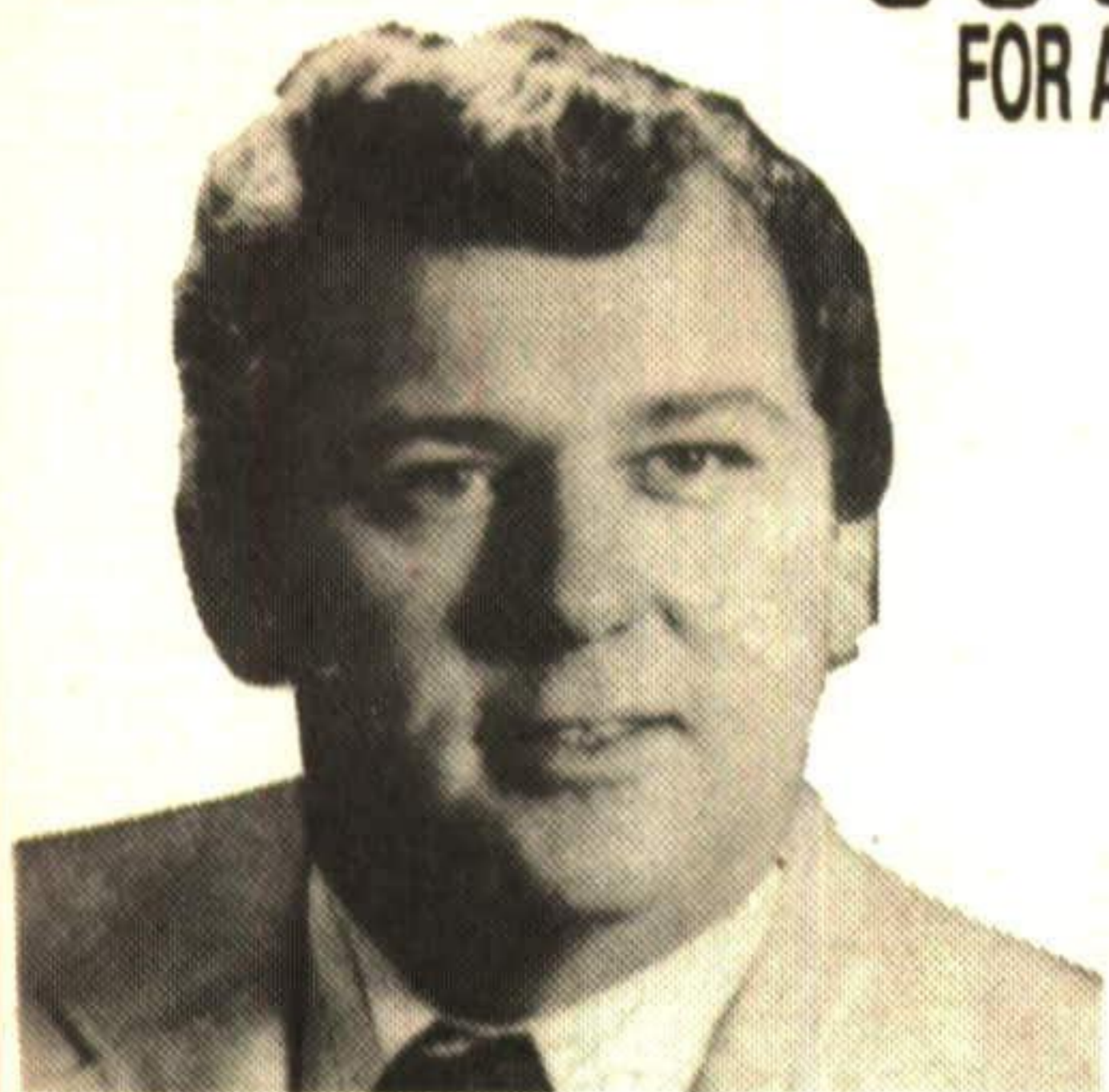


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FOR A HOME THAT IS ALMOST WHAT YOU WANT



