



IGOR MORGUN | MORTGAGE BROKER
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WILL YOU BE
A FIRST TIME HOME BUYER IN
2025 OR BEYOND?

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OPEN A FIRST HOME SAVINGS ACCOUNT (FHSA).

- **SAVE** THOUSANDS OF \$\$ IN INCOME TAX
- GET TO THE DESIRED DOWN PAYMENT AMOUNT **QUICKER**

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BENEFIT #1:

RECEIVE UP TO **\$8,000** OF CONTRIBUTION ROOM PER YEAR ON A TAX DEDUCTIBLE BASIS.

BENEFIT #2:

CONTRIBUTE FUNDS THIS YEAR TO RECEIVE INCOME TAX SAVINGS THE FOLLOWING SPRING

AND / OR

CARRY FORWARD ANY UNUSED CONTRIBUTION ROOM TO FUTURE YEARS.

BUT YOU HAVE TO OPEN THE ACCOUNT THIS YEAR!!!!

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PROGRAMS FOR FIRST HOME BUYERS

<p>First Home Savings Account (FHSA)</p>	<p>Home Buyer's Plan (RRSP)</p>
<ul style="list-style-type: none"> • up to \$8,000 in tax deductible contributions per year • up to \$40,000 life time contribution amount • tax free growth within the account • tax free withdrawal 	<ul style="list-style-type: none"> • up to \$60,000 as a tax free withdrawal • contributions to RRSP accounts are tax deductible
<p>Property Transfer Tax Exemption</p>	<p>PTT Exemption (New Construction)</p>
<ul style="list-style-type: none"> • tax payable exemption of up to \$8,000 • property market value of \$835,000 or less • partial exemption on properties market value less than \$860,000 • must live in BC for at least 1 year • must be a citizen or a PR holder 	<ul style="list-style-type: none"> • tax payable exemption of up to \$21,000 • property market value of \$1,100,000 or less • partial exemption on property market value less than \$1,150,000 • principal residence only • must be a citizen or a PR holder

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BENEFITS OF USING FIRST HOME BUYER PROGRAMS



- SAVE THOUSANDS OF DOLLARS IN INCOME TAX
- GROW YOUR SAVINGS ON A TAX FREE BASIS
- GET TO THE DESIRED DOWNPAYMENT AMOUNT QUICKER
- PURCHASE REAL ESTATE FASTER
- PARTICIPATE IN THE APPRECIATION OF REAL ESTATE SOONER

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REAL ESTATE FINANCING

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TYPES OF MORTGAGES:

- pre-sale development
- new construction
- residential purchase
- construction financing
- refinancing and renewal



*"Don't wait to buy real estate,
buy real estate and wait."*

"If you fail to plan, you plan to fail".



START YOUR MORTGAGE PRE-APPROVAL TODAY:

- lock in the lowest rate today, adjust for lower in the future
- qualify for the highest mortgage amount
- make the most competitive offer with confidence

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