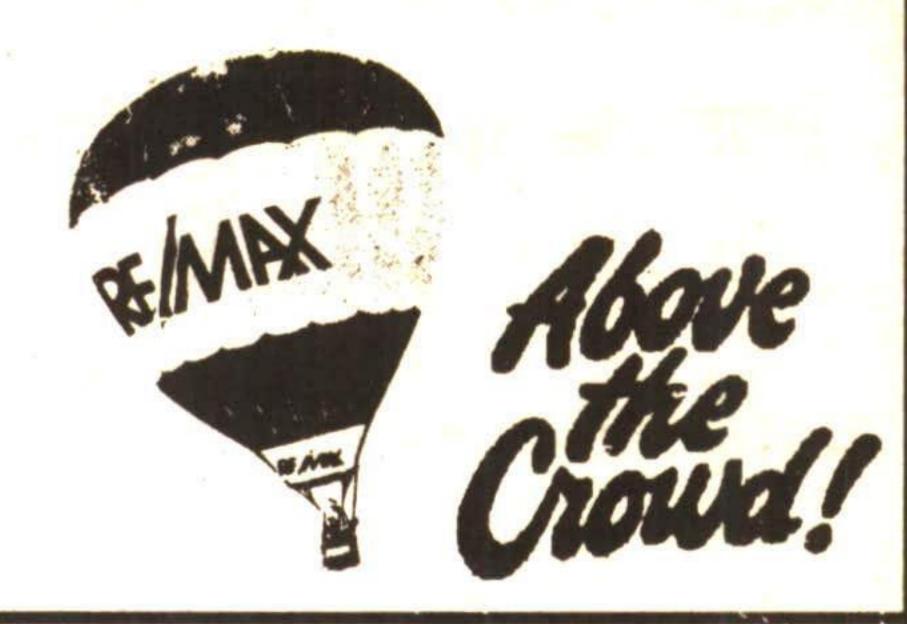
DONNA RAE Sales Representative

Residence 873-1058

SUBURBAN REALTY INC., REALTOR

AN INTERNATIONAL NETWORK OF INDEPENDENT BROKERS 360 GUELPH ST. GEORGETOWN







SUPERB FINISHING TOUCHES

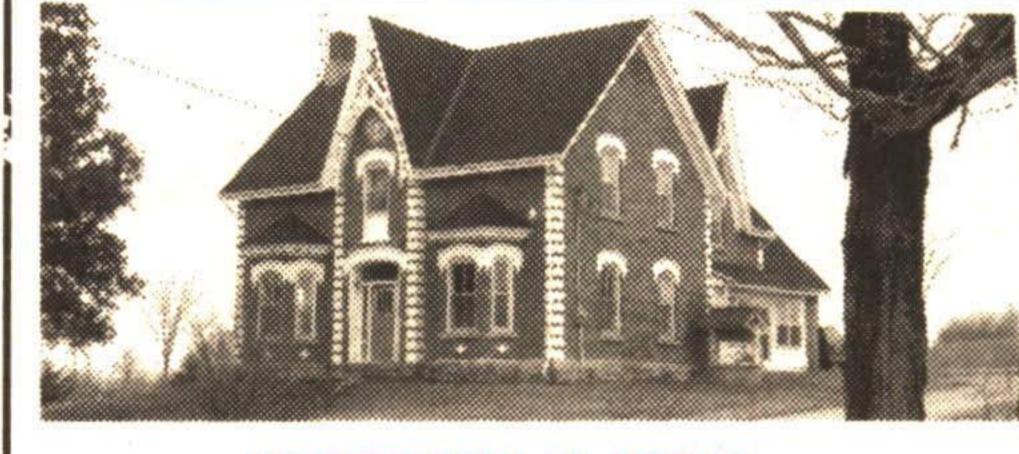
Pine floors, gorgeous pine trim and kitchen cupboards, french pocket doors. Brand new large deck to offset this extra large lot in town. Large bright rooms. Older home loves come view this classic home in a very desirable area. Call Donna Rae, Sales Rep., 877-5211, 457-1752, Erin (519) 833-7117. RMO40-90



