

You Are Reading . . .

The Independent & Free Press Real Estate Digest



STEVE TANCOO*

Sales Representative

ROYAL CITY

REALTY(Halton) Limited

(519) 853-2074 Toronto Line (905) 450-9344



\$174,900

NEW



PICTURE PERFECT!

Very bright brick bungalow located on a large, fully fenced, treed lot, features oak h/wood on main floor, master BR with w/out to new deck, fin. basement with huge rec. rm + 4th BR, new furnace, c/air, security system, 2 bathrooms, plus all new vinyl windows!! Home shows 10+++ Hurry call Steve*!! RCA8-175

\$259,000



CHARACTER PLUS!

Outstanding 2800 sq. ft., 11 room Century home, located on a tree lined street with award winning gardens, features: 5 bedrooms, living room with fireplace, oak staircase & pocket doors, 9 ft. ceilings, wide baseboards, original chandeliers and front door with beveled glass, plus a self-contained nanny suite on 3rd floor. Second time offered in 83 years! Call Steve*. RCA8-151

\$159,900



EXCELLENT STARTER

Perfect first time or retirement home on huge lot which allows to build a 3 car garage. Mature area of town within walking distance to schools, transportation, or shopping. All thermal windows. Newer gas furnace. Main floor laundry room. Call Steve*. RCA8-168

\$167,900

NEW



HOME WITH PRIVACY

Fenced yard backs on to conservation land, near lake and school. Finished basement with walkout, gas fireplace, bar. Kitchen with walkout to deck with magnificent view. Call now. Steve*. RCA8-171

Do your homework when considering buying a home

A home may be the biggest purchase you'll ever make, so it's especially important to be an informed consumer.

When buying a home, the first thing to keep in mind is that it's not a simple proposition. Not only do you need to consider your budget, lifestyle and location, you need to look at the many housing and mortgage options. There are endless questions you can be asking yourself and the answers aren't always easy. Do you want a new home or a resale property? Do you want your mortgage to be open or closed, fixed rate or variable? What about mortgage insurance? What should you expect from your real estate agent, lender, lawyer, home inspector and builder?

Sound confusing? It can be, but doing your homework and carefully weighing all of your options, you can make an informed decision about home ownership. To get you started, here are some basic tips for homebuyers:

1. Don't be afraid to ask questions — it's the only way to get answers!
2. Know exactly how much you can spend on your dream home by applying for a pre-approved mortgage.
3. Make a list of the features your new home must have and those that it would be nice to have. Take the list with you when you go house hunting.
4. Visit the home at least twice, once during the day and once at night.
5. Give yourself time to think about

your purchase...this is likely the biggest financial decision you'll ever make and you want to make sure it's the right one.

6. When shopping for a mortgage research and compare your options. Check with several lenders and decide on one that best meets your needs.

7. Check with a lawyer to ensure your legal interests are being protected before proceeding with any major decisions.

8. While approving your mortgage the lender will check your credit rating. Check your rating in advance to avoid any unwanted surprises.

9. When considering mortgage terms, keep in mind that more frequent payments minimize the amount of interest you will pay.

10. Once the decision has been made, remember to notify everyone you have dealings with about your change of address.

For more detailed advice on buying a home, contact the Canadian Bankers Association (CBA) at 1-800-263-0231 or visit its web site at www.cba.ca and ask for a copy of Mortgage Wise. Mortgage Wise is one of a series of publications about personal finance banking and today's financial world available from the CBA under the Building a Better Understanding Program.

Please recycle



Rod*

The Presswood Team

*Sales Representatives

877-5165

Tor. 874-3040 Res. 877-7303
Erin 833-9714 Oak. 875-2143

Johnson Associates

HALTON LTD., REALTOR

877-5165

Tor. 874-3040 Res. 877-7303
Erin 833-9714 Oak. 875-2143



Dinah*

PERFORMANCE COUNTS!



