


Do You Know

...
the best way to reach your buyers and sellers?



The

Real Estate Digest

THAT'S HOW!

with Door-To-Door Coverage

Wednesday Edition

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Weekend Edition

19,700 copies delivered to:

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The Independent & Free Press (905) **873-0301**

Buying a new home is a great way to invest in your future

So you've decided you want to stop paying rent and buy your first home. You're not alone. With interest rates at their lowest in decades, many people have discovered that mortgage payments can be significantly lower or at least comparable to the rent they are currently paying.

Making the decision to become a homeowner is the easy part since buying a home is a great investment in your future. For many people, it's no problem to keep up the monthly mortgage payments and other costs associated with home ownership. But what usually holds first-time buyers back is the initial down payment required to obtain a mortgage.

How much can you afford?

The first thing you need to determine is how much house can you realistically afford? It's a good idea to talk to a realtor for help in this area. A realtor is skilled at helping people make their dreams of home ownership come true. He or she knows how to assist you in assessing your needs and wants and can then match them with homes in your price range. As well, he or she will help you understand property financing, taxes, insurance and the process you will go through as a first-time buyer to complete a real estate transaction.

Your realtor can also offer advice on way to save your down payment

faster. He or she will likely suggest you take advantage of government programs such as an RRSP loan or the Ontario Home Ownership Savings Plan (OHOSP). Another option your realtor can help you explore is a high ratio mortgage. A high ratio mortgage requires a smaller down payment than a conventional mortgage because it is insured by the CMHC (Canada Mortgage and Housing Corporation). Talk to your realtor for details on how these programs work.

Once you know your price range and have a down payment plan in the works, your realtor will work with you to find the "home of your dreams". For more people, their first home is more modest than the true home of their dreams, but it is a start and will be much more affordable.

When you have found the right home, your realtor will be there to negotiate on your behalf to get the best purchase price possible. He or she will make sure your interests are covered in the purchase and sale agreement and will help with all the details required to complete the transaction.

A realtor's knowledge, expertise and negotiating skills will ensure your first time home buying experience is a dream come true and not a nightmare.

—Ontario Real Estate Association

Alan McPhedran, *Sales Rep.

RE/MAX Blue Springs Realty (Halton) Corp. Rockwood

519-856-4348 Toll Free: 1-888-656-4348




214 MAIN STREET, ROCKWOOD

Charming and updated 3 bedroom home. Hardwood floors, newer windows, electrical, plumbing and furnace. Detached workshop/garage heated and insulated. Call Alan McPhedran*.



127 PARKVIEW LANE, ROCKWOOD
Superb 5 bedroom family home, 2800+ sq. ft., hardwood/ceramic floors, main floor laundry, formal LR & DR, fenced yard, inground pool & hot tub. Bring the family. Call Alan McPhedran*.



CENTURY STONE - 99 ACRES

Located at 5721 4th Line Eramosa, this 1897 totally renovated and updated stone home sits on 99 acres. Home & grounds show a 10+++-. Looking for a stone house? Here it is!!! Call Alan McPhedran* @ 888-656-4348.



5191 1ST LINE - ERIN \$398,000
3 acres, this property has it all. 1600 sq. ft. renovated and updated bungalow, 32 x 40 heated/insulated shop with 2 large lift doors, 24 x 24 barn with 4 stalls, 2 paddocks, spring fed "bass" pond. Call Alan McPhedran*.



EXECUTIVE BUNGALOW...

sitting on 1+ acre lot overlooking Lake Belwood. Long list of amenities including upgraded kitchen, built-in appliances & Corian countertop. Cathedral ceiling in great room, marble shower in ensuite, walkout basement & much much more. Call Alan McPhedran* @ 888-656-4348.

NORM PAGET
*Sales Rep.

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Contact Me! Norm Paget*
100% Club
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NEW

GEORGETOWN SOUTH BEAUTY

This home shows 10+++-. Features include: alarm system, CA, CVAC, Herringbone pattern hardwood in foyer, hardwood in dining rm & kitchen, open oak staircase, extra windows in fam. rm, 3 FPs - 2 gas, 1 faux. Crown mouldings & medallion in DR. Features in the kit. incl: B/I dishwasher & microwave, California shutters, French patio doors w/o to yard and pool. All rooms have phone & cable. Mstr bdrm has sitting area, H/H closets, soaker tub & sep. shower. Above ground 15' round pool. Prof. fin. bsmt. Call Norm Paget* to view.

NEW

5 BEDROOM/ 5 BATH EXECUTIVE ESTATE HOME ON 2.6 ACRES

Nicely landscaped ravine lot with pond, and bordered on 2 sides with bush. Privacy plus. Stunning executive home with finished walkout basement, and triple car garage. Loaded with upgrades and extras. Call Norm* to view.

TERRA COTTA DEVELOPMENT LAND \$799,900

28.7 acres in prestigious Terra Cotta, designated as Rural Cluster permitting development of low density housing on private services. Possible development of 9 executive estate lots. Call Norm Paget* for more information

MORE HOMES FOR SALE
Log on to **www.RealEstateInGeorgetown.com**