



Gord Dawe  
Assoc Broker

**GORD\*\* & MICHELE\* DAWE**  
**1-888-656-4348**



Blue Springs Realty (Halton) Corp.

"Give Us A Minute Of Your Time And We Will Give You Years of Experience"



Michele Dawe  
Sales Rep.

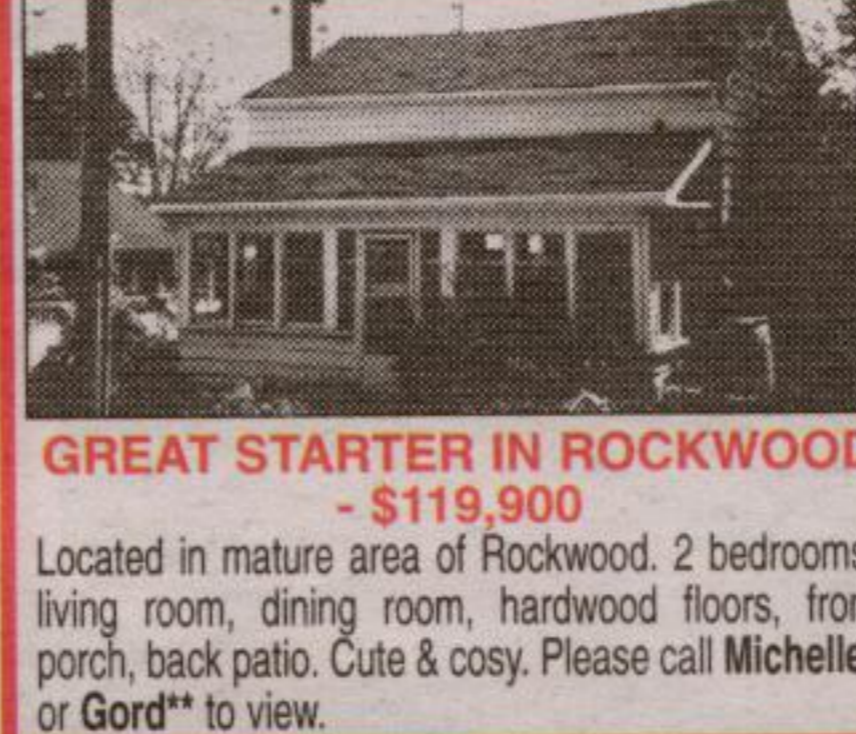


**NEW PRICE**  
Great family neighbourhood in Acton. Front porch, large Oak kitchen with extra counter & cupboards. Walkout from kitchen, living room to 32' x 14' deck & 16' x 32' above ground pool with extensive decking. 3 bedrooms, Pergo flooring. Finished recreation room with gas fireplace & 3 pc. washroom with extra large shower stall. Walk-in from garage, central vac.

**BRICK SPACIOUS 2 STOREY LINK HOME ON LARGE FENCED LOT - \$192,900.**  
Great family neighbourhood in Acton. Front porch, large Oak kitchen with extra counter & cupboards. Walkout from kitchen, living room to 32' x 14' deck & 16' x 32' above ground pool with extensive decking. 3 bedrooms, Pergo flooring. Finished recreation room with gas fireplace & 3 pc. washroom with extra large shower stall. Walk-in from garage, central vac.



**NEW**  
**I LOOK GOOD ON THE OUTSIDE! NEED HELP ON THE INSIDE!**  
Large four bedroom home on private mature lot. Ideal for the handyman that wants to work hard and get ahead. Good Speculative Value! Only \$109,000. Call Gord\*\* or Michele\* to view.



**GREAT STARTER IN ROCKWOOD - \$119,900**  
Located in mature area of Rockwood. 2 bedrooms, living room, dining room, hardwood floors, front porch, back patio. Cute & cosy. Please call Michelle\* or Gord\*\* to view.