WONDERFUL MIX OF OLD & NEW

On large ravine lot backing onto Silvercreek. 4 bedrooms, main floor family room, eat-in kitchen, formal living & dining rooms, hardwood, 3 pc. ensuite plus, plus. \$269,000. Call Rod* or Dinah*. 98-473-30



LOCATION - PLUS LICENSED KENNEL

Minutes from town on paved road. 9 acres with natural fields & nicely landscaped. 3+1 bedrooms, 3 pc. ensuite, brick fireplace, hardwood. \$289,000. To view call Rod* or Dinah*. 98-472-91



PSSST STILL LOOKING?

Spacious 3+1 bedroom bungalow with pool size lot. Eat-in kitchen, hardwood throughout, most windows upgraded, water glass French doors. \$199,900. Call Rod* or Dinah*.



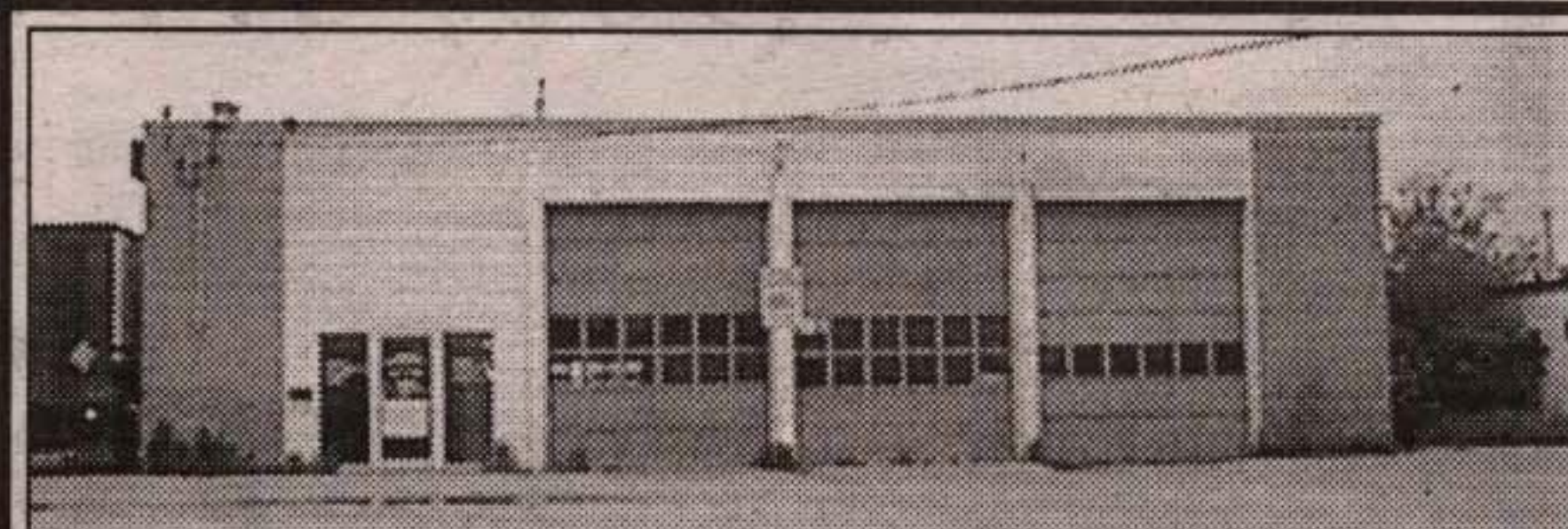
TOO MUCH HOUSE

For the present owners of this 4+ bedroom, 3-1/2 bath, 2700 sq. ft. Brick & Stone home. Also income potential. \$239,900. To view call Rod* or Dinah*.

FOR LEASE

* House Plus Barn on 10 acres. \$1,200-\$1,500.

* Main floor of semi, \$950 plus.



TRUCK REPAIR SHOP

Located in Georgetown industrial area. 7800 sq. ft. repair area plus offices. Listed at \$349,900. Call Rod* or Dinah*. 98-299-30

PRIME OFFICE SPACE

Excellent building. Wheelchair access. Central air. Offices from 300 sq. ft. to 4500 sq. ft. Call Rod* or Dinah*.

LET US SMOOTH YOUR MOVE! ASK ABOUT OUR FREE BUYING OR SELLING GUIDE.