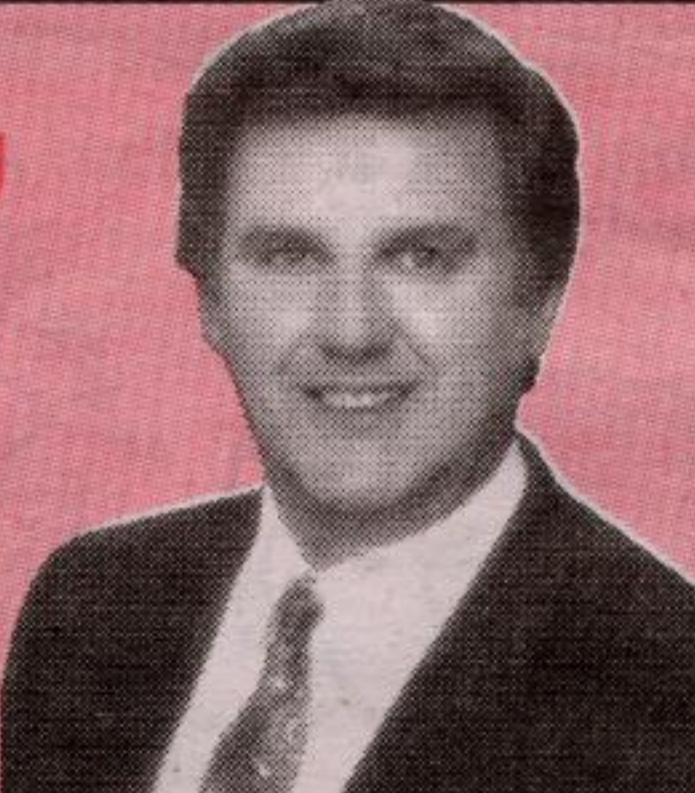


DON'T FORGET
 Mike Adams has been taking care of Real Estate Sales in Georgetown for 25 yrs. He has the experience you need to get the job done right.

When You Think "REAL ESTATE" Think MIKE ADAMS*

REFINANCING? PURCHASING?
VARIABLE RATE MORTGAGE 2.0%* (O.A.C.)
*SUBJECT TO CHANGE



NEW **\$269,000** **"WHAT A FIND"**



Huge 4 bedroom w/main floor family room w/o to super backyard with i/g pool, prof landscaped. A must see. No need for a cottage, check out the backyard. Located on a kid safe cres. Super location. This is a rare find on a great street. Walking distance to school & park. Call **Mike Adams***.

\$489,000 **GRAND OLD LADY OF GLEN WILLIAMS**



One of the most interesting (Vintage Victorian) homes you will see. Turn back the clock to this carefully renovated. "Double brick" home with three bedrooms, huge sun room with gas fireplace for all year. Main floor family room, country kitchen, large dining room & living room (or parlour) with original trim work. Charm ++. Architectural details found only in an old home. This is perfect for your antiques. Check out the huge garage with loft (extra rm), inground pool, huge mature lot with trees and landscaping. Call **Mike*** for all the updates that have been done. Just move in. Old but new.

RE/MAX **CALL MIKE ADAMS*** **905-877-5211**

BLUE SPRINGS REALTY (HALTON) CORP. Smart people always read the fine print, always use a designated driver and always buy or sell their properties with Mike Adams*. Call Mike* today

Follow these tips to:
Choose the right mortgage

With short-term interest rates hitting recent lows this may be a good time to consider buying a home.

Low rates have opened the doors of homeownership to many first-time buyers who once believed the cost of carrying a mortgage was beyond their financial reach. But Terry Fitzpatrick, vice-president, Consumer Lending for Bank of Montreal, advises homebuyers to look before they leap.

"When looking to finance their first home, purchasers need to find a mortgage that will fit their individual needs," he cautioned.

"It is important for people to find a mortgage that suits their current circumstances, yet is flexible enough to adapt to their future needs," said Fitzpatrick. "As homeowners progress through the various stages of life, their financial situation will typically change."

"Their mortgage needs to be flexible enough to adapt to these changes in their life. For example, an option that allows skipping a payment, gives a homeowner the benefit of some breathing room if unexpected expenses put a squeeze on the monthly budget."

To identify the most suitable type of mortgage, first determine your budgeting priorities. For example, is it more important to pay down the mortgage quickly, have the lowest possible monthly payments, or secure a low interest rate to minimize the overall cost of your home?

