

## McENERY AGENCIES LIMITED

**35 MAIN ST. ERIN**  
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BRAMPTON 453-3811



**WOODLAND BEAUTY**

Just a minute out of town, a most charming bungalow in a beautiful setting, gardens and greenhouse. 3 bedrooms master with cathedral ceiling and ensuite bath. Sunken 20' living room with brick wall fireplace, and lovely dining room. Family room & kitchen combination with fireplace and sliding doors. Outstanding rec room with rosewood and brick walls, wet bar. Separate games room for the kids. Excellent heating and air drive. Owner transferred, asking \$129,000.

**25 ACRES COUNTRY HOME**

One of a kind beautiful wavy cedar siding bungalow with walkout basement, about 10 acres workable land, balance in mixed bush with meandering drive. Excellent pond site. 3 bedrooms, large open kitchen and dining room with corner windows and wainscoting. Large living room with brick fireplace and unique plank walls. Priced at \$294,900 for quick sale.

**LOTS FOR SALE**

\$21,900 - 57'x140' Village Lot, Town Services.  
\$27,900 - 147'x137' Village Lot, old barn, river view.  
\$29,000 - 200'x150' Edge of Town, paved road, trees.  
\$32,000 - 1-acre Village lot, large garage on property.

**HILLSBURGH**

\$67,900 - Well designed, easy to maintain brick bungalow on a quiet street. Country subdivision allows spacious lot 75'x125'. Inviting foyer, charming living-dining room, bright sunny kitchen, 3 bedrooms. Full basement offer a great challenge with corner roughed in fireplace. Treat yourself to country living. OWNER WILL CONSIDER TRADE IN GEORGETOWN.

**25 ACRE RETREAT**

West of Erin, country property with about 8 acres maple bush, rolling land with cedar and spruces at front of property. Asking \$45,900.

**100 ACRES**

Just outside of Hillsburgh all workable, excellent potato soils, large bank barn. House has been damaged by fire. Asking \$99,000.

## Canada Trust

# 877-9500

**Realtor**

**BUILDING LOT**

In town, potential apartment site - zoned commercial, walking distance of 1/2 block to downtown.

**14 ACRES - HOUSE - BARN**

Situated in Terra Cotta area, beautiful white brick home with glassed in patio, 3 baths, family room, formal foyer, separate dining room. Swimming pool and double car garage. Asking \$119,500. Try an offer.

**TWO ACRES - HOUSE AND BARN**

Less than 1 mile north of the 401 on paved road. Lovely three bedroom bungalow with finished rec room, workshop and double car garage. Insulated barn suitable for three boxstalls.

**TRY \$5,000. DOWN**

Your family will enjoy living in this sparkling 2 year old, 3 bedroom brick bungalow. There's pastel broadloom in living and dining "L". Eat in kitchen has plenty of cupboard space. Attached garage and well landscaped lot.

**FOUR NEW COUNTRY HOMES**

Each one is situated on 1 acre between Georgetown and Brampton, with quick access to the 401. All have family rooms with fireplaces, three baths, sliding glass doors to patio and much more. For an inspection of these quality built homes call for an appointment.

**EXECUTIVE HOME**

Just listed, quality custom built 2 storey home on beautiful 1/2 acre country lot. Large mature trees. Main floor family room, all large formal rooms, dining room is 21x13 1/2. Quality workmanship. Three baths, four bedrooms, attached double car garage. Asking \$122,500.00.

**ANGELSTONE BACKSPLIT NEAR MOORE PARK**

Three bedroom home with large lot, living room, dining room combination, kitchen with dinette that looks down into the family room with fireplace and walkout to yard. Two bathrooms. Try an offer. \$65,900.00.

**LOOKING FOR A PLACE TO RENT?**

Let your tenant help pay your mortgage, we have 2 income properties to choose from. One is a frame with 3 apt., 2 car garage with a nice yard. The other is red brick, 2 apts., also with a 2 car garage. For further details call 877-9500.

