

## ARE YOU CONSIDERED A FIRST-TIME HOME BUYER IN 2010?

**Question 1** - *Did you, at any time during the period beginning January 1 of the fourth year before the year of the withdrawal (2006) and ending 31 days before the withdrawal, own a home that you occupied as your principal place of residence?*

- Yes - You are **not** considered a first-time home buyer.
- No - Go to question 2.

**Question 2** - *Do you have a spouse or common-law partner?*

- Yes - Go to question 3.
- No - You **are** considered a first-time home buyer.

**Question 3** - *Did your spouse or common-law partner have an owner-occupied home, at any time during the period beginning January 1 of the fourth year before the year of the withdrawal (2006) and ending 31 days before the withdrawal, that you occupied with that individual while you were living together as spouses or common-law partners?*

- Yes - You are **not** considered a first-time home buyer.
- No - You **are** considered a first-time home buyer.

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