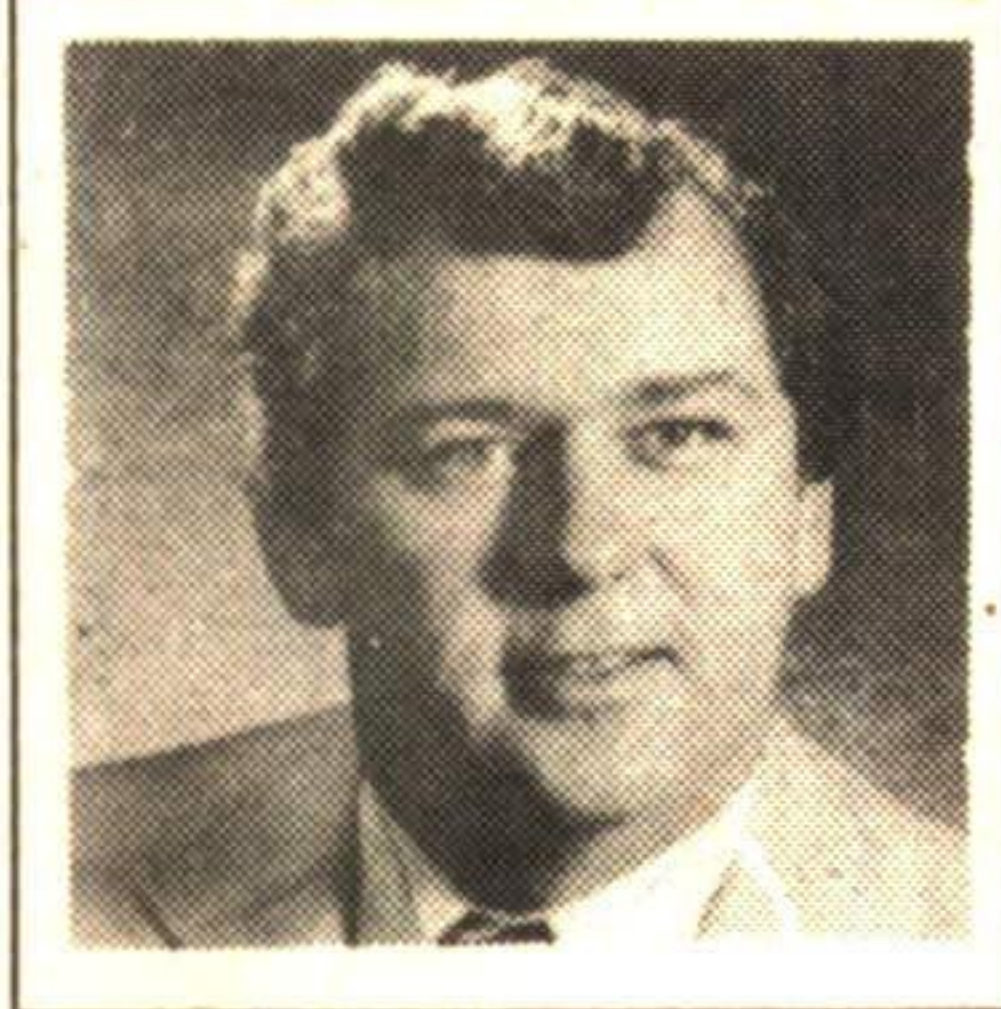
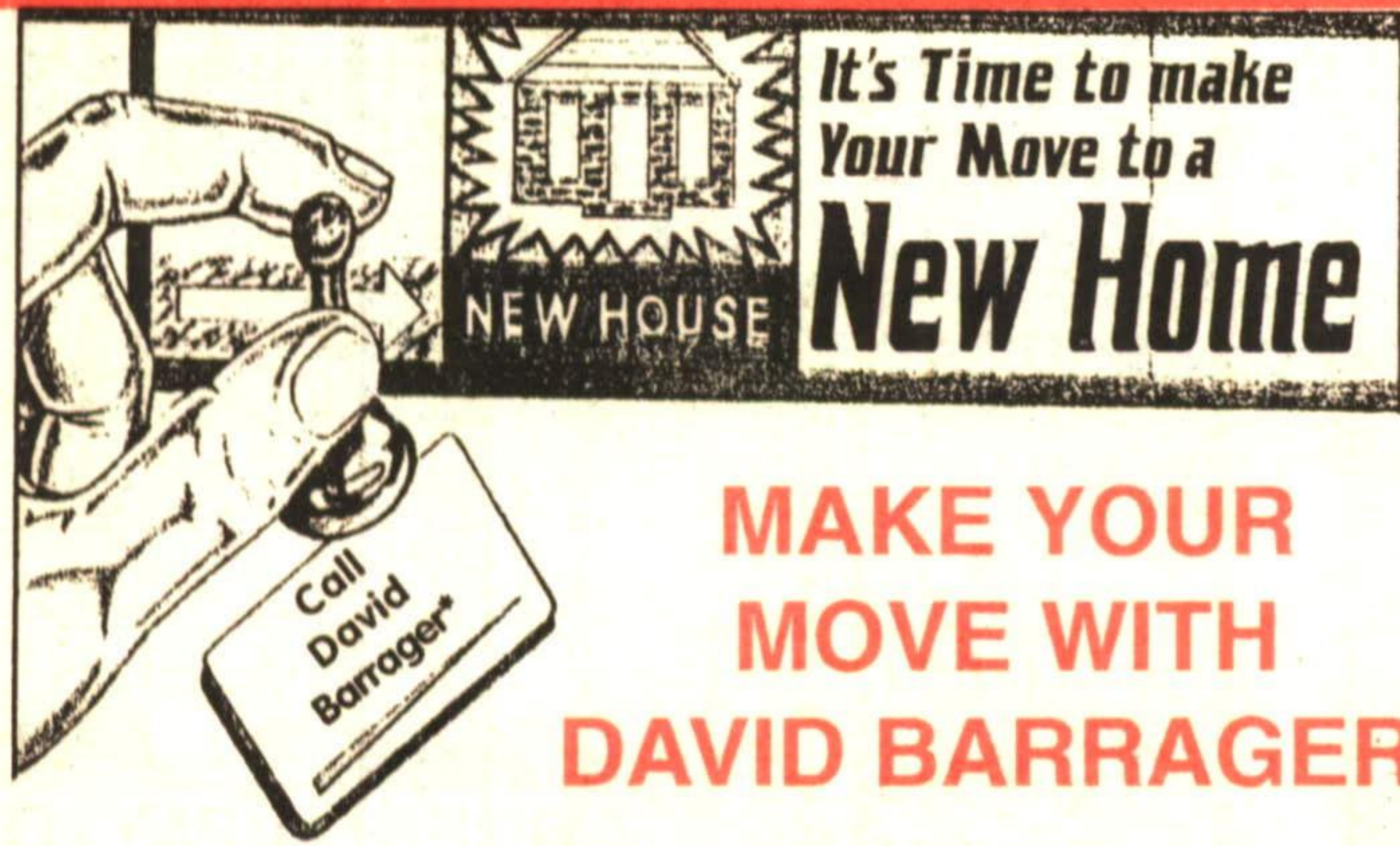