A CLASSIC WITH 97 ACRES

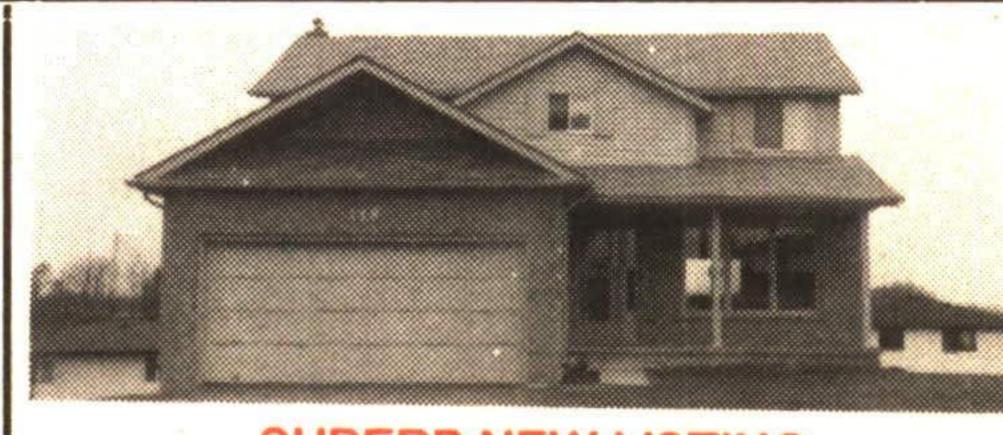
Gorgeous farmhouse on 97 rolling acres. 3 full floors of original trim and elegant color choices. Large steel building with a washroom and heated office. Cozy but large kitchen. 3rd floor would be superb for an artist's studio or extra large master. Worth the drive. Call for directions or a personal viewing. Call Donna Rae, Sales Rep., 877-5211, 457-1752, Erin (519) 833-7117.

RM107-90



VICTORIAN CLASSIC

Original centre floor plan reminiscent of the "Victorian". All new wiring, plumbing, drywalling (where necessary) but all original wood flooring and trim in tact. This home boasts superb color choices. 5 full bedrooms and 3 bathrooms, 1 extra large main bathroom comes complete with an antique tub. Listed to sell at \$485,000 which also includes a lovely 4+ acres and a pond. Call Donna Rae, Sales Rep., 877-5211, 457-1752, Erin (519) 833-7117.



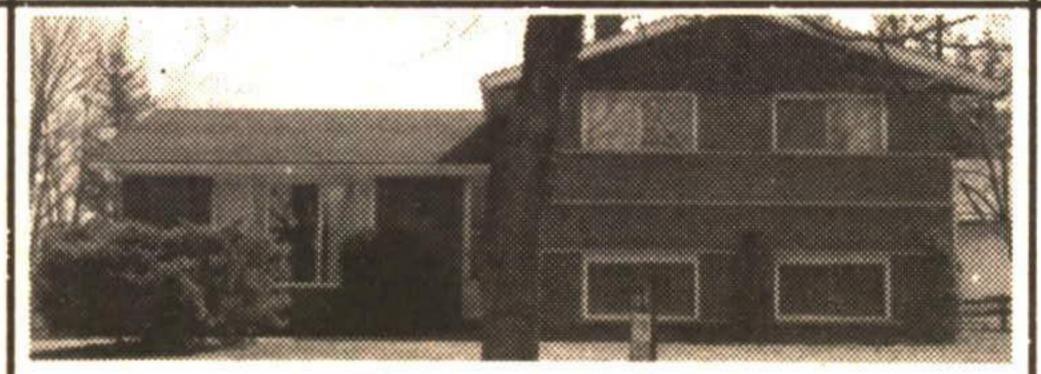
SUPERB NEW LISTING

\$265,900 will buy you elegance and pride of ownership with this almost new 2 storey, 4 bedroom home. Immaculate large family home in town on a lovely large lot. Main floor laundry room and family room highlighted by a fireplace. Superb cedar deck for BBQ season. Call Donna Rae, Sales Rep., 877-5211, 457-1752, Erin (519) RMO88-90 833-7117.



