ATTENTION! JUST LISTED IN THE COUNTRY!!!





UNBELIEVABLE BOARD AND BATTEN BELFOUNTAIN

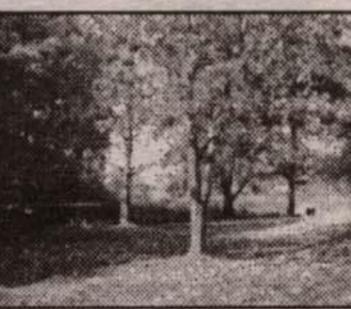
- Splendid 4 bedroom bungalow in paradise
- One of the most magnificent scenic and desired country areas
- Minutes from the quaint town of Belfountain
- 1920 Board and Batten has been lovingly upgraded & restored over last 3 yrs
- Stunning interior design look with spacious rooms & large windows
- Family room (greatroom) overlooking ravines and private Heritage woods
- · High ceilings, high baseboards, wide trim, built-ins, anti-rooms
- Two striking flagstone floor-to-ceiling fireplaces Private deck built into home overlooking woods and ravine
- Walk-out from ground floor rec. room

CALL LYNN* FOR PRIVATE VIEWING!!



- Beautiful ground floor family room, wood stove
- Lower level has another family room or bedroom
 - Oversized double driveway for 8 cars!!

WONDERFUL HALF ACRE PROPERTY IN BALLINAFAD



 Walk-out to newly stained deck and mature property Walk-up to double garage, CVAC, Furnace '97 CALL LYNN* FOR PRIVATE VIEWING!!



LYNN DREWRY*

Sales Rep. Call Lynn for Private Viewing

877-5165 24 Hour Pager



Johnson Associates HALTON LTD., REALTOR



Realadvice

Shopping For A Mortgage

Key thing to keep in mind when shopping for a mortgage are your goals and needs. There are many options, and a mortgage can be customized for your circumstances. Make sure you understand the mortgage contract, which can take time to read and absorb. Banks in Canada have recently taken steps to make this easier for you. They are redesigning their mortgage contracts to so they use plain language and are easier to understand.

Mortgages are available on a closed or open basis, at fixed or variable rates and can have various terms ranging from six months to 10 years.

Open vs. Closed

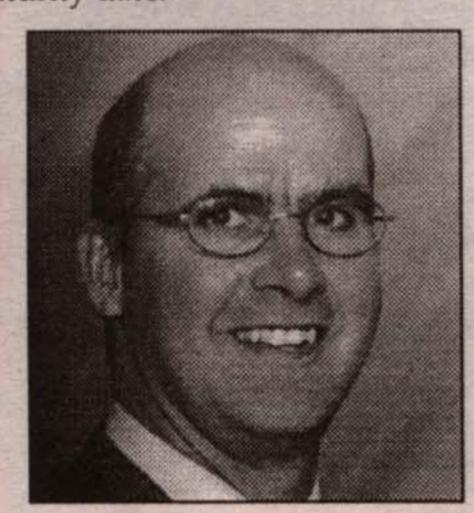
With an open mortgage you can pay as much of your debt as you wish, whenever you want, without penalty. This could allow you to pay your mortgage off more quickly (assuming you have the cash flow to do so), potentially saving you thousands of dollars in interest over the long run. If you want flexibility, an open mortgage can be a good option.

A closed mortgage is one, which is set for a set term and with fixed



conditions. In some cases, the agreement allows pre-payment although a penalty may be charged. While most banks in Canada offer a range of penalty free, partial prepayment privileges, options differ between lenders so make sure to compare. In contrast to an open mortgage, the interest on a closed mortgage is usually lower. In a situation where interest rates are rising it could be to your advantage to lock in. If your income is static, and you want the security of guaranteeing your monthly payments over an extended period, this may be the choice for you.

All Mortgages are fully open at the end of their term this allows you to repay all or part of the outstanding principal without penalty on the maturity date.