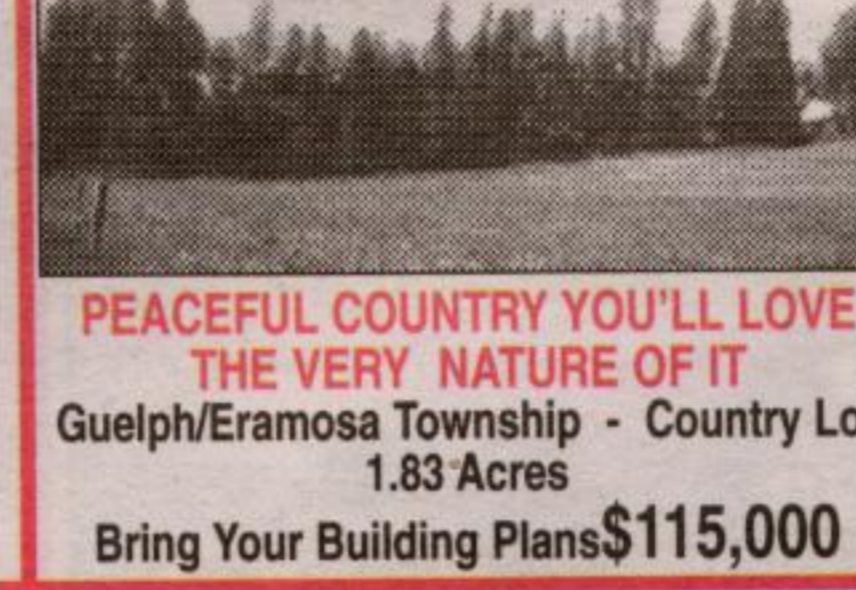


**\$247,900**  
**WHY RENT WHEN YOU CAN OWN YOUR OWN HOME? \$115,900.00**  
Starter bungalow in Rockwood. Country kitchen, living room gas fireplace, 2 bedrooms, large 66x132' lot. (needs TLC), detached garage. Close to Rockmosa Community Centre & Rockwood Library. Please call Gord\*\* or Michele\* to view.

**OPEN HOUSE SUNDAY, SEPT. 16 - 1-4 P.M. 187 Academy, Rockwood GREAT FAMILY HOME BACKING ONTO PARKLAND. - \$247,900.00**  
Bright, spacious 2 storey, 2,000 sq. ft. home. Located in prestigious Rockwood Ridge. Formal living room & dining room. Open concept eat-in kitchen w/ oak cabinets & breakfast bar overlooking family room with gas fireplace & walkout to stone patio. Large master bdrm. with ensuite & walk-in closet, ceramic tile, hardwood floors, upgraded broadloom, central vac, central air. All this and backing onto Parkland. Please call Michele\* or Gord\*\* to view.



**AN OPPORTUNITY TO OWN YOUR OWN HOME - \$99,900**  
Close to Rockwood Conservation. Updated vinyl siding, new fascia, eaves & soffits. Updated roof. This home needs care & imagination. 2 bedrooms, country kitchen, small summer room off kitchen, liv room & offering 66' x 141' lot (irrec.). Flat private area at top of hill.



**\$156,900**  
Eat-in kitchen with walkout to deck and fenced backyard. 3 bedrooms, finished basement. Family neighbourhood. Please call Gord\*\* to view.



**QUIET FAMILY NEIGHBOURHOOD \$215,000**  
New windows in 99. Bay window in LR. Oak kitchen with upgraded built-in dishwasher. Dining room with walkout to wood deck. 23 x 11' 10" main floor family room. 3 bedrooms. Master with 4 pc ensuite. Walk-in from garage. Finished recreation room with woodstove, extra bedroom & 3 pc. washroom.



**\$209,900**  
**PRIDE OF OWNERSHIP**  
Family neighbourhood, 3 bedrooms, could easily be converted back to 4. Loads of upgrades and improvements - windows, roof, siding, soffits & fascia, furnace, kitchen cupboards & garage door. Main floor laundry. Walkout from main floor to deck. Finished basement with extra bedroom, gas fireplace & walkout to sunroom & fenced backyard. Extensive walkways & decking & scenic views. Please call Michele\* or Gord\*\*.



**BRICK RAISED BUNGALOW IN GEORGETOWN - \$214,900**  
Well cared for family home in mature area with hardwood floors, crown mouldings, oak railings, eat-in kitchen, finished recreation room with woodstove. New back porch & upgraded back deck. Updated windows, detached heated garage for those "Car Bufts". Please call Michelle\* or Gord\*\* to view.

# First-time buyers may have to wait for dream home

With so many housing options, price ranges and neighbourhoods to choose from in many communities these days, first time buyers are in a prime position to enter the real estate market.

