

# Home struck by lightning

In the early morning hours of Tuesday, June 22, Halton Hills firefighters responded to the report of a possible structure fire on McIntyre Cr.

A home was struck by lightning during a severe storm, Halton Hills Fire Department (HHFD) reported in a press release issued recently.

The lightning travelled down a rear eaves-trough, blowing apart a rain barrel, then jumping to an aluminum basement window. The lightning then jumped from the window to the steel tracking in the drop ceiling, blowing out two ceiling tiles and scorching the wood around the window.

There was light smoke in the basement and several breakers on the hydro panel had been tripped including the main breaker for the panel.

Fire staff ventilated the home and overhauled the basement area around the win-

dow. A re-check of the house found a plug on the main floor living room that had some scorching around it.

Hydro was contacted to come and pull the meter and advised the owners that they would need to have an electrician come in and check the home before the power could be turned back on.

As a result of the same severe storm, HHFD responded to two alarm activations.

One was on Winston Churchill Blvd., south of 10 Sideroad, where fire staff met with a worker who advised that the security system had activated a short while before. The security alarm rang for a short period of time and reset itself.

Fire staff looked around the outbuildings for any signs of a cause of the alarm, with nothing found. It is believed the alarm sounded due to a power spike due to lightning in the area.

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### ASK THE PROFESSIONAL

Q

**Does my line of credit need to be paid off when I sell my home?**

A

When you sell your home, you are to ensure that your home is free and clear of any mortgages or liens. It is your lawyer's responsibility to figure out what mortgages and liens are on your property, obtain discharge statements, and pay off the debts from the proceeds from the sale.

So your lawyer will ask you if you have any mortgages, and you may answer "no" because all you have is a line of credit. However, often that line of credit will be secured by your property. The term "mortgage" probably wasn't used by your bank representative in arranging your line of credit, but since it is secured by your home it is effectively a mortgage and it will be registered on title. This means that when you sell your home you would need to pay off the balance of the loan for the line of credit/mortgage to be discharged.

If you are thinking of selling your home and calculating your potential sale proceeds, be sure to account for your secured line of credit.

We work for you.



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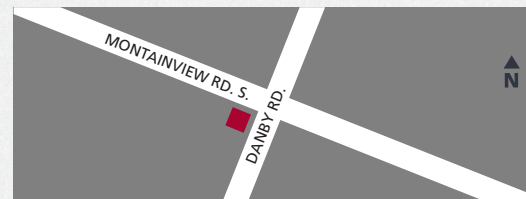
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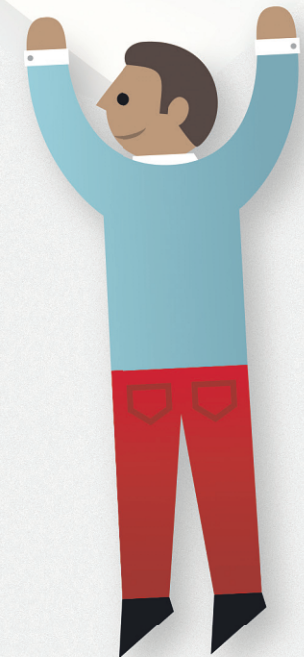
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