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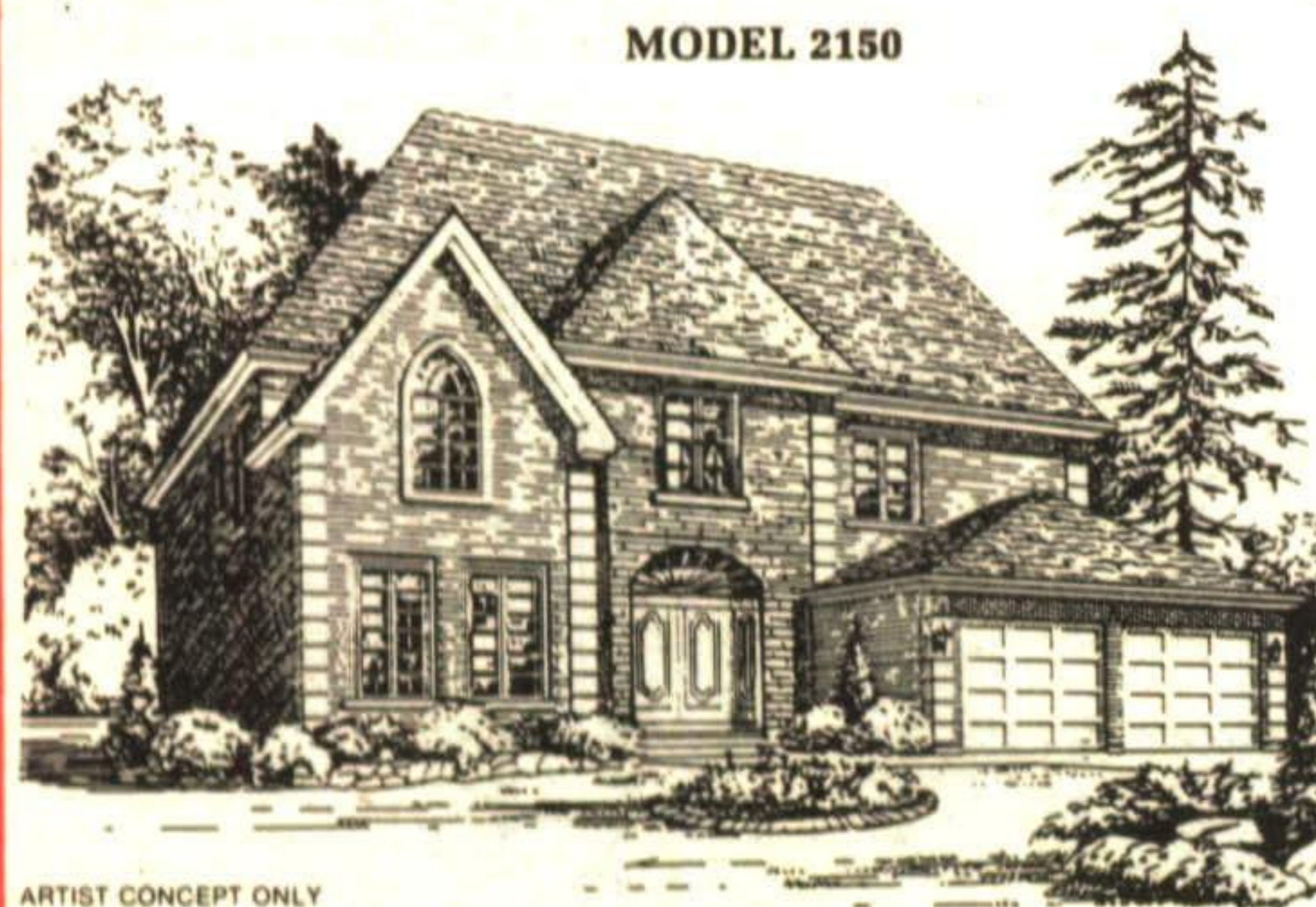
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