11 3/4% MORTGAGE!!

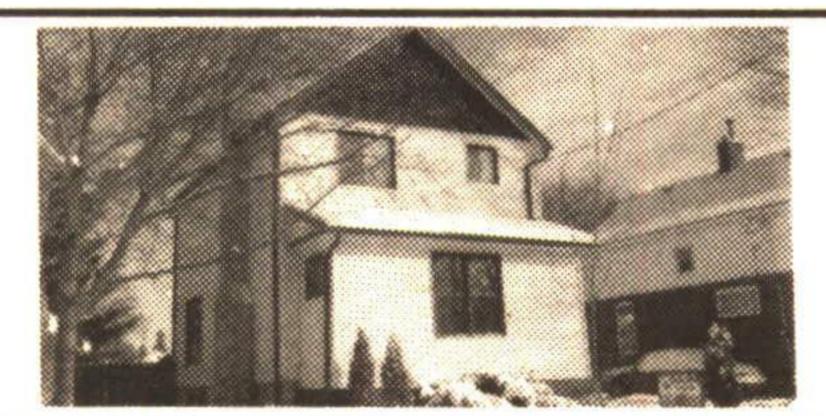
To a qualified purchaser. \$218,900 will buy you a large immaculate family home. Beautiful bright cathedral ceiling kitchen. Huge yard all fenced. All new maintenance free exterior. 2 car garage. Fireplace in living room, central air (summer is coming). Call Donna Rae, Sales Rep. for mortgaging details, 877-RM9308 5211, 457-1752, Erin (519) 833-7117.



NEED A SHOP...

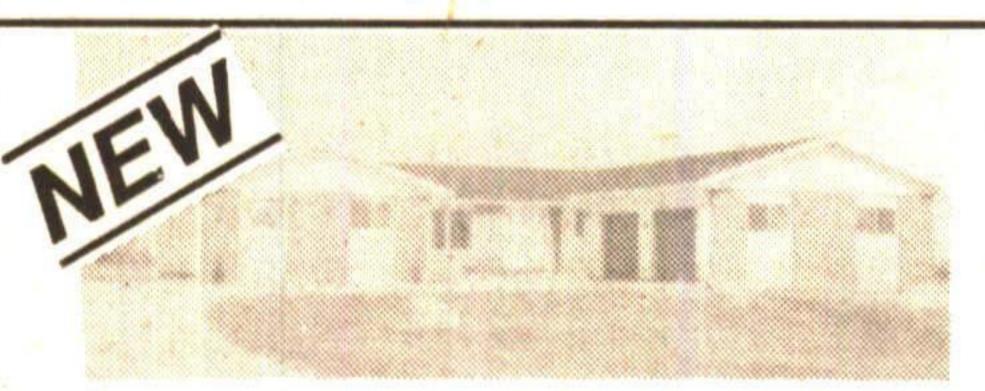
24' x 18' shop for storage, carpentry, etc. 3 bedroom family home on gorgeous mature treed lot. 167' frontage but in town location. Large eat-in kitchen. Finished rec. room and 4th bedroom down. Worth viewing at only \$220,000. Call Donna Rae, Sales Rep., 877-5211, 457-1752, Erin (519) 833-7117.

RMO68-90



\$189,900...THAT'S RIGHT...\$189,900

For this lovely 2 storey, 3 bedroom home. Gorgeous pine kitchen cupboards. Pine railing. Large front porch. All fenced large back yard and above ground pool and it's own pressure treated deck. Extra large driveway and detached garage. Worth a call. Donna Rae, Sales Rep., 877-5211, 457-1752, Erin (519) 833-7117.



