

SAVING MONEY ON TAXES



There are many mortgage and real estate equity planning strategies that can really help you save money on taxes whether you are buying, refinancing or selling a primary home, vacation home or investment property.

- **Certified Mortgage Planning Specialist professionals** bring a team approach to your situation by working with qualified CPAs, CFPs and attorneys. In doing so, CMPS professionals help you:
 - Improve your after-tax cash flow
 - Save money by understanding the impact of the "gift tax" when gifting or receiving real estate property and/or down payment funds
 - Save money by understanding the benefits and limitations of mortgage interest deductions when you buy or refinance a property
 - Save money by taking advantage of the proper tax deductions during the home buying or refinancing process
 - Reduce or otherwise avoid paying capital gains taxes when selling a property
 - Reduce your taxable estate or avoid paying estate taxes on an inheritance involving real estate
 - Find tax-advantaged investment strategies
 - Utilize the lowest after-tax debt planning strategies when borrowing funds
 - Calculate and compare the after-tax rate of return on an investment property
- **Proper tax planning is a year-round effort.** Every financial decision you make can potentially affect other aspects of your financial life. Taxes are no exception. Cash flow planning decisions as well as all major expenditures should be done with regard to how those decisions affect your taxes, insurance planning, investment planning, retirement planning, estate planning and general financial planning. By working with a CMPS professional, you will save significant amounts of money by making tax planning a year-round strategy.
- **Save your receipts and keep a record of all home improvements.** This can be very helpful in reducing your capital gains tax obligation when selling a primary home, vacation home or investment property.



fast facts

- Know how to improve after-tax cash flow
- Know the impact of "gift tax"
- Property tax planning is a year round effort
- Save your receipts and keep a record of all home improvements



Greg Lartilleux, CMPS[®]

Avenir Mortgage Planners
140 Mayhew Way, suite 902
Pleasant Hill, CA 94523

(925) 627-2111 ext.145 direct
(408) 772-1276 alternate
(925) 627-2770 fax
greg@AvenirMP.com
<http://www.AvenirMP.com>

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