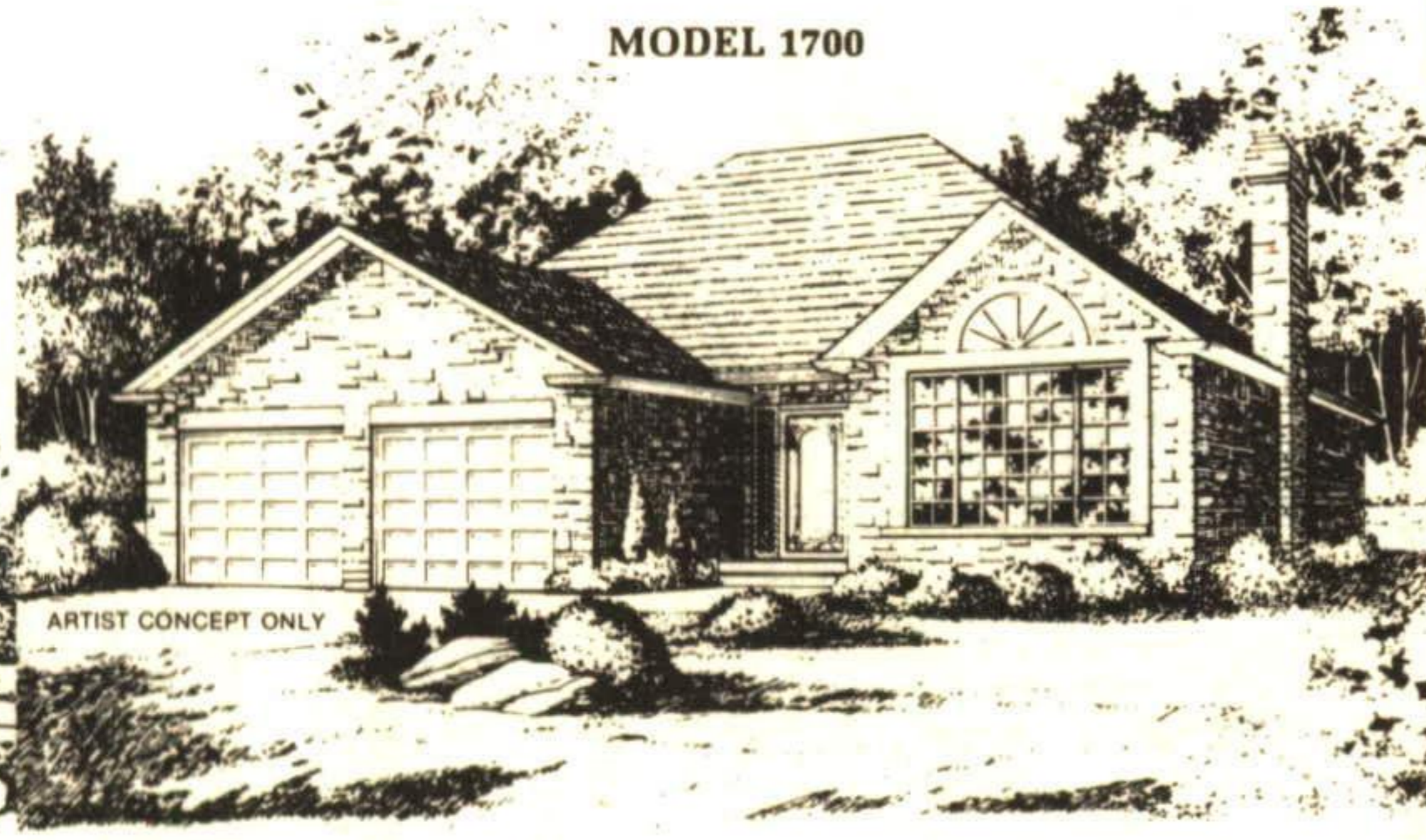
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on 50 ft. park lots