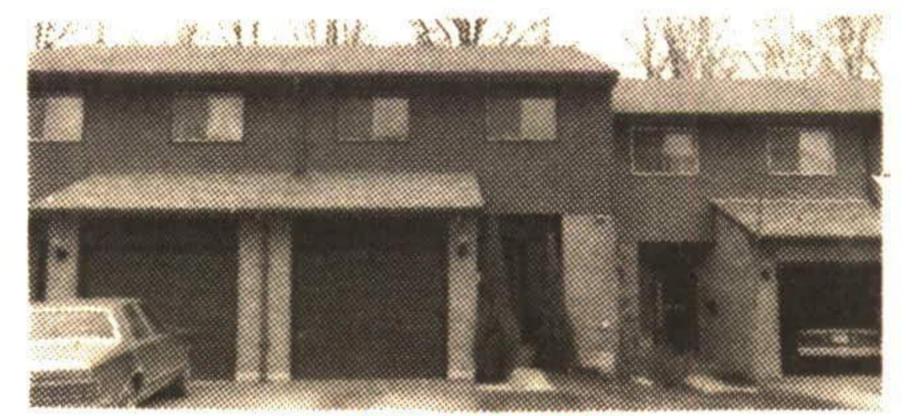
COUNTRY CLASSIC

On 1 acre within minutes of Brampton, Terra and Cheltenham is this stunning almost new 3 bedroom bungalow. Brand new oak kitchen cupboards and breakfast nook. Large bright rooms. 1 bedroom in-law suite with separate entrance. Plus carpet throughout and elegant colour choices. Worth a call at \$269,900. Call Donna Rae, Sales Rep., 877-5211, 457-1752, Erin (519) 833-7117. RM103-90



FANTASTIC BUY

\$179,900. will buy this lovely large sidesplit. 3 bedrooms (large master). Main floor family room. Large spacious front entry (great for deacon's bench or antique table). Freshly painted and new broadloom. Eat-in kitchen with walkout to huge lot and a fenced huge above ground pool. Call for details Donna Rae, Sales Rep., 877-5211, 457-1752, Erin (519) 833-7117. RM115-90DR



SUPER LISTING

\$159,900. for a great A-model townhouse within walking of the GO train. For qualified purchasers and 10% down call for details. First time buyers qualify for land transfer tax rebates. For assistance and to discuss mortgaging call Donna Rae, Sales Rep., 877-5211, 457-1752, Erin (519) 833-7117. RM079-90DR



It's wonderful - but confusing.

Questions about the land transfer tax refund for first-time home buyers.

Many said it's difficult to find information about it, and what they get is confusing.

So here it is again.

It's a two-part program. First, you must sign up for an Ontario Home Ownership Savings Plan. These are offered by banks and trust companies and must follow government guidelines. The guidelines? You must be a first-time home buyer (either

resale or new home). You must personally earn less than \$40,000 a year, or have a household income of less than \$80,000 a year. That is net income - which means income after deducting

"RRSP contributions, union dues, child care expenses, moving expenses, alimony paid and carrying charges." So in theory you could gross more than \$40,000.

You must invest at least \$50 and no more than \$2,000 a year. This gets you a tax credit, claimed on your income tax

(It's piddly, however. For instance, if you earn \$39,000 and contribute \$2,000 to your OHOSP, you get a \$25 credit).

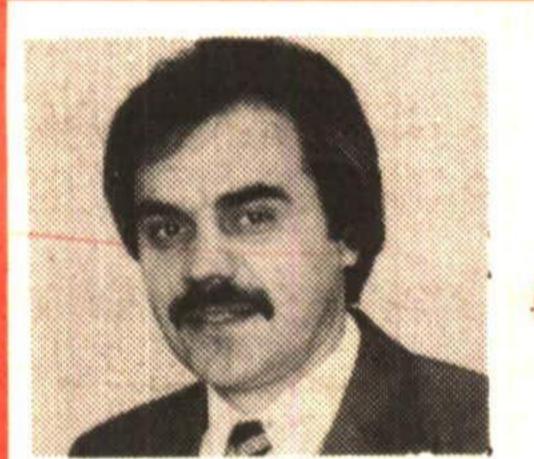
Part two: OHOSP holders are allowed to claim a refund on the land transfer tax paid on a home costing up to \$200,000. It's a 100% refund on homes \$150,000 and less, and a diminishing refund up to \$200,000.

