

**NEW HOMES BUYERS GUIDE**  
**NEW HOMES**

Published Monthly November 2001 Serving the Readers of Halton Hills 6 Pages  
 Ashton Ridge Homes & White Rose Home & Garden  
**Brings You Home For the Holidays!**

Let us show you the new homes that are available in the Halton Hills area. We have a variety of homes to choose from, including new construction homes, townhomes, and more. We have a variety of home models to choose from, including the Rockwood Model Home, the Home For the Holidays, and more. We have a variety of home models to choose from, including the Rockwood Model Home, the Home For the Holidays, and more.



**NOW GOING TO WESTERN BRAMPTON AND MISSISSAUGA!**

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**The Independent & Free Press**

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**Georgetown, Acton, Rockwood, Western Brampton & Mississauga Areas**

Rural Routes: Alton, Belfountain, Caledon Village, Orton, Cheltenham, Limehouse, Norval, Terra Cotta, Rockwood, Hornby, Eden Mills, Caledon

**Contact SUE SPIZZIRI at (905) 873-0301**

*Dream a home, and own with it with new computer program*

For most of us, buying a house is a big financial commitment. So it pays to investigate your options beforehand, and it's important to re-evaluate periodically along the life of your mortgage.

Luckily, there are tools that can help at every step, from putting together a down payment, to paying down and paying off your mortgage as quickly as possible.

Intuit Canada has put those tools into your home computer by introducing the Quicken Mortgage Centre with the release of Quicken 2002.

For years Canadians have used Quicken to manage their household budgets, balance chequebooks, monitor stock portfolios and do online banking. With the new Mortgage Centre, Quicken has gone even further to give users better control of the single biggest item affecting their finances.

First-time homebuyers can use it to determine how large a mortgage is right. It will help set a personal budget, based on your existing income and expenses. You can play with "what-if" scenarios to see how changing certain aspects of your finances might affect the size of mortgage you can handle. It can even help you chart a savings plan so you can put together a down payment.

The Quicken Mortgage Centre becomes indispensable when you're ready to buy. It can actually help you find, apply for and get a mortgage from the comfort of your home! Just fill out a form using the information you've already entered into Quicken, then it shops for the best terms and rates available to you in your

particular situation. If you qualify, Quicken presents you with offers from lenders anywhere in the country who are willing to give you the funds you need to buy a home.

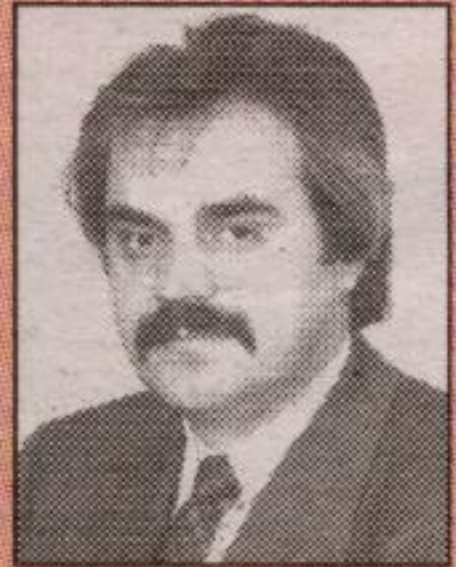
For those already paying off a home, sooner or later your mortgage will come up for renewal. That's when most homeowners start checking out rates and options. Using the Quicken Mortgage Centre, your options increase. You're not limited to the lenders in your area. You don't have to investigate each one individually. At renewal time you can use Quicken to shop the whole country to find the best terms and rates for your individual situation.

If you've already locked in to a specific term — one year, five years, 10 — you're stuck with a particular interest rate. Break that agreement and there's a penalty. If rates drop low enough, however, your savings could outweigh that penalty; you might be further ahead to break your mortgage, pay the fee and sign on at a new rate of interest. We'd all sit down and do those calculations if we had time, but few of us bother. The Quicken Mortgage Centre does however, and it'll do the math for you, potentially saving you valuable dollars.

When you get the best deal possible on a mortgage and have the tools to help pay it off, other goals like a dream vacation or comfortable retirement become a much bigger reality. Quicken 2002 and its new Mortgage Centre is that tool.

For information, contact Intuit Canada at 1-888-829-8684 or visit [www.quickensoftware.ca](http://www.quickensoftware.ca).

