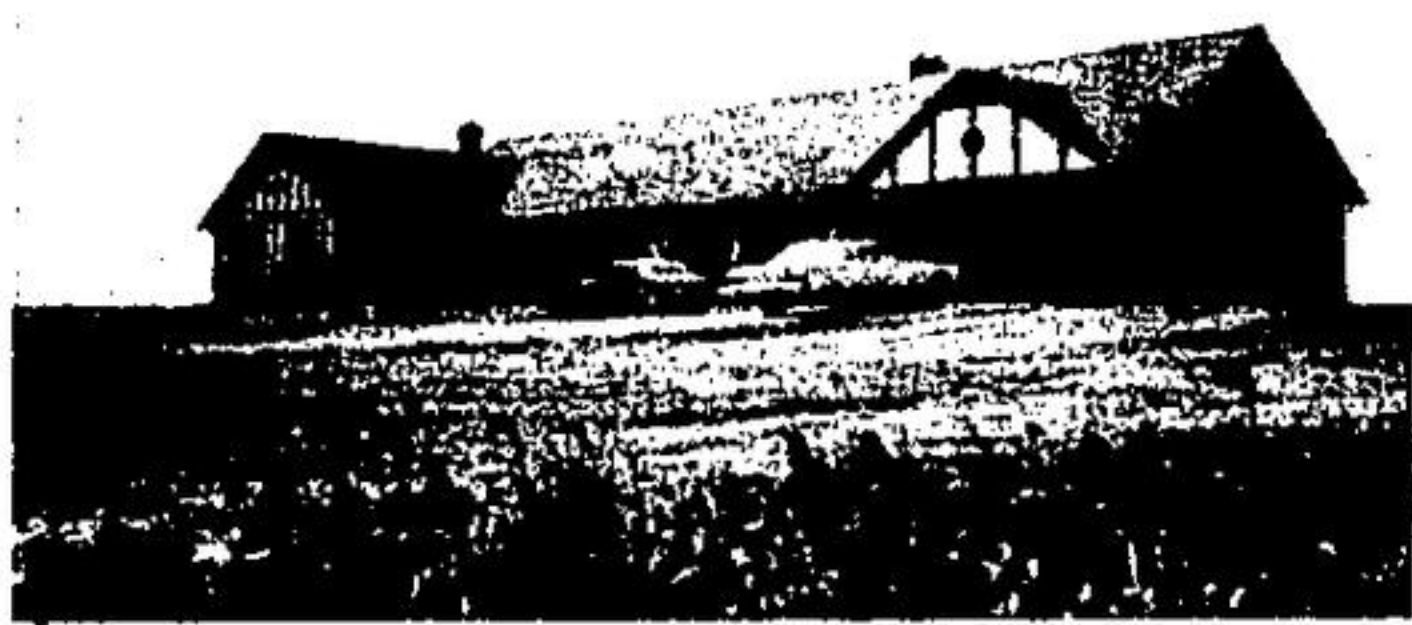


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EXECUTIVE HOME
— BRAMPTON —
\$169,000. This unique custom built home is situated on a 150' x 300' lot. The inground pool will help you to relax. 4 spacious bedrooms, 3 bathrooms. The family room has a beamed ceiling and fireplace. The features are too many to mention. For your private showing call Nick Ferraro or Bud Mutscheller.



FANTASTICI
Is exactly what this home is. 3 large bedrooms, 3 washrooms, 2 fireplaces, garage, on a quiet court, for only \$71,900. Won't last. Call now Terry Hughes.



JUST LISTED—\$44,900
Very clean, 3 bedroom home on quiet court. Finished rec room, study, eat-in kitchen, walk-out from dining room, well kept front and backyard. For more info call Nick Ferraro or Bud Mutscheller.



NOW JUST REDUCED TO \$93,900
This Cambridge special with its super breathtaking view ravine lot will do just that - see it with Eileen Nichol 877-1493.
FANTASTIC VIEW!
Country living minutes from Brampton \$159,000. Very desirable custom built home, 8 rooms, inground pool, two fireplaces, small barn and separate maids quarters or in-law suite. Call Nick Ferraro or Bud Mutscheller for additional information.