This is a separate paperwork from the OHOSP. Your banker does not have the application forms, and it has nothing to do with income tax.

However, it's the real money-maker, up to \$1,225.

You must first pay the land transfer tax when you close your home purchase. Then you get a refund application from a Land Registry Office and write off for the refund.

Still have questions? Call Donna Rae, Sales Rep., 877-5211, 457-1752, Erin (519) 833-7117.



Peter Hrkac Sales Representative



SUBURBAN REALTY INC., REALTOR

AN INTERNATIONAL NETWORK OF INDEPENDENT MEMBER BROKERS

360 GUELPH ST. GEORGETOWN



519-833-7117 Toronto Line

457-1752

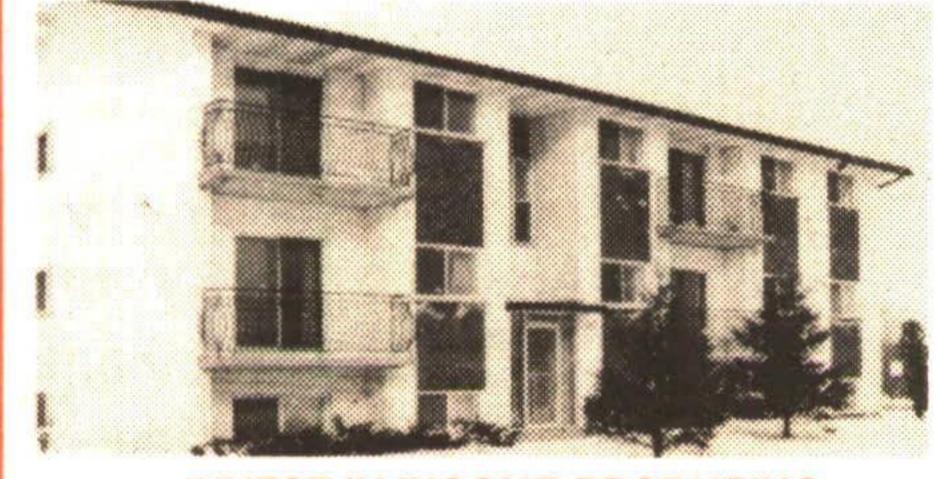


Yvonne Hrkac Sales Representative



GORGEOUS NEW ESTATE HOME

Custom quality built 4 bedroom home with 9' ceilings on main floor, all clay brick casement windows, 3 baths, oak circular stairs, 2 fireplaces, triple car garage, sunken living & dining rooms, lovely master suite and much more. RM9148



INVEST IN INCOME PRODUCING REAL ESTATE!

This 9 unit apartment building is in excellent condition, has ample parking and shows good return. Located on almost 1/2 RM019-90 acre property.

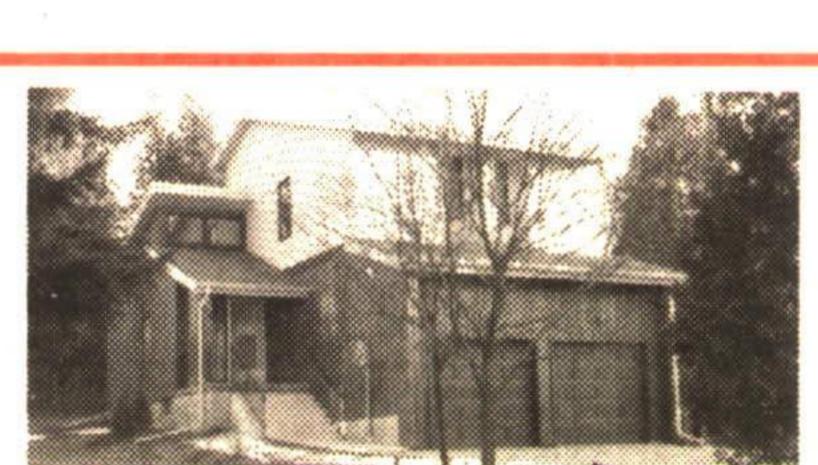
IN TERRA COTTA

Absolutely stunning totally treed 2 acre lot. Near Credit River with breathtaking view. RM90-90

