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Q

I purchased a home at the peak of the market in spring of 2017 and want out of the deal. Can I just give the deposit to the seller and look elsewhere?

A

In the spring of 2017 the real estate market went crazy. Presenting an offer without any conditions was the only way to purchase a home. Numerous offers on every sale inflated house prices throughout Halton Hills. Great for sellers, expensive for buyers.

By mid summer prices of homes had dropped and some buyers who had signed the offer in spring and were closing in summer asked can we just give up the deposit and walk away. A properly done offer of purchase and sale is a binding contract. If you have a \$10,000.00 deposit and the market dropped the value of the house by \$50,000.00 before you closed, you can expect to pay the seller \$50,000.00 plus all the costs and interest not just the deposit. A binding offer means the seller can count on the offered price. The seller does not have to suffer a loss because you now realize you over paid.

Helson Kogon Ashbee Schaljo & Associates LLP
Barristers and Solicitors
132 Mill Street, Georgetown, Ontario L7G 2C6
Tel: (905) 877-5200
Email: info@helsons.cainfo@helsons.ca
Web: www.helsons.cawww.helsons.ca



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The advice offered in this column is intended for informational purposes only. Use of this column is not intended to replace or substitute any professional, financial, medical, legal, or other professional advice.

COMMUNITY

Indigenous community expert to speak in Acton

A well-respected national leader in assisting the Indigenous Canadian community will speak in Acton later this month.

Rev. Dr. Margaret Mullin is executive director at Winnipeg Inner City Missions. A large percentage of the community WICM serves is Indigenous. WICM's mandate is to help provide a safe, nurturing and peaceful atmosphere in which people can begin to achieve their potential and find their way to having adequate food, clothing and a safe place to live, being listened to and understood, achieving employment, developing physical, emotional, spiritual and social well-being.

As Canadians work through the 94 Calls to Action of the Truth and Reconciliation Commission, published in 2015, Rev.

"Education is the key to breaking the cycles of poverty many Indigenous families suffer."

- Rev. Dr. Margaret Mullin,

Mullin offers unique insight on the needs of the community and how all Canadians can be part of the healing process.

"Education is the key to breaking the cycles of poverty many Indigenous families suffer," the trained nurse and ordained Presbyterian minister says. "We encourage parents and grandparents to keep their kids in school and to follow their progress so that they get a good standard of education in the inner city schools. We encourage 30-50 year old single adults to focus on their dream for the future

which often requires the need for upgrading to grade 12, post secondary education, trades school, training on the job etc."

There will be two times to hear Rev. Mullin at Knox Presbyterian Church in Acton: Saturday, Sept. 23 at 3 p.m. and Sunday, Sept. 24 at 10.30 a.m.

Attendance is free. A free-will offering will be collected. All proceeds for the weekend go to Winnipeg Inner City Missions.

More information, contact Knox Presbyterian Church, knoxacton@gmail.com.

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