

CONSOLIDATE YOUR DEBT WITH YOUR MORTGAGE AND SAVE

By Craig Young

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 current monthly payments.

Look at the following scenario:

Current mortgage balance:	\$80,000
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 mortgage payment (20 year amortization)	\$864.00
Total monthly payments:	\$1,214.80
New mortgage amount:	\$90,000.00
New mortgage rate (5 year term):	7.50%
New monthly payment	\$658.35

Savings of \$556.45 per month and no other debt.
Call your Professional Mortgage Broker for consultation.

**5 Year Rate from 7.50%
Kenvell Financial Mortgages**

"YOUR PROFESSIONAL MORTGAGE BROKER"

Kenvell Financial Mortgages Call: Craig Young
NRS Brand Realty Georgetown (905) 873-0498
45 Mountainview Rd. N. Kitchener (519) 896-0088
Georgetown, Ontario



Terry Black
*Sales Representative

ROYAL LEPAGE

Royal LePage Real Estate Services Ltd., Realtor

For a FREE Property Evaluation call
Terry Black*
877-0173 Tor. 874-3068

NEW



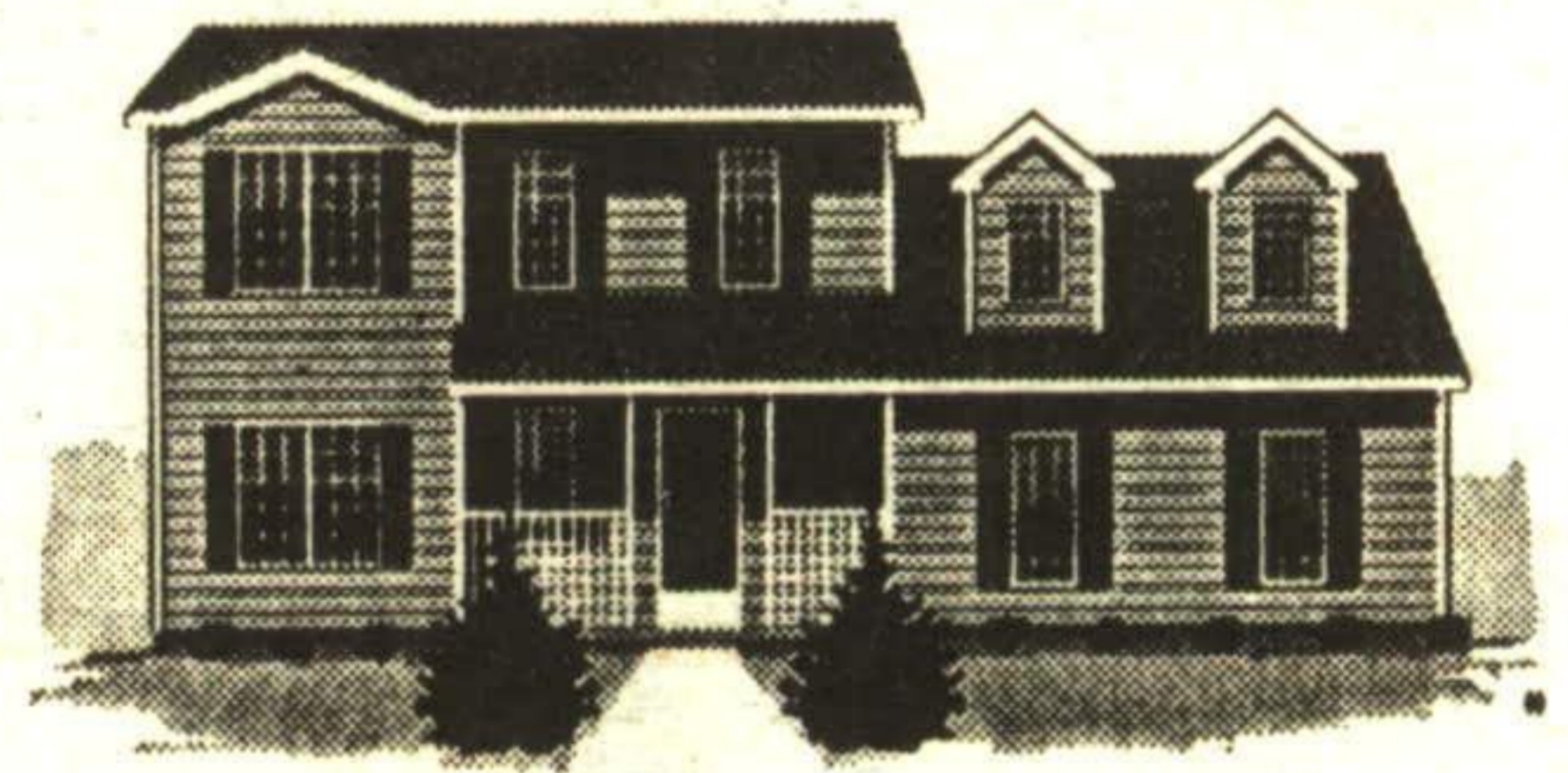
\$169,900

3 + 1 bedroom brick bungalow features 1-1/2 washrooms, broadloom over hardwood, central vac & air and a finished rec room. The exterior showcases large deck, aluminum soffit & eaves & mature fruit trees on a large fenced lot. Call **Terry Black***.

