

# Have YOU Heard?

There is a new **\$8,000 tax credit**  
for first-time homebuyers right now. Plus prices  
on homes are now at an all-time low.

And, **mortgage rates are so low.**

It's a perfect storm of reasons to  
consider buying your first  
home right now. Plus,

**Dedham Savings**  
has additional  
benefits  
for YOU...

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closing costs


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**Personalized**  
service

Complete application  
process  
**assistance**

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**Your time has finally come!**

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