



CIRCA 1840
Built by master stone masons from materials quarried at Belfountain. Now offered in a setting of park, woods and lawns with the West Credit River flowing thru. Live another lifestyle in this spacious home from another era. Priced at \$489,000. Arrange your viewing appointment by calling Bill Ellis*.

Johnson Associates
HALTON LTD., REALTOR

877-5165



Call **BILL ELLIS****
Assoc. Broker

Financial advice for first-time homebuyers

With short-term interest rates hitting recent lows, home-ownership is becoming affordable for more Canadians.

"This may be the perfect time to consider purchasing a home," says Terry Fitzpatrick, vice-president, Bank of Montreal Consumer Lending. "With the variety of mortgage terms and options available, as well as low interest rates, more people are finding that they can afford to purchase a home."

He recommends the following "to do's" for first-time homebuyers:

- Find out how much you can afford before you begin house hunting with a pre-arranged mortgage. You can visit with a mortgage expert or try the online tools and applications that many financial institutions offer to help you determine how much you can afford and what your monthly payments are likely to be.

- Keep in mind that if your down payment is less than 25 per cent, a one-time premium to insure your mortgage against default is required. While your down payment can be as low as five per cent, remember that the larger your down payment, the less your home will cost you over the life of your mortgage.

- Budget an additional three to four per cent of the price of your home for additional up-front costs such as land survey fees, house inspection fees and land transfer tax.

- Look for flexible mortgage options. For example, the ability to skip a payment or suspend payments for a few months can help you manage your monthly cash flow if an unexpected emergency should arise.

- View your home as an investment. Consider its location and accessibility, the average cost of other homes in the neighborhood, and, if renovations are required, whether or not you're likely to recover the investment if you sell your home in the future.

"To help you find the mortgage that suits your needs talk with a mortgage expert," adds Fitzpatrick. "That way potential homeowners can review all of their options with an experienced professional and understand exactly what they can afford before they start looking for a home."

Information provided by Bank of Montreal, www.bmo.com/mortgage.
—News Canada




Winning Team

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RE/MAX BLUE SPRINGS REALTY (Halton) CORP.
**Associate Broker *Sales Representative



Dave Braida*



GRAMMA'S HOUSE
Well maintained storey & half on mature lot. Upgrades are furnace, windows, roof. Full basement waiting for your finishing touches. Asking \$172,000. Call Janis** 853-2086.



CLEAN & BRIT!
This newer home in great location is ready to move into. Three spacious bedrooms, eat-in kitchen. All upgraded broadloom, custom window coverings & 5 appliances all included. Double car garage and walkout to fenced yard & large deck. Only \$214,900. Call Janis** or Dave* 853-2086.



LOVELY IN LAKEVIEW
This open concept, split level is in a great location. Many updates are evident. New furnace in 2002, electrical, some windows, finished rec room, den, bright kitchen overlooking beautiful back yard with pond. Call Janis** or Dave* 853-2086.




COUNTRY KITCHEN
Quaint bungalow with huge country kitchen. Many upgrades including windows, furnace and roof. Large backyard with some newer fencing. New gas fireplace and broadloom. Call Janis** or Dave* 853-2086.



TIRED OF RENTING?
Vendor will assist with down payment if necessary. Mortgage will carry for less than rent to qualified purchaser. This solid brick Victorian in downtown Acton has 3 bedrooms, large kitchen, dining & living rooms. Ready for occupancy. Call Dave* or Janis** to view.



TO BE BUILT
Two semi-detached homes in downtown Acton by Quality Custom Builder. Walk to shopping and church. Pick your own options & colours. Call Dave* or Janis**.



WHY LEASE?
In today's low interest environment, it's becoming more common to own at less cost than it is to lease. This property offers two large workshops, plenty of outside storage & parking on 1.2 acres and even a detached residence. Located in the heart of Halton Hills (Stewarttown). Call Dave* for further details.

IN TOWN RESIDENTIAL BUILDING LOT
Ready to build lot in Acton. All town services available. Central location, close to all amenities. Call Dave Braida* for further details.

DEVELOPMENT POTENTIAL
Excellent opportunity for development. 116.3 acres with highway #7 frontage between Acton & Georgetown. Call Dave Braida* for more information. \$699,000.




72 KINGHAM ROAD, ACTON

URGENTLY NEEDED!
Kingham Road Townhouse!!
Thinking about selling????!!
Please give Janis** or Dave* a call.



199 KINGHAM ROAD, ACTON



VENDORS RETIRED AND WANT IT SOLD
Bring an offer on this three unit freestanding commercial/residential building in Downtown Acton contains 1 street level commercial/office unit and two separate residential units. Includes full basement. Parking at rear or on street. Call Dave* or Janis** to view.

MONICA KEESS*
*Sales Rep.
(905) 877-5165

Johnson Associates
HALTON LTD., REALTOR




QUIET LAKEVIEW GEM

Serene and private backyard is like extra living space! 3 bedrooms, modernized kitchen, hardwood throughout, fireplace, 1-1/2 baths, single attached garage with skylights and great gardens. Add this to a great neighbourhood and you've found home. Call **Monica Keess*** for your appointment to view.

02-251-90