

# The CarDawn Team

## Financing Your Florida Dream!



We specialize in:  
FHA Loans  
VA Loans  
Conventional Loans  
Manufactured Homes  
(Investment, Second Homes, Primary residence)  
Down Payment Assistance Programs Available  
We are Licensed Professionals and offer competitive rates.  
Call us for a free evaluation and top customer service.

**Dawn W Konieczki**  
**239-444-8065**  
dkonieczki@aemc.cc  
NMLS #436202  
www.aemc.cc/  
DawnKonieczki

**Carlos Gomez**  
**239-444-8064**  
cgomez@aemc.cc  
NMLS #1052196  
www.aemc.cc/  
CarlosGomez

AMERICAN  
EAGLE  
MORTGAGE

A DIVISION OF LendUS

1216 SW 4th Street Ste 2 Cape Coral, FL 33991



## ATTENTION FIRST TIME HOME BUYERS!

### MORTGAGE TAX CREDIT IS FOR YOU!

#### What is MCC?

Offers eligible home buyers the chance to claim a tax credit of up to 50% on their mortgage interest they pay each year.

#### Who is eligible?

This program is open to individuals, families and veterans who:

- Are first time home buyers (having not owned a primary residence within the past three years);
- Meet income and home purchase price limits;
- Meet the qualifying requirements of a mortgage loan for a primary residence

#### Does it Expire?

As long as the home remains their primary residence and interest is being paid on the mortgage, it does not expire. If they sell their home or refinance, then the MCC is no longer valid. In addition, if sold within nine years, they may be subject to the Federal Recapture Tax.

