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The Independent
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Real Estate Digest

\$179,900

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The Independent
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Pre-approved mortgage takes guesswork out of house hunting

With mortgage interest rates at their lowest in 30 years, home ownership has simply become more affordable. So if you happen to be in the market for a home, consider applying for a pre-approved mortgage before you start looking.

A pre-approved mortgage makes good plain sense because when you do find a home you'd like to put an offer on, with your pre-approval already in place, you can negotiate with confidence. You'll know exactly how much you can afford to spend, what interest rate(s) you're paying and what your mortgage payments will be.

Many banks and trust companies offer a pre-approved mortgage certificate at no extra cost or obligation. A select number of banks even allow you to apply for pre-approval by phone or over the net. With this agreement in place you can be assured that the funds you need will be available to you for 60 days, or 90 days for new construction, (provided you and the property qualify).

When you are ready to make an offer to purchase, all you have to do is notify your bank and you'll get the guaranteed interest rate. If rates go down within the guarantee period, you will automatically get the lowest rate.

For more information on pre-approvals, contact CIBC at 1 800 465-2422 or visit the website at www.cibc.com.

House hunting advice

As the colder weather approaches, our thoughts often turn to house hunting. Here are a few pointers to help you get started:

- Look in the price range that fits your financial circumstances and that you're most comfortable with.
- Keep in mind your proximity to work, schools, shopping, recreation facilities, parks, libraries, hospitals and other medical care. Determine the availability of public services such as garbage pickup, postal delivery, snow removal, sidewalks, sewers and lighting.
- Consider accessibility to major roads, expressways and public transportation.
- Examine the condition of other homes in the area. Find out how property values are changing in the neighborhood.
- Find out about any future plans for the neighborhood and what it is zoned for. Assess noise and air pollution levels.

DREAM-COME-TRUE HOMES

Only 18 Lots Left

6 Designs to Choose From



THE MEADOWLARK from \$187,900



THE TANGER from \$186,990



THE ROBIN from \$186,990



THE BLUEBIRD from \$208,900



THE DOVE from \$209,900

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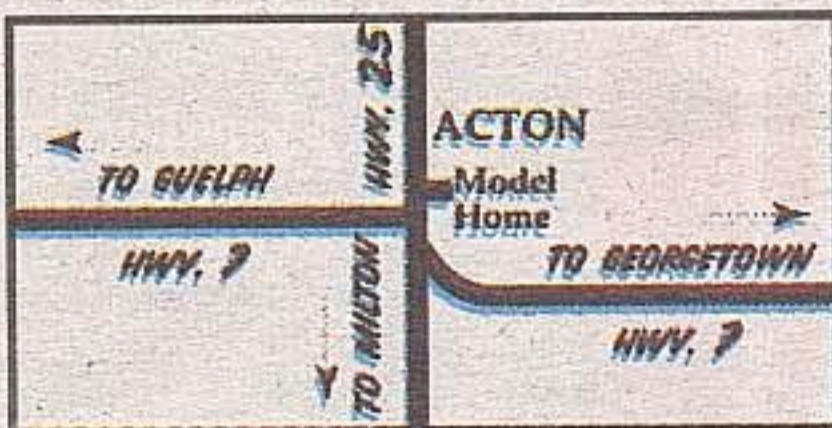
THE CARDINAL
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