



"If you have any family, friends, or loved ones this month looking to buy or sell a home, or upgrade their kitchen or baths, please give them our names!"

Greetings,

Volume 2, Issue 10, Nov. 2009

"Ask Nate!"



Nate,
I was a first time homebuyer and bought a house in 2009. What do I do now in order to get the 8k tax credit?

Thanks,

Jack

Your accountant is the one who will handle your credit. You will need to give them a copy of your HUD-1 Settlement Statement that you got at your closing. Assuming you meet all the appropriate criteria for a First Time Homebuyer which can be found [here](#), they will then fill out and attach the [IRS Form 5405](#) to your 2009 taxes then fill out line 67 of the 1040 income tax form. That's it! Congrats on the new home, I hope you re loving it!

Nate

...And welcome Fall. Looks like the leaves have decided to fall here in Indiana and the colors are putting on a beautiful show.

We would like to take this opportunity to "give thanks" to all of our wonderful clients from this past year. We have really enjoyed working with and getting to know each and every one of you. We greatly appreciate your business!

Nate and Courtney

If you know of someone who would appreciate our services, please call or text us.



REAL ESTATE STATS

The table below compares 2008 and 2009 statistics, ending September 30, for the 13-county MIBOR service area.

Statistics are reported for a one-month period.

	During September		
	2008	2009	Percent Change
Units Sold	2,414	2,202	-9%
Units Pended	2,011	2,256	12%
New Listings	4,098	3,918	-4%
Average Sale Price	\$140,100	\$142,416	2%
Median Sale Price	\$115,000	\$119,050	4%
Total Sales Volume	\$338,000,000	\$314,000,000	-7%

GREEN CORNER

\$52
Filter housing is clear and the filter turns black when it needs replaced.



Shower without toxins!

While Chlorine is great for controlling bacteria in your water supply, it can aggravate asthma and cause burning eyes, itchy skin and dry, hard to manage hair.

In addition to filtering chlorine and other pollutants such as algae and particulate matter out of your drinking water, you should make sure to protect yourself in the shower. Such pollutants and chemicals are easily absorbed by the skin, especially during long, hot showers, and can be inhaled as the water forms into steam.



DESIGN TIP

Looking for a chic and dramatic style?

Try freshening your furniture with a coat of black paint.



Current Mortgage Rates 10/28/09

30 yr fixed	5.18%
15 yr fixed	4.64%
5/1 ARM	4.27%



Questions or comments? Email us at nate@nathan-alan.com or call 317-201-0049

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