CALL DAVID * RE/MAX * NEED LISTINGS * CALL DAVID



David Barrager
Sales Representative*

**MAKE YOUR
MOVE WITH
DAVID BARRAGER***

Re/Max Suburban (91) Inc.

877-5211

833-7117 - Erin • 874-3051 - Toronto

128 ELMORE DR. ACTON



**WHY ARE YOU WAITING
ACTON \$169,900**

Come see this lovely 3 bedroom with a great Family Room. W/O to Green Belt, New Barzotti Kitchen & main bath cabinets, 3 appliances included. See You Sunday. 041-93

DAVID BARRAGER*

BEAUTIFUL



3 bedroom Cape Cod. Open concept home, 1.7 acre. Walkout basement, family room off kitchen with fireplace. Separate dining room and living room. Show and sell. Vendor says sell!! Call

DAVID BARRAGER*

RM288-92

REDUCED



**ABSOLUTELY
FABULOUS IN
BALLINAFAD**

Luxury 4 bedroom executive home. Spotless from top to bottom with quality throughout. Beautiful private yard, cement pool, bar and shuffleboard, security system and heat pump. Truly a pleasure to show. Call

RM267-92

DAVID BARRAGER*

OR IS NEW YOUR DESIRE?

DARE TO COMPARE!!!



**"BUY UP or BUY DOWN"
SIMULTANEOUS CLOSINGS**

For Full Details
Call

DAVID BARRAGER*

RICCIUTO CUSTOM HOMES

presents . . .

Mapleview Estates

\$229,900 to \$309,900

up to 3450 sq. ft.
on 50 ft. park lots



SOUTH WINDS ESTATES

- ★ New Bungalow
- ★ Full Basement
- ★ Master Bedroom & 4 Pc. Ensuite with Jacuzzi
- ★ Large Eat-In Kitchen & Walkout
- ★ Dining Room with Walkout
- ★ Living Room with Wall to Wall Fireplace
- ★ All on 1.7 Acres Estate Lot

DAVID BARRAGER*

RM015-92



CALL DAVID * RE/MAX * NEED LISTINGS * CALL DAVID *

DON'T BE FOOLED BY MORTGAGE PROMOTIONS

By Craig Young

The mortgage lending industry over recent months has become extremely competitive. Low interest rates, low housing cost and a recovery from poor economic times have stimulated the need for mortgage products.

Home purchasers and home owners are being bombarded with promotions and promises from lenders to attract business. Often the clients who requires unbiased advise is mislead into thinking that they have received the best possible mortgage.

Keeping this in mind, it is "Buyer Beware". Use the following scenario: A person seeking a mortgage sees an advertisement that promises to pay them \$500.00 for their mortgage. They require a \$100,000 for a 5 year term and go to see their local lender. They ask their mortgage representative for the best rate and are quoted the current, five year mortgage rate of 9.00%.

That may have been their best rate, however, if the mortgage client had searched for a lower interest rate and found a mortgage lender who could offer 8.50% with no promotions, often they would have saved more money than the \$500.00.

A \$100,000.00 mortgage at 9.00% will cost approximately \$828.00 per month. A mortgage rate of 8.50% for \$100,000.00 will cost \$795.00 per month, therefore, total savings of \$33.00 per month. When you multiply that \$33.00 times 60 payments (5 year mortgage), the total difference in 9.00% as opposed to 8.50% works out to \$1,980.00.

It is easy to see how searching for the best interest rate as opposed to searching for the best promotions can often save you thousands of dollars. When searching for mortgage financing, keep in mind that a professional mortgage broker has access often to the lowest interest rates being offered in the mortgage industry. Along with excellent interest rates, a professional mortgage broker will use his expertise to advise clients seeking mortgages of all the ways to save money and to be well aware of all the mortgage "Promotions".

Paid Advertisement

Give us a chance to **Beat** your current lenders mortgage offer with: Service, terms and

RATES!!

No Giveaways or Rebates,
just the Best in MORTGAGES

**Kenvell Financial
MORTGAGES**

"YOUR PROFESSIONAL MORTGAGE BROKER"

Kenvell Financial Mortgages
Suite 7
300 Victoria Street N.,
Kitchener, Ontario

Call: Craig Young
Georgetown (416) 873-0498
Kitchener (519) 571-0088
Fax (519) 571-7504