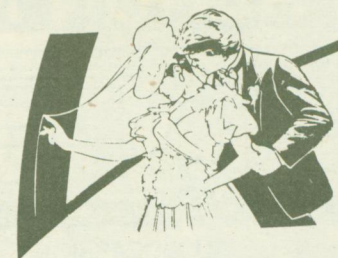




Vera Delacourt from Delacourt's in Milton displays a fine bone china figurine of a bride and groom. Vera offers her personal attention to all brides choosing china patterns for registration in Delacourt's convenient Bridal Registry.
Photo by Laura Salverda

**ATTENTION
FIRST-TIME
HOME
BUYERS...**



(Defined as anyone not owning his/her principal residence at any time during the last 5 years.)

95% Financing Available

- ★ Terms of 5-7-10 & 25 years available
- ★ Amortization of 25 years available

GDSR (Principal + Interest + Taxes + Heating) can be as high as 35%
TDSR (GDSR + all other debts) can be as high as 42%

INTEREST RATES: 6 month - 7.95% 5 Yr. - 9.14%
7 Yr. - 9.39% 10 Yr. - 10.69% 25 Yr. - 10.19%

Did you know that First Time Home Buyers can obtain a rebate of Land Transfer Taxes! Call Dave Krause for more information.

We will do these mortgages and charge no fees



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