

Fun Fact:

Baseball fans will enjoy about 27 million hot dogs at US baseball stadiums this season. That's enough to circle the bases 36,000 times.

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Federal Tax Credits for Making Energy Efficient Home Improvements

Homeowners who purchase and install specific products, such as energy-efficient windows, insulation, doors, roofs, and heating and cooling equipment in existing homes can receive a tax credit for 30% of the cost, up to \$1,500, for improvements "placed in service" starting January 1, 2009, through December 31, 2010. Here are some of the program requirements and/or details:

- Must be for taxpayer's principal residence
- Must have a Manufacturer Certification Statement to qualify
- Improvements made in 2009 will be claimed on your 2009 taxes (filed by April 15, 2010) – use IRS Tax Form 5695 (2009 version) – it will be available late 2009 or early 2010

For more information and details, visit: energystar.gov/taxcredits



Your endorsement is the best compliment you can give.

Providing a valuable and trusted mortgage service is top priority. If you feel you've received a high level of service, it would be greatly appreciated if you share your experience with friends, co-workers, relatives or anyone else who may need a mortgage.

Furthermore, if you ever have any mortgage questions, always feel free to call.

Thank you. Your business is appreciated.

“Quotes of the Month:”

“The thing always happens that you really believe in; and the belief in a thing makes it happen.”

– *Frank Lloyd Wright, famous architect* / Born: June 8, 1867

“The most popular labor-saving device is still money.”

– *Phyllis George, businesswoman/sportscaster* / Born: June 25, 1949

“The secret of joy in work is contained in one word - excellence. To know how to do something well is to enjoy it.”

– *Pearl S. Buck, writer* / Born: June 26, 1892



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NOTICE: This is not a commitment to lend or extend credit. Restrictions may apply. Information and/or data is subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states.

