

**KEY REALTY**

The Key To Your Dreams  
**413-684-9986**  
164 Hinsdale Rd., Dalton

*Teri Morin*  
Realtor Associate (413) 446-3563

*Nadine Hiser*  
Broker (413) 329-5209  
(413) 684-4679

### Proud To Announce... Extension of Stimulus Tax Credit

- **Up to \$8,000 First Time Home Buyer**  
(First Time Home Buyer is ANYONE who has not owned a home in the last 3 years)
- **Up to \$6,500 Tax Credit for NON-First Time Home Buyers.**  
(Provided the owned house has been principal residence for 5 out of last 8 years; some other restrictions apply)



**13 David Drive, Peru**  
**\$249,900**

Newer Home. 3-4  
Bedrooms. 1st floor  
laundry & master suite,  
on 2 acres or (5 Extra  
Building Lots Available  
separately)

Check Out For Sale By Owners @ [www.BerkshireKeyRealty.com](http://www.BerkshireKeyRealty.com)  
Multi-family units - Great Buyer Opportunities

SEARCH entire MLS and Some For Sale By Owners @  
**[www.BerkshireKeyRealty.com](http://www.BerkshireKeyRealty.com)**

1387193



# Happy New Year!



*Most analysts are predicting that mortgage rates will go up in 2010. If you're thinking of buying or refinancing a home, call me while rates are still low. See whether you qualify for one of our no closing cost loans.*

Please call me at any time, 7 days a week  
to discuss your financing needs.

**JUDY TURTZ**

MLO20382

**SENIOR LOAN OFFICER**

413-243-1922

[Judy.turtz@polimortgage.com](mailto:Judy.turtz@polimortgage.com)



1385489-01



Massachusetts Mortgage Lender and Mortgage Broker No. MC 1823

# 1st-Time Homebuyer Special!

- **Up to 97% Financing**
- **No Origination Fees**
- **No Appraisal Fees**
- **No Credit Report Fees**
- **No Prepayment Penalty**

# 4.505%

## APR\*

Fixed for the  
first 5 years.



**Greylock  
Federal  
Credit Union**

**Member Owned • Value Driven™**

Pittsfield • Adams • Great Barrington • Lee  
Williamstown • North Adams

[www.greylock.org](http://www.greylock.org)

**Make it a  
Greylock loan!**



\*Offer valid only for first-time homebuyers who finance by January 31, 2010. Annual Percentage Rate (APR) subject to change. APR valid for credit-qualified borrowers.