— News Canada



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**YVONNE HRKAC**

**STUNNING CUSTOMIZED BUNGALOW - \$309,900!!**



Approx. 3680 sq. ft. of finished living space with upgrades galore. Includes french doors, 14' ceiling in liv. rm. & hallway, casement windows, gourmet kitchen with b/i appliances, CAC, CVAC, security, 2 FPS, upgraded lites thruout, plush broadloom & quality ceramics & much more. Large lot with gorgeous landscaping & massive 2 level deck. Desirable street in Georgetown South.

**MOVE IN BEFORE CHRISTMAS! 4 BEDROOM HOME - \$339,900**



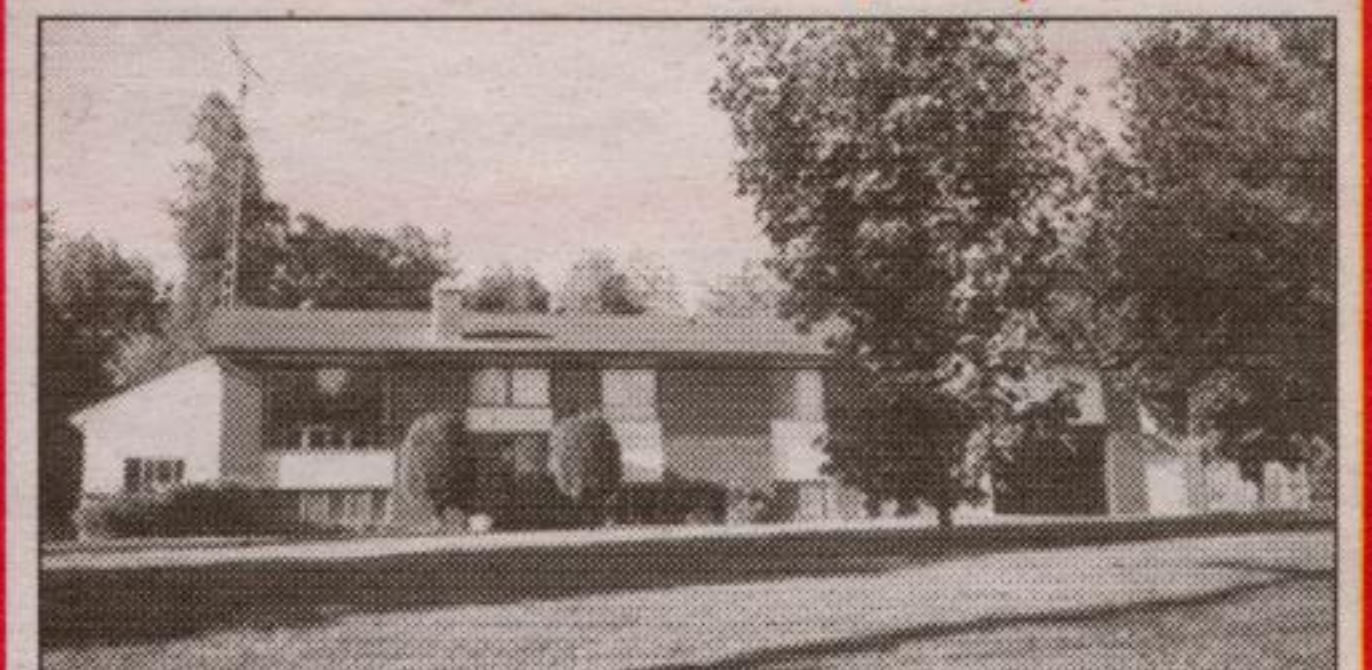
Set on a quiet desirable street & offers almost 2800 sq. ft. of excellent quality & upgrades. Includes vinyl windows, lovely upgraded kitchen, new leaded glass front doors, numerous pot lights & upgraded lighting, upgraded circular oak staircase, monitored security, CAC, jacuzzi in ensuite bath & much more. Freshly decorated in contemporary tones. Beautiful landscaping and lovely curb appeal. MLS#LU5713

**STEPS FROM LAKE AND PARK \$199,900!!!**



Great 3 bedroom family home set on a mature tree lot in a great neighbourhood. Nicely decorated & updated with quality windows, replaced roof & upgraded front door. Lovely Oak kitchen with walkout to large interlock patio & private fenced yard with large storage shed & above ground pool. Finished rec room, hardwood floors under broadloom & much more. MLS#LU4698

