SHANE HOMES

IN PARTNERSHIP WITH SPARK FINANCIAL GROUP

FIRST-TIME BUYER ADVANTAGE

BUY A BRAND NEW SHANE HOME AS A FIRST-TIME BUYER AND PAY $0 DOWN*

Use the First-Time Home Buyers’ GST Rebate and the RRSP Home Buyers’ Plan to help cover your required down payment—subject to qualification and program rules.

UP TO $120,000 **OF RRSP FUNDS FOR A COUPLE**

Plus the eligible GST rebate on a new home

HOW IT CAN WORK

01

QUALIFY

Confirm mortgage, lender-program, RRSP and GST rebate eligibility.

02

BUILD THE PLAN

Eligible RRSP funds may be withdrawn through the Home Buyers’ Plan.

03

BUY YOUR HOME

Apply eligible funds and rebates toward the purchase and loan repayment.

ASK OUR TEAM TO RUN YOUR NUMBERS TODAY.

Shane Homes | Spark Financial Group | Calgary, Alberta

SCAN TO SEE IF YOU QUALIFY

Open the Shane Homes First-Time Buyer Advantage

*** IMPORTANT DISCLAIMER**

‘$0 down’ means a qualified first-time buyer may be able to fund the required down payment through the RRSP Home Buyers’ Plan and approved lender programs without using cash savings at closing. It is not a guarantee. Qualification depends on credit history, income verification, lender approval, RRSP eligibility and all program rules. RRSP contributions must generally remain in the RRSP for at least 90 days before withdrawal and Home Buyers’ Plan withdrawals are repaid over 15 years. The First-Time Home Buyers’ GST Rebate is subject to government eligibility rules and purchase-price limits. Programs, rebate amounts and rules may change without notice. Information is general and educational only and is not financial, tax, legal or mortgage advice. Speak with a licensed mortgage professional, accountant or tax advisor, and your financial institution before acting. Shane Homes is a home builder; Spark Financial Group is a licensed mortgage brokerage. Figures and examples are illustrations, not quotes or guarantees.