If you want to pay down your mortgage quickly then you may want consider an open mortgage. These mortgages allow extra payments at any time without an interest penalty. Plus, you have the flexibility to pay off a portion or all of your mortgage whenever your financial circumstances allow.

If you are looking for the security of knowing your costs won't change over a fixed period, a closed mortgage might be the best option. These mortgages allow homeowners to lock into a fixed rate of interest for a specific term.

To lower your monthly payments, consider stretching your mortgage payment over a longer amortization period. This can help you manage your cash flow but it means you're making smaller payments against your principal, thereby increasing overall interest costs. On the other hand, shorter amortization periods can decrease the overall interest paid, but require higher monthly payments. Online mortgage calculators, such as the ones at www.bmo.com, allow you test various scenarios to see how changes to your amortization period affect your monthly payments.

"To be sure about your choices, meet with a mortgage expert," urged Fitzpatrick. "They can bring all of the right tools and expertise to your disposal, and can help ensure you've considered all the options and know exactly what you can afford before you start looking for a home."

Information provided by Bank of Montreal, www.bmo.com/mortgages

— News Canada



PETER HRKAC
REMAX HALL OF FAME MEMBER

RE/MAX

Peter & Yvonne Hrkac* Sales Representatives
(905) 877-5211

Blue Springs Realty (Halton) Corp.



YVONNE HRKAC

BRAND NEW HOME
\$226,900



Up to \$10,000 worth of upgrades included. Three bedrooms, 3 bathrooms, gas fireplace, oak staircase, pickets and railings (stained), vinyl windows, ceramic tiles, roughed in 4th bathroom. Immediate possession available. Please call Peter Hrkac*.

ALMOST BRAND NEW
\$239,900!!



In Georgetown, fully detached brick home features a lovely open concept design with decorative columns, 3 bedrooms, 3 baths, eat-in kitchen with walkout to yard, main floor family room, vinyl windows, high eff. gas furnace, central air, spacious master bedroom with 4 pc. ensuite bath & walk-in closet & much more. Mint condition, only 1-1/2 yrs new. MLS#LW291

SPACIOUS HOME NEAR LAKE
\$197,500!!



SOLD

Set on a nicely landscaped, large pie-shaped lot, this well updated sidesplit includes quality Low E windows, replaced furnace, roof and central air. Main floor family room with fireplace & new Pergo floor. Brand new broadloom in 3 bedrooms, new Pergo flooring in living & dining room. Eat-in kitchen with walkout to covered deck & much more. Excellent value!! MLS#LW0504

MASSIVE LOT IN MATURE AREA OF GEORGETOWN
\$227,900!



This charming & spacious home has been beautifully maintained & upgraded throughout. Brand new 25 yr. shingles just done, gas furnace & central air (1999), renovated bathroom, all windows replaced or aluminum capped, stone fireplace in cozy living room, dining room with walkout to covered deck, convenient upper floor laundry, spacious 3 bedrooms, finished basement with rec room, 4th BR & 3 pc. bath & much more. Freshly painted & in immaculate move in condition. MLS#LW5347

1 ACRE WITH TOWN WATER, GAS & CABLE
BRAND NEW - \$399,900!



Beautiful open concept design with 9' ceilings throughout, granite counters, 3/4" hardwood floors, gas fireplace, oak staircase with heavy pickets and railings, vinyl casement windows, Renaissance XL shingles, oversize triple car garage & much more! Call Peter* for information. MLS#X42481

ONLY 7 YEARS NEW!
\$209,900



Beautifully decorated & freshly painted throughout, this 3 bedroom home is only 7 years new & features a spacious eat-in kitchen with lovely Maple cabinets and a walkout to deck & fenced yard. It has a massive, professionally finished rec room with gas fireplace. Includes central air, central vacuum & garage door opener. Move in condition. MLS#LU738

.61 ACRE WITH INDOOR POOL & 30' X 50' SHOP - \$339,900



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#LV4031

UNBELIEVABLE BUT TRUE!
\$259,900

NEW



Lovely new home features: 4 large bedrooms, 3 bathrooms, gas fireplace, hardwood floors, vinyl windows, oak staircase, pickets and railing 2x6 construction, double car garage, Carrier high efficient furnace and a lot more! Please call Peter Hrkac* for information.

BUILDING LOT - Georgetown - \$69,900 - Ready to build your dream home. All town services available. Good value! Call Peter* for details.