J. Pat Thibodeau is a Mortgage Specialist with C.I.B.C. For more details or information, please contact Pat directly at . . . 1 (800) 352-8515 Ext. 2572

EVERY MINUTE OF EVERY DAY!!! FREE 1-800-660-1328 THEN ENTER THE EXTENSION NUMBER



"THIS HOME SHOWS BEAUTIFULLY"

Gorgeous upgraded ceramics throughout foyer, kitchen & bathrooms, extra cabinetry and counter space, exquisitely decorated, three good sized bedrooms, fabulous family room on upper level with cozy gas fireplace, fully fenced lot, central air, central vac, fridge, stove, washer, dryer, built-in dishwasher, custom window coverings and blinds. Where can you find a move-in condition home with all of these extras at this price!!! \$199,900.



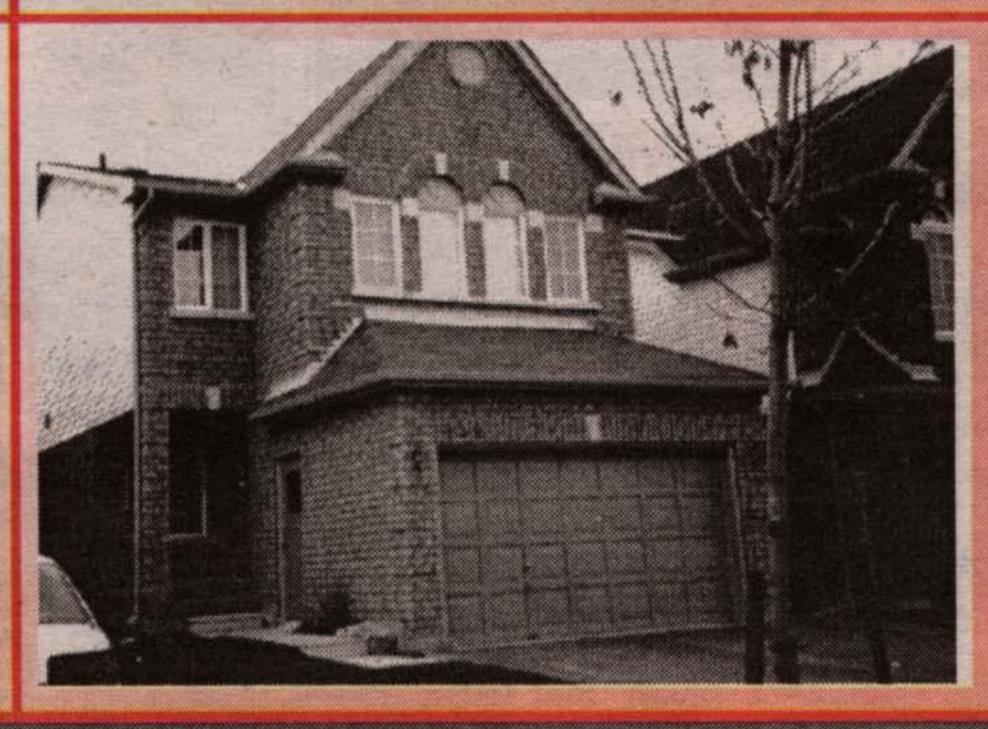
"ONE OF A KIND COMMUNITY IN **UPSCALE SETTING"**

This wonderful model offers approximately 2000 square feet of superbly finished living space. Thousands spent in upgrades, inground pool on site, prestigious development nestled on river site, upgrade to this worry free lifestyle ... no landscaping to do ... no grass to cut ... no gardens to weed no snow to plow and no pool to maintain ... only a few of the many features which ensures Georgetown Estate Townmanors stand apart as a truly distinct community. \$259,900.



"SECONDS FROM ROCKWOOD **CONSERVATION**"

Unique 4 bedroom raised bungalow with finished lower level with hot tub, cathedral ceilings, w/o to deck at back or large balcony at front. Warm pine bathrooms. kitchen, Gorgeous lot backing onto wooded area. Small barn with hardwood. \$189,900.



SORRY... I AM SOLD FOR 97% OF LIST ...AND IN ONLY 5 DAYS!!!



JESSIE JACOBS*

Sales Rep.



877-5165

Johnson Associates HALTON LTD., REALTOR