | 41,900 | NEW | 802-442-1887 |