Century 21

Jon Zorge Real Estate Inc.
MEMBER BROKER

JON ZORGE 877-5345 AL CURRIE 877-4133
IRENE PATERSON 877-3724 INGRID FISCHER 459-2378

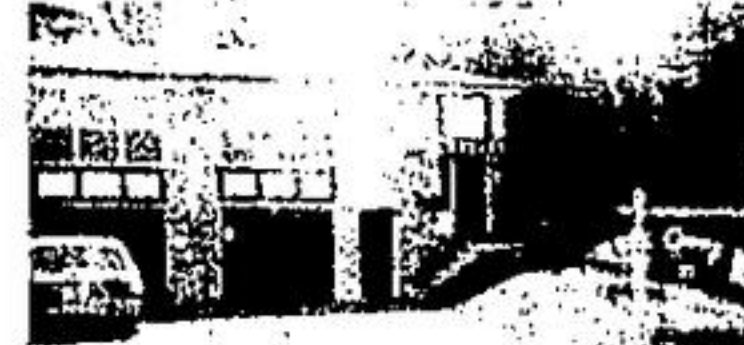
877-0155 TORONTO LINE
10 MOUNTAINVIEW RD. S. GEORGETOWN 457-2624



INLAWS ARE WELCOME
In this 2 bedroom basement suite. The upstairs boasts a beautifully finished kitchen and super living room. Ample parking under extra large carport. Listed at \$57,900.00, large 1st mortgage at only 9 1/2 per cent. 019



SWIM INTO SUMMER
With this real spiffy 18' x 36' inground pool and neat sun deck all fully fenced. This clean bungalow has an extra fourth bedroom downstairs plus finished recreation room with bar. A real deal at \$58,900.00 020



SPIC AND SPAN
Semi backsplit next to conservation area. Includes family room and extra washroom. Beautifully decorated all for small price. Irene will show you. \$53,500.00 021



WELL DONE
Spotless townhouse. Beautifully maintained and improved. Panelled and broadloomed recreation room. See it now, you'll love it. Contact Ingrid. 022



BRAND SPANKING NEW
and waiting for your choice of broadloom and tile. Family room, laundry all on one floor. Master bedroom with walk-in and 4 pc. bath ensuite. A beautiful modern bungalow on lovely treed lot. \$115,900.00 023



HOT DAYS IN JUNE
Cool off in this marvelous inground pool. The home? Just great, with 4 bedrooms, beautiful recreation room and bar. Call Jon for further details. 024

8 1/2 PER CENT FIRST MORTGAGE
Super buy in Bramalea. Close to big town features: Mall shopping, sports and park within walking distance. New listing \$45,000.00 025 plus land lease.

PICTURE YOUR DREAM HOUSE
on this lovely lot with fantastic view. The valley below, the river shimmering in the sunny distance, the trees.....if you can vision that, then let's go and show how it can be done. 026
LOOK AT THIS
excellent semi detached home. Four bedrooms, eat-in kitchen, dining room and full basement. Shows beautifully. \$56,900.00 027



FEATURE HOME OF THE WEEK
NEW LISTING
Sidesplit with lots of extra's. Family room, extra washroom, extra bedroom, sun porch, finished rec. room. Everything clean as a whistle. New mortgage can be arranged. Priced right at \$70,900.00 028

CENTURY 21 JON ZORGE REAL ESTATE INC.
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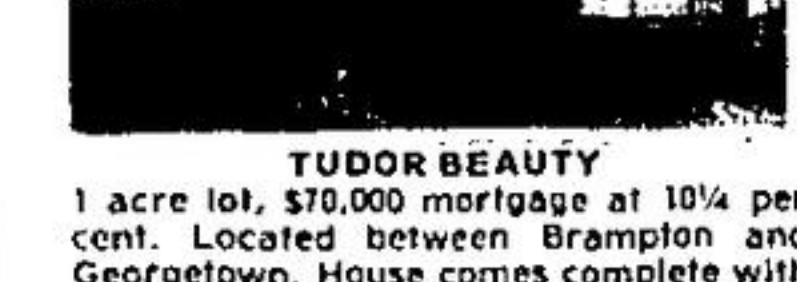
CENTURY HOME
Georgian brick home on 4 acres in beautiful treed setting between Brampton & Georgetown offers gracious family living and entertaining with its formal 20' x 13' dining room, bookcase lined library with fireplace & 23' long living room, plus 4 bedrooms & 2 baths. Priced at \$132,000. See it and make your own offer. This property has commercial & development possibilities.