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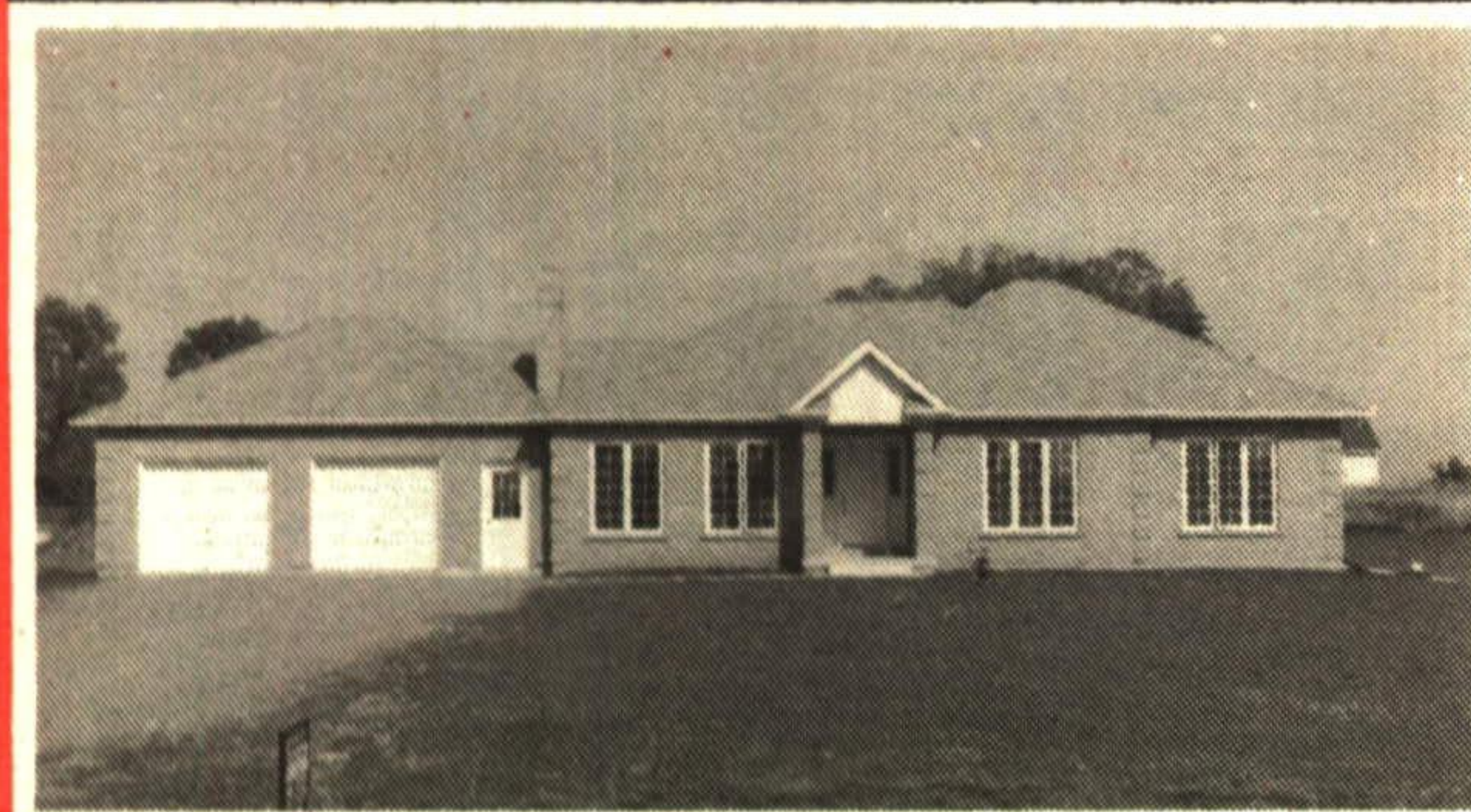
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- * Living Room with Wall to Wall Fireplace
- * All on 1.7 Acres Estate Lot

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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

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CONSOLIDATE YOUR DEBT WITH YOUR MORTGAGE AND SAVE

Recession: To many of us it means tough times, it means living from pay cheque to pay cheque along with the insecurity of job loss. During the past year, many have accumulated debt just to pay bills and survive.

Our leading economic indicators have pointed towards a stronger recovering in the near future and now is the time to take advantage of the lowest interest rates in the past twenty years.

Homeowners with equity in their homes, can use the equity to their advantage and save because of the lowest interest rates. Sometimes the new monthly payment, including the consolidation of the outstanding debt, is lower than the currently monthly payments.

Look at the following scenario:

Current mortgage balance =	\$80,000.00	
Current rate =	12%	
Current value of property =	\$125,000.00	
Current outside debt to be consolidated =	\$10,000.00	
Payment on outside debt =	\$350.00	
Current monthly payment =	\$864.80	
		(20 Yr. amortization)
Total Current monthly payments =	\$1,214.80	
New mortgage amount =	\$90,000.00	
New rate =	8.75%	
		(5 Yr. term)
New monthly payment =	\$734.44	

Saving of **\$484.36** per month and no other debt!!! Money Management can be difficult, however, with the right Financial Planners and mortgage brokers money management is simple.

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