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## **SPORTS**

## Pakmen U-17s gobbling up wins

Three Georgetown residents are members of the Mississauga Pakmen Gold under-17 girls' volleyball team that has won four tournaments and was runner-up in another so far this season.

The Pakmen's most recent tournament gold medal happened late last month at

Brock University in St. Catharines as the Mississauga side defeated the defending Canadian-champion Durham Attack 14-25, 25-23, 15-10 in the championship match.

The Mississauga team includes local natives Brooke McGowan, Tarea Heshka and Cailin Wark.

> Three Georgetown residents are members of the Mississauga Pakmen Gold under-17 girls' volleyball team that has won four tournaments and was runner-up in another so far this season in **Ontario Volleyball Association** play. The side is made up of three defunct teams from last season and includes local natives Brooke McGowan (pictured bottom left), Tarea Heshka (top right)and Cailin Wark (second from top right). **Submitted photo**

# legal matters

**ASK THE PROFESSIONAL** 

## We work for you.



**Mark Hilliard** Mackenzie & Chapman Barristers and Solicitors

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What happens if I don't pay my mortgage?

A mortgage at its core is a loan of money in which your property is the security, or collateral, for the repayment of the loan. If you default on your loan, the lender is entitled to the security. With respect to mortgages, the lender (ie: mortgagee) has a variety of rights and remedies: it can sue you for repayment, take possession of your property, or foreclose, among others.

The most common remedy, however, is the Power of Sale. Built into your mortgage contract is a provision that simply allows the mortgagee to sell your property after you've been in default for a certain period of time. The mortgagee must also provide adequate notice, and you would have a chance to bring your mortgage into good standing. But if you don't, then you might just find your property listed for sale.

Even after the mortgagee sells your property, if the proceeds from the sale fall short of the amount owing, the mortgagee can sue you for the balance. On the upside, if the proceeds of the sale exceed the amount owing, you are entitled to the surplus.

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.