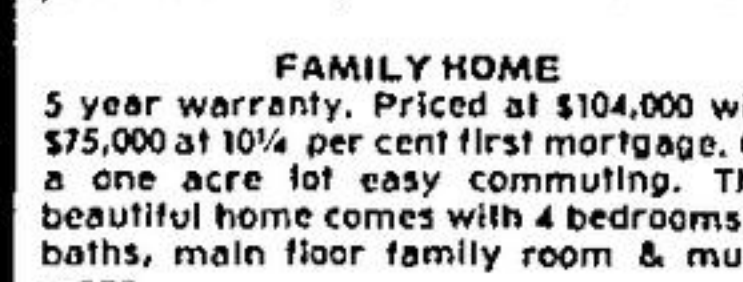
On 10 acres a Victorian farm home restored in the traditional style. Pine floors, large family kitchen with cookstove. 4 bedrooms, spacious upper hall. Good barn - 8 box stalls, space for more. Pasture fenced. A unique offering for only \$129,900.



TOWN & COUNTRY EXECUTIVE
BRAMPTON: 3 miles from city limits in private setting. Builder's own custom 3 bedroom solid brick on 1 acre plus. 2 fireplaces, sunken living room, 2 baths, semi formal dining room, all large rooms with quality construction including expensive broadloom, ceramics and "Hanover" solid oak cupboards. Asking \$123,500. File No. 3088. Call for an appointment to inspect this beauty today.



TUDOR BEAUTY
1 acre lot, \$70,000 mortgage at 10 1/2 per cent. Located between Brampton and Georgetown. House comes complete with 2 car garage, 4 bedrooms, 3 baths, main floor family room with fireplace and glass walk out. Asking \$105,700.



FAMILY HOME
5 year warranty. Priced at \$104,000 with \$75,000 at 10 1/4 per cent first mortgage. On a one acre lot easy commuting. This beautiful home comes with 4 bedrooms, 3 baths, main floor family room & much more.



GEORGETOWN GEM
Raised 3-bedroom brick bungalow on oversized, landscaped lot, attached garage. Beautifully maintained home, full basement with two extra bedrooms and 3-piece bath. Rec. room, brick fireplace and den. All for \$69,900.

Parade of Homes

The mortgage business gradually has become like a variety store with something to suit every taste. This has made possible the purchase of homes by families who would not otherwise have been able to acquire them.

However, unlike a variety store where a shopper may splurge on more articles than needed or wanted, mortgages are tailor made to the needs and preferences of the family buying the house. So contrary to variety store practices, a family doesn't have to buy more mortgage than it needs.

Nonetheless, it is a good idea to shop around to obtain the best interest rate possible and the best counselling possible to be sure the type of mortgage eventually settled on is the one best suited to the needs of the family.

For instance, regardless of the type of mortgage chosen, the longer the amortization period (the length of time required to pay off the mortgage) the more interest will have to be paid. The shorter the amortization period, the less the interest will be over the long haul - but monthly payments will be higher.

The amortization period should not be confused with the "term" for which a mortgage is written. At one time the term and the amortization period were the same. This has resulted in some families still happily paying off mortgages with 6 and 7 per cent interest rates while going rates are considerably higher.

But when mortgage rates began to climb lenders decided to make the term usually for a maximum of five years. At the end of that time the interest rate is adjusted to current rates and renewed for another term. Actually, terms now run anywhere from one to five years.

Not all mortgages run their course. Through transfers to another city, family enlargement, family break-up, higher incomes, or other reasons many families move and existing mortgages are either taken over or the property is refinanced at current interest rates. This gives the buyer the choice of the type of mortgage best suited to his needs.