90 ACRES ON EDGE OF GEORGETOWN

Excellent financing terms. Asking \$3,220,000. Call Peter or Yvonne Hrkac, Sales Reps., Re/Max Suburban Realty Inc. 877-5211.

RM9252



THE SERENITY OF ROCKWOOD

Awaits you! This modern, 3 bedroom home is situated in a beautiful area of Rockwood, with super view and surrounded by lots of mature trees. Features such as open staircase, cathedral ceilings, balcony off master bedroom, 3 washrooms are only a few of the attractions of this home. Priced to sell at \$229,900. Call Peter or Yvonne, Sales Rep. 877-5211. RM046-90



PHASE III TOWNHOUSE \$141,000.

Spacious 3 bedroom home features new flooring in entry and kitchen, nice neutral decor throughout, 1 1/2 baths, finished rec. room, walkout from living room to rear yard. RM029-90



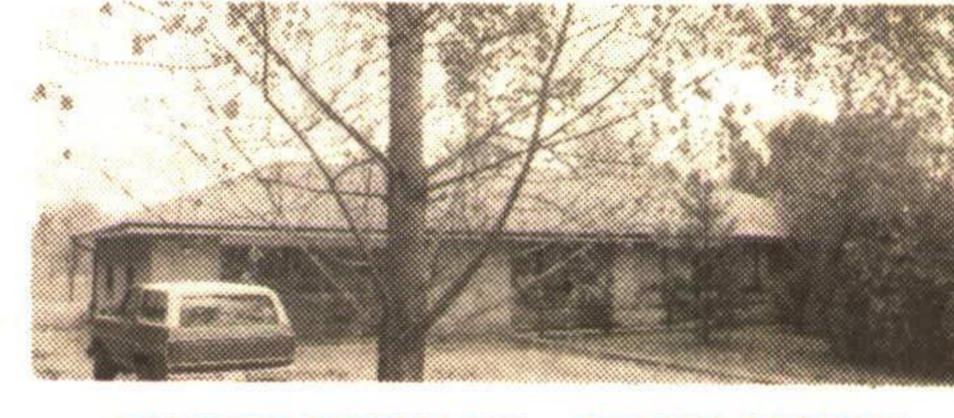
COUNTRY ELEGANCE NESTLED ON WOODED 1-1/2 ACRES!

Stunning new 5 bedroom home comprised of 4000 sq. ft. of luxury space. Some of the many fine features include 3 skylights, 2 jacuzzi's, plaster mouldings, gorgeous oak panelled family room with stone fireplace, French doors, lovely oak kitchen, 50 oz. broadloom throughout, ceramic floors in entry & all baths and much much more.