**CENTURY HOME ON 4 ACRES**

Between Georgetown and Brampton in a tree setting this Georgian two storey home offers gracious family living and entertaining with its formal dining room, bookcase lined library with fireplace and many more features that make this truly an extraordinary house, captivated with all the elegance and charm of its Era. Asking \$169,500.00.

**CRAMPED FOR SPACE?**

Do you need more room? Most people with children do. It has 4 bedrooms, family room with 2 piece washroom. The basement comes complete with lots of cupboard space for storage or playhouse, along with rec room. The yard is fenced for children. Priced at \$73,900.

**FIELDSTONE GEM**

Truly a fantastic property on 13 acres of rustic setting, large mature trees, tributary of the Credit River running through the property. Living room has cathedral ceilings with hewed beams and fieldstone fireplace. Potential investment property for future development situated on the edge of town. Asking only \$114,000.00.

**HORSE LOVERS ONLY**

Insulated barn on two and one-third acre lot with stream, 3 bedroom home. Asking \$89,900.

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**JUST LISTED EXCELLENT GEORGETOWN LOCATION**

Walking distance to Go-Train, super large tree lot, near from top to bottom, a real doll house. Be the first one to see it. Call Rudy Cadieux 877-8244 453-8454.

**ANXIOUS TO MOVE INTO THEIR NEWLY ACQUIRED HOME**

If you're in the market for a 3 bedroom home with main floor family room, but must have a large kitchen & a better than average yard, see this one it has many pluses over and above your requirements. Call Rudy Cadieux 877-8244 453-8454.

**VENDOR HAS BOUGHT REDUCED \$9,500**

Only 2 years old, maintenance free very attractive brick stone and aluminum sidesplit. Double garage, 4 bedrooms, 3 bathrooms, family room - marble fireplace, very large modern kitchen, 2 walkouts, excellent prestige location. This might be the chance to own your country dream house - Don't be disappointed. See it now. Call Rudy Cadieux 877-8244.

**COULD YOU MOVE TO BRAMALEAF?**

If so call me to see this fully detached 3 bedroom with finished basement and appliances, almost new priced at only \$52,900 - including land - a super buy. Call Rudy Cadieux 877-8244 453-8454.

**NOTE: ALL THESE PROPERTIES ARE SITUATED IN GEORGETOWN OR ON THE EDGE OF GEORGETOWN.**

# PARADE OF HOMES

**SECOND MORTGAGES SHOP AROUND BEFORE BUYING**  
By Leonard Rosenberg

You need money. All of a sudden you find yourself in need of funds for personal reasons: perhaps your son or daughter is going to university, or maybe you need to make a down-payment on that cottage you've always wanted. The fact is, you need money right away.

You have a first mortgage on your property but it's closed with payments set and prepayment restricted.

You could decide to get out of that mortgage and renegotiate or go somewhere else to raise the needed cash, but that may entail more headaches than you're willing to bear. You'd have to go back to the mortgage company and pay a cumbersome penalty just to discharge your first mortgage. You may also have to pay a higher interest rate because, like most things, mortgage rates are higher today than when you first took out your mortgage.

**ONE ANSWER**

What's the answer, then? Well, one way of raising the necessary funds is a second mortgage. But that's awfully expensive isn't it? Sometimes yes, but in many cases, a second mortgage can actually save you money.

Second mortgages are like anything else on the market - you have to shop around for the best terms.

Interest rates are naturally very important in determining the best deal for you. In most cases, second mortgages do have higher interest rates than firsts, since the lender has a higher risk factor. For example, if there should be a foreclosure on the mortgage, the lender of the first mortgage is entitled to the security first. The lender of the second mortgage is the low man on the totem pole. That's why he charges a higher interest rate.

However, by shopping around you can locate the best rate at the best terms for a second mortgage. Most importantly, in many situations a second mortgage will actually cost you less than if you had only one mortgage covering the same amount of capital.

Here's an example. Say you have a mortgage with a nine per cent interest rate on a home you bought ten years ago and with inflation, it's now worth \$60,000. But your first mortgage is only \$35,000. At a yearly interest rate of nine per cent, you would be paying \$3,150 a year in interest.