CHANGE IN DIRECTION
Until recently there were a number of federal government programs to help families acquire home ownership status, but now these have largely disappeared and been replaced with financial housing aid to the provinces, except for the Graduated Payment Mortgage (GPM) introduced about a year ago.

The federal government also allows a tax-free income tax deduction of up to \$1,000 a year for 10 years to enable families to acquire a down payment for a house, providing the money is invested in a Registered Home Ownership Savings Plan (RHOSP).

The GPM requires a down payment of 10 per cent, but allows the mortgagee (the borrower) to make low payments in the early years of the mortgage. These gradually increase at 5 per cent per year until the end of the tenth year at which time they level out and remain constant (except for mortgage interest fluctuations) for the remainder of the amortization period.

The objection of some individuals to this type of mortgage is that by the end of the sixth year the mortgagee owes more money than he did originally. On the plus side is the fact that the house has probably appreciated in value while the family has been living in it; the family income has probably increased and the family has been able to be in a home of their own much sooner than if they had waited until they could afford a house under conventional mortgage terms.

Based on the rule of thumb that a family should not spend more than 30 per cent of income (before deductions) on home mortgage payments and municipal taxes, under the GPM plan a family earning \$12,400 a year could afford to assume a \$35,000 mortgage at 10 1/2 per cent and pay municipal taxes of \$70 per month, plus monthly mortgage payments of \$240.

● HOMES ● TOWN HOUSES

● RENTALS ●

● CONDOMINIUMS ●

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G. ALEC JOHNSON LTD.

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LOOK HERE
Set on a large lot this cozy bungalow features a large living room, 3 bedrooms, modern 4 pc. bathroom, broadloom, large sun porch and basement walk-out. Only \$45,900.

KEEP YOUR COOL
This one got central air conditioning, 4 bedrooms, 1 1/2 baths, den, ground floor family room with walk-out, broadloom, rec room and is set on a large fenced private lot. Only minutes from all schools. See it today. Reduced \$63,900.

OLD CHARMER
This lovely older brick home is set on a double sized-treed lot and features beautiful natural woodwork throughout, four bedrooms, 1 1/2 baths, separate dining room, den, family kitchen, enclosed porch and garage. A must to see at \$51,000.

CHARMING SPLIT LEVEL
In Lakeview area this all brick home features a large living and dining room, 3 bedrooms, 1 1/2 baths, super rec room with custom fireplace, garage and many other attractive features. Asking \$64,900.

HARD TO BEAT
For only \$63,700, you get 4 bedrooms, family room with fireplace and patio doors, a large office or library, broadloom, and this attractive sidesplit overlooks open fields and is minutes from schools, parks and shopping.

AT LOCATION
This new quality built two storey semi includes a spacious living and dining area, 1 1/2 baths, eat-in kitchen, 3 bedrooms, broadloom throughout and garage. Just move in. Only \$52,900.

COMPARE THIS
Ideal for the first time buyer, a 3 bedroom brick bungalow with spacious living room, kitchen with dinette, rec room with wet bar, broadloom, large lot, paved drive. Asking \$52,500.

A LITTLE GEM
Only \$47,900. This centrally located 3 bedrooms, aluminum bungalow also includes a separate dining room, eat-in kitchen, broadloom, 4 pc. bath, full basement, garage, and a large lot with private patio.

BEAUTIFUL END UNIT
Tastefully decorated condominium features 3 bedrooms, 1 1/2 baths, spacious living and dining room with walk-out to patio, eat-in kitchen, broadloom, rec room with wet bar. Asking \$40,900.

IT'S NEW
Only \$54,900 in scenic Rockwood, this custom raised bungalow features 3 bedroom, spacious living and dining area, eat-in kitchen, partially finished basement, garage, and if you hurry you can choose your own paint and broadloom colors.

11 ACRES
This scenic lot has over 700 feet of frontage, 5 acres of bush, and is just minutes from Acton. Asking \$49,000 with \$10,000 down.

ACTON CONDO
3 finished levels, includes 3 bedrooms, 1 1/2 baths, finished family room; with patio doors, private yard overlooking woods, excellent condition. Asking \$37,500.