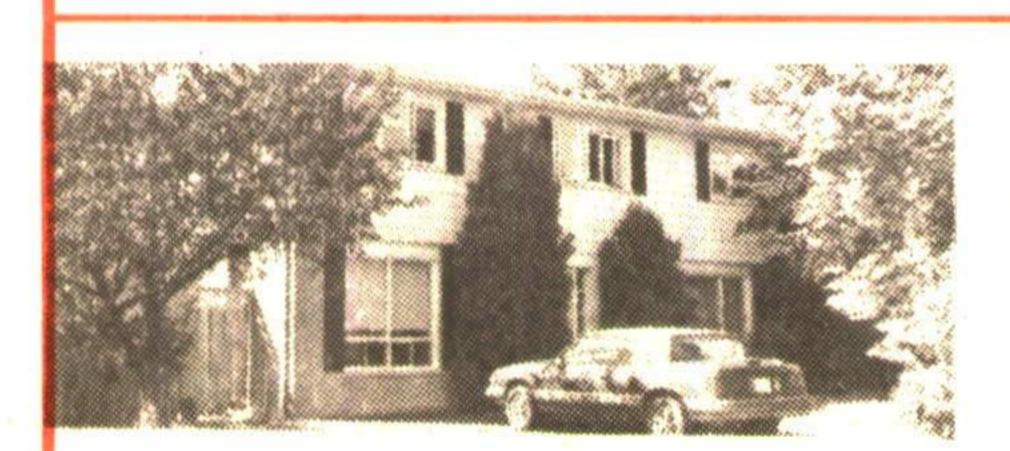
STUNNING EXECUTIVE HOME ON HALF ACRE

Constructed with top quality features including 9' ceilings on main floor, oak plank flooring throughout ceramic floor in baths, 2 fireplaces, circular oak staircase, sunken living & dining rooms, main floor family room, triple car garage & much more.



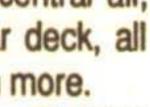
COUNTRY BUNGALOW - GREAT LOCATION

Spacious brick and stone rancher on lovely treed property located just minutes from Georgetown, with excellent access to Hwy. 401. Features included main floor family room with fireplace, built in stove and oven, 3 bedrooms, double car garage, 2 walkouts to lovely deck and more. Call for details.



LOVELY 4 BEDROOM HOME ON SPECTACULAR RAVINE - \$279,900

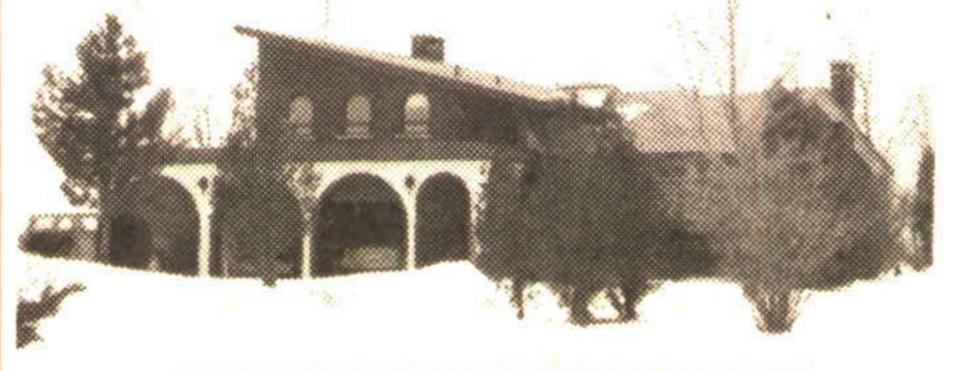
This fine home features many upgrades including new custom kitchen, oak pegged floors in living & dining rooms, central air, new windows, finished rec room with fireplace, cedar deck, all new fencing, new patio doors, new driveway and much more. RM9209





2 ACRE WOODED ESTATE

Gorgeous home located just minutes from Mississauga, Brampton and Georgetown. Intercom, security system, central vac, 3 baths, ceramic and hardwood floors throughout, 3 fireplaces, oak custom kitchen, triple car garage, skylight, large deck, oak panelling and stone fireplace in family room, much



UNIQUE CUSTOM DESIGNED HOME SOUTH OF TOWN

Set on 1 1/2 acres this fine home is located close to Georgetown, Brampton and Hwy. 401. Features include a stunning entry hall with cathedral ceiling & skylight, cozy tudor style main floor family room with brick fireplace and built-in bookshelves, formal separate living & dining rooms, 3 baths, triple car garage & much more. RM056-90



ALMOST NEW CUSTOM BUNGALOW \$369,900!!

This spacious country home with 3 bedrooms and 3 full baths.Includes quality features such as 2' x 6' construction, triple glazed windows, better quality roof and brick, fireplace in living room and large deck. Full walkout basement is ideal for in-law suite.

RMO70-90