

Check out the newest addition to the BCTF Advantage program, Ellis Mortgages Canada.

For more information on the program go to [www.bctfadvantage.ca](http://www.bctfadvantage.ca)

**Ellis**  
**Mortgages**  
**Canada**  
Money made simple.

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MORTGAGE BROKERS NETWORK

## SPRING “BREAK” FOR THE BCTF

Ellis Mortgages Canada is offering a \$500 rebate for legal costs to the first 100 BCTF members who complete a new mortgage refinance with EMC before June 30, 2009 to take advantage of the new federal Home Renovation Tax Credit.\*

The federal government has recently announced that it is offering a 15 percent tax credit up to \$1350.00 towards a specific variety of home renovations if made after January 27th, 2009 and before February 1, 2010.

The Home Renovation Tax Credit (HRTC) is intended to be a temporary incentive for Canadians to undertake new home renovation projects, providing a much needed stimulus to the Canadian economy.

**If you refinance your mortgage with EMC to fund your renovations, you will not only receive the tax credit on next years return, you will also receive a rebate of \$500 on your legal costs.**

EMC can also help you take advantage of historically low interest rates.

Please contact Ellis Mortgages Canada today:

**Ph: 604-739-0320**

\*Please visit [www.budget.gc.ca](http://www.budget.gc.ca) and consult a tax accountant for complete details and to ensure you fully qualify for the above programs.

### Possible HRTC Eligible and Ineligible Expenditures

Eligible	Ineligible
<ul style="list-style-type: none"><li>• Renovating<ul style="list-style-type: none"><li>• Kitchen</li><li>• Bathroom</li><li>• Basement</li></ul></li><li>• New carpet or hardwood floors</li><li>• Building<ul style="list-style-type: none"><li>• An addition</li><li>• A deck</li><li>• A fence or retaining wall</li></ul></li><li>• New furnace or water heater</li><li>• Painting the interior or exterior of a house</li></ul>	<ul style="list-style-type: none"><li>• Purchase of furniture and appliances<ul style="list-style-type: none"><li>• Refrigerator</li><li>• Stove</li><li>• Couch</li></ul></li><li>• Purchase of tools</li><li>• Carpet cleaning</li><li>• Maintenance contracts<ul style="list-style-type: none"><li>• Furnace cleaning</li><li>• Snow removal</li><li>• Lawn care</li><li>• Pool cleaning</li></ul></li></ul>

