



ARTHUR F.
JOHNSON & ASSOCIATES
LIMITED REALTOR

ROD PRESSWOOD

Sales Representative*

Res. 877-7303
24 Hour Pager

LOCAL **877-5165** TOR. **874-3040**



NEW

\$259,900



LUXURY FEATURES

Large four bedroom home with main floor family room with fireplace and walkout. Main floor laundry, bright eat-in kitchen. Spacious master with ensuite and jacuzzi tub. Great location. To view call Rod Presswood*. 93-2-250

OPEN HOUSE



7 MORRIS STREET, SATURDAY 2-4

Tastefully decorated family home located conveniently to all amenities. Upgraded kitchen and broadroom. Walkout from family room to interlocking patio and fenced rear yard next to parkette. This home is in move-in condition. To view please call Rod Presswood*. 93-2-252

NEW



VICTORIAN FARM HOUSE

Fifty acres on paved road, centrally located for commuters. Four plus bedroom home with endless possibilities. Priced right for the discerning buyer. \$449,900. To inspect please call Rod Presswood*. 93-2-272

NEW



EXTRAORDINARY

If you're looking for an exceptional Victorian with charm and character, then this is for you. Three fireplaces original ornate trim, pine floors and third floor studio. A must see. Please call Rod Presswood*. 93-2-233

REDUCED

\$139,900



Exceptional home for the first time buyer. Great location minutes to GO Train. Many upgrades including gas fireplace, central air, electric air cleaner and much much more. A pleasure to show. Rod Presswood*. 93-2-164



TWO FOR THE PRICE OF ONE

Live in one and rent the other. Excellent opportunity to supplement your mortgage. Tastefully decorated older home in mature area walking distance to go train. For all details. Please call Rod Presswood*. \$189,900. 93-2-177

REDUCED

\$149,900



LOCATION LOCATION
One owner bungalow located in one of the quietest neighbourhoods in town. Great for first time buyers. To inspect, call Rod Presswood*. \$149,900. 93-2-144

\$129,000



GREAT PLACE TO START

Board and batten home set on very large lot. Three bedroom, main floor family room, detached garage. All for the affordable price of \$129,900. Rod Presswood*. 92-2-289

\$139,900



\$139,900

Tastefully decorated throughout. Premium sized lot. Walk to GO. A must see. \$139,900. Rod Presswood*. 92-2-529

\$199,000

NEW PRICE



Very appealing home, located in the park area on one of the choicest lots in Georgetown. Hardwood floors, freshly painted. Large deck. A must to see. Rod Presswood*. 93-2-105

\$229,900



SPECTACULAR RAVINE

Stately home in excellent location. One of the most prime lots in all of Georgetown. Many possibilities \$229,900. For all the info call Rod Presswood*. 92-2-246

\$269,900



MOTIVATED VENDOR - PRICED TO SELL.

Great home for the young executive. Main floor family room, laundry, den or office. Large eat-in kitchen. Very large lot. All for \$269,900. Rod Presswood*. 92-2-520



CREDIT RIVER

Flows through the back of this 1-1/2 acre country estate. Four bedrooms, family room, 1-1/2 baths, large living room, three car garage plus carport just minutes from town. Rod Presswood*. \$409,000. 92-2-463



EXECUTIVE STYLE HOME

Large kitchen, ceramics, sunshine ceiling and walkout to deck and beautiful landscaped large lot. Formal dining room and step down living, separate family room with fireplace. Double garage with entrance to house and much more. \$237,900. Rod Presswood*. 93-2-184

"PERFORMANCE COUNTS"

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MAKE YOUR START "90's STYLE"

This nearly new open concept 3 bedroom townhome is a great way to begin. Extras include fridge and stove. Eating area has patio doors, neutral decor, 1 1/2 baths and garage make this a great buy at \$134,500. Dora MacKinnon**. CW93-059



LOOKING FOR SPACE AND A PRIVATE PLACE??

25 acres with more than 2000 sq. ft. living space in this custom rancher just beyond the fringe of Halton Hills. Big bright kitchen with sliding doors to huge deck, separate formal dining, sunken living room with fireplace, den, 2 1/2 baths, 3 spacious bedrooms comprise the main floor. 3 garages and long paved drive make this a wonderful buy at the NEW PRICE of \$288,900. To view call Dora MacKinnon**. CW93-050

DORA MACKINNON, Associate Broker**

FIRST TIME HOME BUYERS

Buying your first home can often be one of the most stressful times in your life. Saving up for a downpayment, choosing your future home and most important, arranging mortgage financing requires patience and sound advice.

In 1991 the Crown Corporation, Canada Mortgage and Housing (CMHC), passed new regulations which allow first time home buyers to put a minimum of 5% down towards the purchase price of their home. Interest rates have reached a 25 year low, moreover; the benefit of a 5% downpayment is allowing more people to acquire their new homes that otherwise they would not have been able to afford.

In seeking mortgage financing, one of the most important factors is feeling comfortable with the person arranging your mortgage. In seeking mortgage financing a potential home owner is exposed to new terminology and procedures with which they are not familiar.

My first word of advice is to seek mortgage consultation from as many sources as possible ie. parents, lawyers, mortgage brokers and conventional financial institutions. Familiarize yourself with terminology and procedures and look for the best in mortgage service and rates.

Some of the costs involved in mortgage financing are as follows: legal fees plus disbursements, appraisal costs, CMHC - high ratio mortgage insurance and land transfer taxes.

Along with service and costs, another obvious factor is seeking mortgage financing is your actual interest rate charge for the mortgage amount. As a first time home buyer, under CMHC guidelines, you must obtain a five year mortgage. This insures that the mortgage rate is stable for five years, which adds strength to the mortgage customer's qualifications. Currently the best five year mortgage rate for first time home buyers is 8.50%. Keeping the above in mind, you should consider using a professional mortgage broker. The broker will provide the best in service, rates and advise the clients of all costs and important factors in considering a mortgage

Paid Advertisement

5 YEAR RATE

from

8.50%

C.M.H.C. Insured

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