**YOUR ANNUAL TOTAL**

You need another \$10,000. Shopping around, you arrange a second mortgage of \$10,000 with a yearly interest rate of 11 per cent. Annual interest payments on your second mortgage comes to \$1,100. When combined with your first mortgage, your annual total interest payments are \$4,300.

In comparison, if you had rearranged your first mortgage you would actually end up paying more. A first mortgage of \$45,000 at today's current interest rate of 10 1/2 per cent would come to a yearly interest payment of \$4,725. Without even considering the penalty charge you would have to pay for renegotiating your original mortgage (about \$300 and legal and appraisal fees of about \$500), you've already come out ahead by \$425! And over the five year term of the mortgage you'll have saved \$2,125!

This saving applies equally if you are buying a home that has an existing mortgage. Why renegotiate the existing mortgage when taking a second mortgage can be to your advantage.

**LIKELY TO OPEN**

There are other things to consider when looking for a second mortgage. One thing is that with a second mortgage there is a greater likelihood that it will be "open". An open mortgage allows you to pay any amount of the principal of the mortgage at any time without incurring a penalty.

In contrast, in a "closed" mortgage your payments are set and prepayments limited. If you do make a prepayment, a minimum three month interest penalty charge is usually added.

An open mortgage, therefore, is in your favour. A healthy payment can substantially reduce the principal owed and save you a great deal of money in the long run. With the second mortgage it is also helpful to arrange it so that it will mature at the same time as your first mortgage. This will put you in a much better negotiating position when the time for renewal comes up.

As we said, mortgages are like anything else on the market. You just have to shop around.

By shopping around and looking at all the various factors, a second mortgage can actually save you money. And that's important on any financial deal.

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**THE ABIZA**

## HIGH STYLE INSIDE AND OUTSIDE



Here's a home to make any passerby envious of its owners. We have long been told that Spanish homes are a blend of oriental and mediterranean elements united into a well-integrated and pleasing whole. Well, the designer of this award-winning home has proven the statement most effectively.

The clay roof tiles simply demand to be buff red and the accent boards must, of course, be stained a charcoal or dark brown tone. To maximize the strikingly dramatic effect, the exterior stucco could be either a snowy white, or, for the more conservative in taste, a softly muted yellow or beige tone is in order. Wrought iron coach lamps, railings and decorative accents in black, of course - and you must landscape with mixed tropical and semi-arid desert vegetation.

Inside is every bit as dramatic and exciting as the exterior. Luxury and conveniences abound - from the full wall of cantilevered fireplace in the graciously convivial living room to the gently curving staircase to the upper storey.

Naturally a full formal dining room for proper entertaining, and an intelligently planned kitchen separating the casual family meals in the nook from the formal dining, yet still with easy access to both rooms.

An enormous sunken family room for relaxation, connected to a rear patio via sliding glass doors, and a central complex containing a three-piece vanity bath with shower and a laundry-utility room complete the downstairs convenience features of this fine design.

Up the graciously curving staircase to the three bedrooms each of which has abundant closet storage and excellent natural lighting. The large master has a three-piece ensuite with tub and a full wall of closet storage.

As a finishing touch our designer has provided the upstairs with a large elevated storage area, which, if not required as storage, could be developed into an interestingly sloped ceiling den or office for the professional family.

No superlatives are adequate to express the magnificence of this home's impact. It's simply amazing that this design will perfectly suit a medium-frontage building lot and still provide the spaciousness which the design embodies.

Plans for design No. 78-2230 may be purchased either by single set, at a cost of \$70. for the first set and \$10. for each additional set, or by the package. A five set plan package, including the first set, is economically priced at \$100. and an eight-set package, also including the first set, is only \$125.

Send for the current edition of Select Home Designs Magazine, Series No. 38 featuring imaginative decorating and home improvement ideas, plus 350 quality home plans of every type. Available for \$2.25 (\$1.75 plus 50 cents postage and handling).

Whichever method you choose, please include \$4. for postage and handling.

To order any of these items please send cheque or money order payable to the Home of the Week. Address to:

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