**.61 ACRE WITH INDOOR POOL & 30' X 50' SHOP - \$369,900**



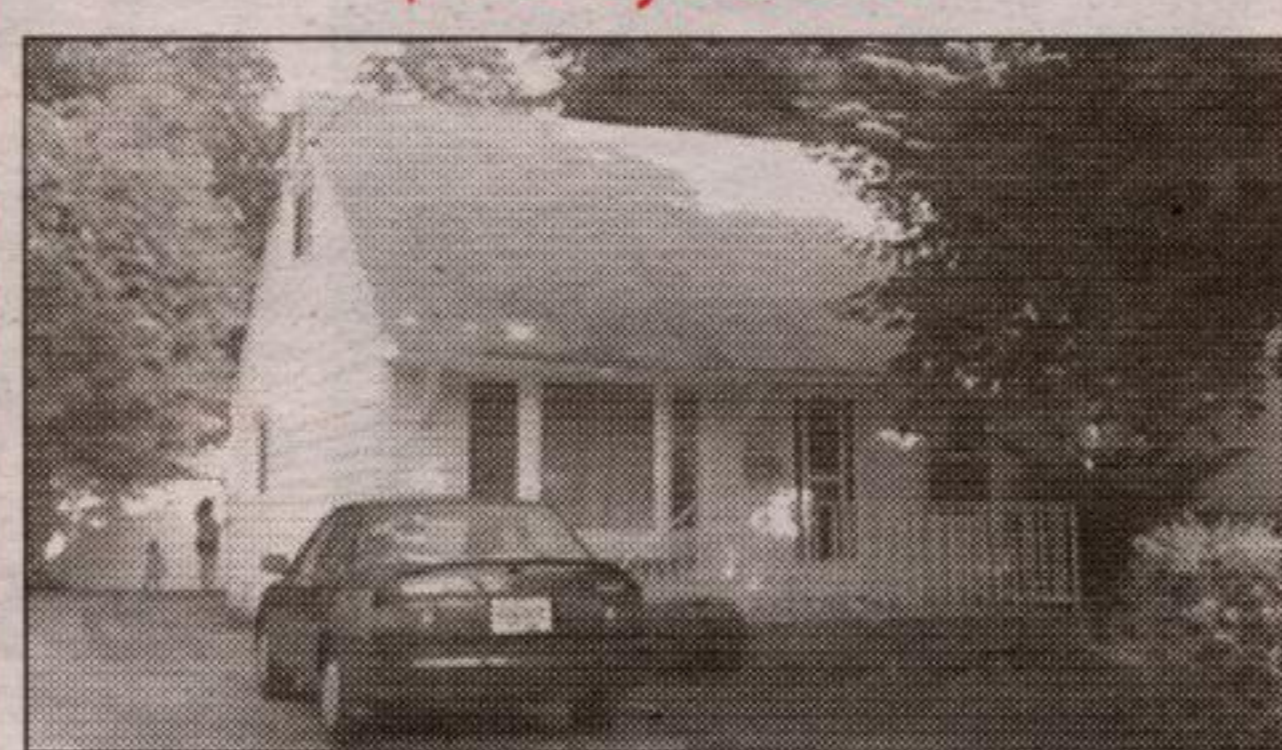
This charming country home offers year round enjoyment in the indoor pool & large workshop, plus the convenience of town water. Features a spacious living room with fireplace, large eat-in kitchen with loads of cupboards, 2 full baths recently updated & includes a 6 jet whirlpool in ensuite. Totally finished rec room & separate games room with interior access to garage. Fully paved massive driveway & much more. MLS#LU45003

**1+ ACRE WITH NEW BUNGALOW \$419,900!**



Beautiful open concept design w 9' ceilings throughout, quality ceramics, hardwood in 2 rooms, gas fireplace in great room, vinyl casement windows, Renaissance XL shingles, oversize triple car garage & much more. Convenience of town water, gas & cable with country living. Move into your dream home this summer.

**BACKS ONTO PARK \$154,900!!**



Spacious 3 bdrm starter or retirement home in quiet mature area of town. Gorgeous large tree lot, 50'x158' with a detached garage. Upgraded with new vinyl windows & gas furnace. Lovely renovated 4 pc. bath, main floor family room, large utility/laundry room with 2 pc. powder room. Excellent value. MLS#LT0464

**BRAND NEW HOME \$224,900!!**



Move in before Christmas into a gorgeous new home with top quality finishings and excellent features. Includes gas fireplace, 3 bedrooms, 3 baths, vinyl windows, double car garage, quality ceramic tiles and plush broadloom, main floor laundry room & much more.

**A GREAT START \$117,500!!**



Located at the end of a quiet court, this neat & clean townhome features open concept kitchen/living room with breakfast bar in kitchen, 2 spacious bedrooms, bright & sunny solarium (could be 3rd bedroom or den). Includes stove, fridge & built-in dishwasher. 2 parking spots included. Move in before Christmas. Carries less than rent!! MLS#LU9532