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POOL



25' X 40' WORKSHOP

PRIVATE, TREED PARK-LIKE SETTING...

With an immaculate, sprawling brick bungalow with gleaming main level hardwood that runs through the living room with stone fireplace, the renovated kitchen with Corian counters and dining area. The heart of this home is the huge family room with high ceilings, pot lights, crown moulding and expansive windows. Bonus features of heated floors in the powder room and mudroom from the garage, two pellet stoves, and a finished recreation room with outside walk-up. Endless enjoyment is found on the extensive decking with sunken hot tub and along side the over-sized, solar heated, saltwater inground swimming pool. Paradise looms for the hobbyist with the 25' x 40' insulated and heated workshop with its 18' x 40' add-on. Truly special. **Call Mike. \$1,197,000.**

LOCATION, LOCATION!!



Property is predominately land value but does have older brick house. Block building (tenanted) great location at very busy downtown corner. Just over 1/2 acre in size. Approx 26759 sq ft. Property is zoned CBD-B. **Please call Lindsay for further details \$1,500,000.**

DETACHED HOME ON SYMONS CROSSING



Immaculate detached 2 storey, separate LR/DR, family room, 3 + 2 bedrooms, 3+1 Bath. Finished Lower Level, Eat-in Kitchen with upgraded cabinets & granite. Hardwood floors, Crown Moulding. Privacy Fence & Patio, Double Car garage. **Call Lindsay today for more information.**

ONLY 1 HOMESITE LEFT
Starting from \$1,138,000



Elegant Country Homes designed to suit prestigious Lifestyle Living.
Please call Lindsay McLaren, the exclusive agent for more information



"WE HAVE MOVED TOO" ...
after over 33 years
at our Ontario Street location
we are now in our new building
at 345 Steeles Avenue
(near Home Hardware).

OFFICE SPACE



Great location close to Hwy 401 & James Snow Parkway, fully finished office space, shows very well. Rent is inclusive of utilities & taxes, parking for 4 cars. **Call Lindsay today for more information. \$1,350.00/ Month**

QUALITY BUILT VICEROY HOME



Nestled away in a clearing amongst mature trees and rolling farmland. Ideally located for the commuter, just minutes west of Campbellville and Hwy 401 on quiet country road. Living Rm Dining Rm combination with vaulted pine ceilings, custom kitchen with granite counters, all appliances, eat in area and door to deck, Master bedroom with ensuite and walk in closet, 2 other well sized bedrooms, main floor laundry, Large Recreation Rm with lots of room for entertaining with walk out to deck.

Make the most of your home appraisal

When homeowners think about renovating their properties, many first need to secure some funding to finance such projects. Some may tap into the equity of their homes by refinancing an existing mortgage, while others may apply for home equity loans. Taking the latter approach may require certain steps, including an assessment of how much the home and property is worth.

Home appraisals compare your home to neighboring properties to determine your home's current market value. Homeowners can facilitate the process by having certain information readily available for the appraiser. When preparing for appraisers, homeowners should consider and collect the following information:

- If your home was built on the largest lot in the community.

- If you have made significant upgrades since it was last appraised, such as installing a new roof or siding. Don't overlook smaller renovations, like extra insulation added or sealing drafty windows, which can increase a home's value.

- Proof that you have used sustainable resources or if you participated in any energy-savings programs.

Naturally, any expansion projects, such as adding another bedroom or extending the footprint of the home, should be mentioned.

A real estate appraiser is a certified, licensed professional who will do his or her best to determine the value of your home. The appraisal provides banks with information that can tell loan officers if the house is worth the loan amount. Expect to pay a fee for the appraisal, which is generally included in your closing costs.

The appraiser gathers information for the appraisal report from a number of sources, but the process often begins with a physical inspection of the property, both inside and out. He or she also will compare your home against a few others in the neighborhood, which are known as comparables, or comps. Appraisals will be based on recent prices of comparable properties as well as other factors.

Apart from the improvements done to the home, there are other ways to get a higher appraisal amount. The appraiser may consider the overall maintenance of the home and property. It is wise to consider curb appeal and ensure the home is clean and maintained when the appraiser arrives. Minor repairs or common maintenance can impress the appraiser. Removing clutter and cleaning up the home's interior can make the home appear larger, possibly increasing its value as a result.

It may be worth it to invest some more money into the property before having an appraisal done. A study sponsored by the National Association of Realtors says wood floors, landscaping and an enclosed garage can lead to a more favorable appraisal.

An appraiser will spend roughly 30 minutes in a home. Try to give that person space to do his or her job. Following the appraiser around during an inspection can raise a red flag that something is wrong with the house that you don't want to be seen. Turn lights on throughout the house, make sure the heating or cooling system is functioning at full capacity and keep pets locked away. Move items that can impede access to basements or attics.

An accurate assessment of the value of your home will give banks the information they need to determine loan amounts for future renovation projects. Providing background information on the home and having a well-maintained property can improve the chances of a favorable appraisal.

www.metrocreative.com



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