21-10



Time for a New Home



Royal LePage Real Estate Services Ltd., Realtor
170 Guelph St., Georgetown

ROYAL LEPAGE

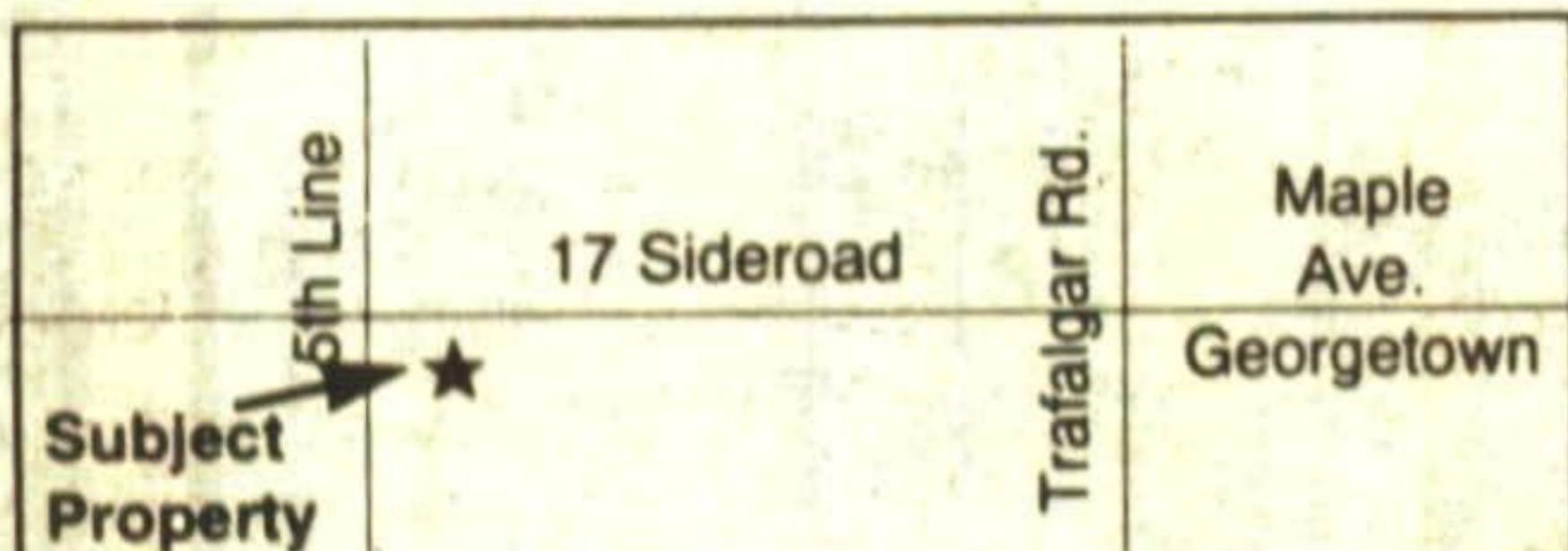
877-0173
Tor. 874-3068
* Sales Rep.

HONEY FOR THE MONEY



Charming two storey, close to Georgetown with 4 BRs, country kitchen with woodstove and adjoining sunroom, formal dining room, main floor, family room and so much more! A wonderful family home and well worth a look! Call Madeline Davies* for more details.

93-2-589



Madeline Davies
Sales Rep.

877-5165 / 874-3040

ARTHUR F. JOHNSON & ASSOCIATES
LIMITED REALTOR



MARILYN CHAMP*



\$157,000
GEORGETOWN
Charming older home in Park area. Large private lot. Separate double garage. Eat-in kitchen. Call Marilyn Champ* 4-72



BETTY MCKEND*



MOVE-IN CONDITION
Raised bungalow on quiet crescent. Extra large yard with mature fruit trees! Come and see it with Marilyn Champ* 4-71

NEW PRICE



NEW PRICE \$149,900
Fantastic 3 bedroom townhouse on one of the most desired location backing onto ponds, river and ravine. Modern decor, clean and bright. Move-in condition. Susan Whitteker* 20-10



SUSAN WHITTEKER*



\$133,900
ACTON
Have you seen this almost new 3 bedroom starter? What a way to start and grow! Call Betty McKend* 32-36



14255 Trafalgar Rd. Ballinafad \$215,000. Dutch clean, well cared-for 3 bedroom home on country acre. Don't miss it! See it with Betty McKend* 32-37

Let Us Help You Make The Right Move!



PAM REID*

*Sales Representative

877-5165

TOR. 874-3040

24 HR PAGER

ARTHUR F. JOHNSON & ASSOCIATES
LIMITED REALTOR



SUPERIOR CRAFTSMANSHIP THROUGHOUT

This home exudes quality. Over, 4,000 sq. ft. of ceramics and oak on over 2 acres in an estate subdivision. A must to see. Call Pam Reid* for all the information. 93-2-588



16+ ACRES

Picturesque hobby farm with a wealth of possibilities. 3 bedroom home with large eat-in country kitchen and renovated bath. Bank barn, 4 box stalls, driveway and detached garage/workshop. Good location, only minutes from Georgetown. Call Chris Vale* 93-2-506



CHRIS VALE*

*Sales Representative

"PERFORMANCE COUNTS"

877-5165

TOR. 874-3040

24 HR PAGER

ARTHUR F. JOHNSON & ASSOCIATES
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ROUSSEAU MODEL LISTED & SOLD IN ONE DAY

BUILDING LOT, - 3.5 ACRES

West of Ballinafad \$79,900 Call Chris Vale* 93-2-507

FOR RENT

BRIGHT - SPACIOUS - CLEAN
2 bedroom apartment. Ballinafad. \$750 per month Call Chris Vale*.