But buying a first home in today's market, especially in higher-priced areas around the province, requires sacrifice and often, a lowering of expectations.

As a first time buyer, it's important to keep in mind that double car garages, fireplaces, family rooms, powder rooms, walk-in closets, etc. all add big dollars to the price of any home. In the same way, prime neighbourhoods also command premium prices.

What all this means is that your first home may not be that large, beautiful house in a park setting you dream of. It may be significantly smaller, require a longer commute to work and some elbow grease on your part to clean and fix up. But, as your equity builds, you will be able to trade in this home for a better one. It may take several trade-ins over a period of years, but eventually you can realize the home of your dreams.

### Down payment the key

The key to getting started for most first time buyers is the initial down payment. This is the part of the purchase price you have to put down as cash— usually 25 per cent of the purchase price for a conventional mortgage or as low as five per cent (see below). Saving up for a down payment and keeping up with the monthly payments (mortgage, utilities and property taxes) may require you to make significant changes in your spending and lifestyle habits.

One of the best ways to save for a down payment is by taking advantage of government programs available to first time buyers. Enlist the services of a real estate professional to help you understand how these programs work. A realtor will also help you understand and choose the housing options and neighbourhoods that will best serve your pocketbook and desired lifestyle.

See DOWNPAYMENT, pg. 13

## DONNA RAE\*

\*Sales Rep.

# 877-5211

# RE/MAX

BLUE SPRINGS REALTY (Halton) CORP.

360 Guelph Street, Georgetown

**MUST SELL**

**\$525,000**

Spectacular home on 10 acres north of Georgetown. 5000 sq. of luxury. 4 bdrms - the 1 could be a nanny suite, teenagers or elderly parent/s. Oak circular staircases up and down. Four fireplaces, 4 washrooms and a triple car garage. Extra, extra large kitchen with patio walkout to 70x16' deck. Ceramics throughout the home. Beautifully finished basement with walkout to outside and to garage as well as a hot tub. Call quickly, **Donna Rae\***.

**STEWARTTOWN**

**\$179,900**

1-1/2 storey 3 bedroom home on very large lot. Minutes from town but country feeling. Large mature trees and plenty of space for parking. Large eat-in country kitchen. Separate dining room. Open concept at the top of the stairway that could be converted to a 4th bedroom or computer area etc. Newer windows throughout. Curb appeal. Call **Donna Rae\*** for a personal viewing.

**\$264,900**

Immaculate 4 bdrm home on a nice street in Georgetown South Subdivision. Living room, dining room as well as a cozy family room boasting a corner fireplace. Main floor laundry room with walkout to garage. Eat-in kit. with separate breakfast area and a walkout to a fabulous backyard. The landscaping of the backyard is ready for you to bring lounging furniture and sit back and enjoy. Don't miss out on this truly nice home. Call **Donna Rae\***.

**REDUCED**

**SOLD**

**GEORGETOWN SOUTH \$232,000**

3 bedroom, 2 bathroom, 2 storey, all brick home. Extra large eat-in kitchen boasting separate eating area, oak cupboards and patio walkout to large deck and hot tub. Finished rec room. **Call Donna Rae\***.

**VENDOR MOTIVATED**

**SOLD**

**\$262,000**

Vendor has reduced the price on this immaculate 4 bdrm home. New upgraded broadloom installed throughout. Be sure you call to come out and inspect this great value. The master bdrm boasts a lovely ensuite. The eat-in kit. has a separate breakfast area with a patio walkout to the private backyard. Central air just in time for July and August. Central vac. Gas fireplace in the family room. Main floor laundry room with walkout to double car garage. Some genuine California shutters. Nice sized front porch for sitting. Desirable street close to 10th Line making for easy access to Steeles Ave. for commuting. I would be pleased to give you a personal viewing so call **Donna Rae\*** and we'll arrange a time.

**SOLD**

**DESIRABLE AREA \$189,900**

Sidesplit located in the Fairy Lake area. 3 bedrooms, 2 bathrooms and fin. basement. Hardwood floors throughout as well as under broadloom. Eat-in kitchen, patio walkout from dining room and door walkout from kitchen - both go to the fully fenced backyard. Single car garage. Be sure to call for a viewing. **Donna Rae\***.