

CHMC reduces homeowner mortgage insurance premiums

Canada Mortgage and Housing Corporation (CMHC) is making homeownership more affordable through a 15 per cent reduction in homeowner premiums for mortgage loan insurance.

All Canadians looking to buy or refinance their homes using CMHC's mortgage loan insurance products will automatically benefit from the reduction in premiums. On a mortgage of \$100,000, this represents a reduction of \$500 based on a five per cent down payment.

Since 1954, CMHC mortgage insurance has helped one in three Canadians buy their homes, in most cases, their first home. The Corporation helps Canadians obtain financing to purchase a home when they have the ability to manage and carry the mortgage debt, but have less than a 25 per cent down payment.

"CMHC leads the market in using technology to improve client service and the efficiencies of its operations. In 1996, CMHC introduced emili, an automated insurance risk system that makes the application process for mortgage loan insurance faster and the risk assessment of the application more precise. Through innovations such as emili, and the experience we have gained through its use, we are now in a position to pass on the benefits to Canadians through reduced homeowner

mortgage insurance premiums," said Karen Kinsley, president of CMHC. "In addition to making home ownership more affordable, CMHC offers a wide range of new and innovative mortgage insurance products and services that meet the changing needs and lifestyles of Canadians."

CMHC is Canada's national housing agency with a mandate to help Canadians gain access to safe, quality and affordable housing. CMHC supports the Canadian housing industry and improves the living conditions of Canadians through its activities in mortgage loan insurance and securitization, assisted housing, research and information transfer and the promotion of Canadian housing exports.

Mortgage insurance protects the lender against payment default by the home buyer. It is required by most lenders if the home

buyer has less than 25 per cent of the purchase price as a down payment. By providing mortgage loan insurance to lenders, CMHC enables home buyers to finance up to 95 per cent of the purchase price of a home.

The premium for mortgage loan insurance is based on the amount of the loan in relation to the value of the home. The premium may be paid in cash or added to the mortgage.



ESTATE LOT AND HOME IN TOWN



Oversize gourmet kitchen with oak cabinetry, built-ins, granite island, tile counters. Two fireplaces, formal living and dining room, main floor den and laundry. Multiple French doors, walkouts to 19 x 33 kidney shaped heated pool with fibre-optic lighting, jacuzzi, and wrought iron fencing. Landscape and decor is picture perfect - one of a kind! \$549,900.

Country living with all the amenities. Approx. 1 acre with 3700+ sq. ft. Victorian reproduction surrounded by wooded conservation lands. 4 bedrooms including finished loft, C/A, C/VAC, radiant heated hardwood & ceramic flooring.

PRIVATE COUNTRY RETREAT



Large family home, situated on 3 1/3 scenic acres. Close to Acton, Guelph & 401. This 5 bedroom, 3 bathroom home is spacious with lots of room. Custom built to the highest specifications. You won't be disappointed! I look forward to showing you this special property. Small barn/storage shed. Offered at \$399,000. Additional land available.

Great 1.4 acre vacant estate building lot overlooking Blue Springs Golf Course. This is one of the only two lots not built on in this exclusive development. Minimum 3000 sq. ft. home. Use your own plans and builder or listing agent works with three local custom home builders.

INEXPENSIVE INDUSTRIAL LAND



75% SOLD

Industrial land \$69,00/ac, no lot levies, minimum one acre lots, just west of Acton on north side of Highway #7. Each lot serviced with natural gas and water to lot line. Purchase responsible for installation of private septic system. Most dry industrial uses allowed. Contact listing salesperson for additional information.

BLUE SPRINGS GOLF COURSE LOT



3000 sq. ft. home. Use your own plans and builder or listing agent works with three local custom home builders.

GEORGETOWN INDUSTRIAL SUB-LEASE



9000 sq. ft. and 7500 sq. ft. \$4.50 sq. ft. plus TMI. Available 30 days. Please call John Bartlett* to view.

Approx. 20,000 sq. ft. 12 to 14 ft. clear, truck level loading, lots of natural light (windows), 1100 sq. ft. of renovated office. Dividable into 3500 sq. ft.,

ACTON COMMERCIAL

3500 sq. ft.
Current use - automotive.
Available November 2003.
\$6.00 per sq. ft. plus TMI.



Maureen Plucinsky B.Sc.

HALL OF FAME
Town & Country Sales Representative

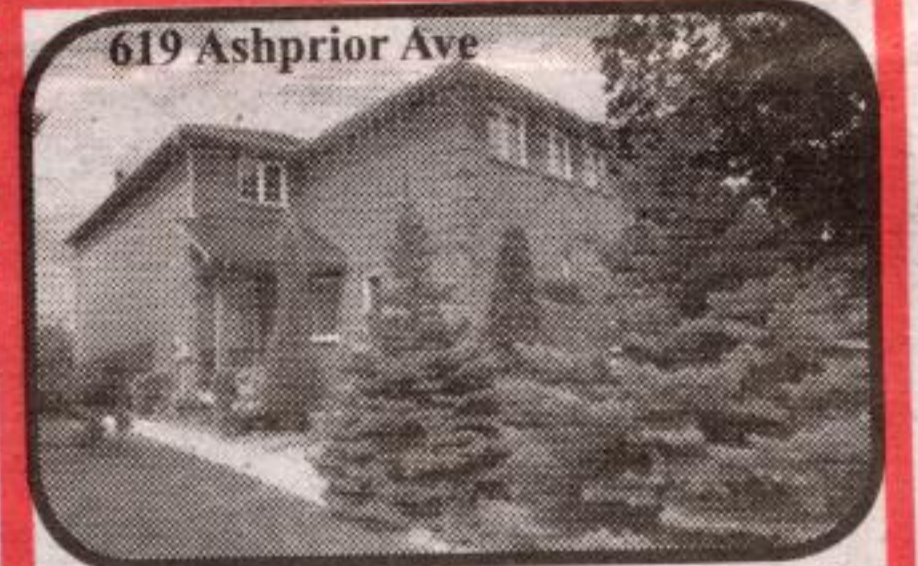


Blue Springs Realty (Halton) Corp.

(905) 877-5211
1-800-834-5516

Directions & Photos

<http://maureen.ca>

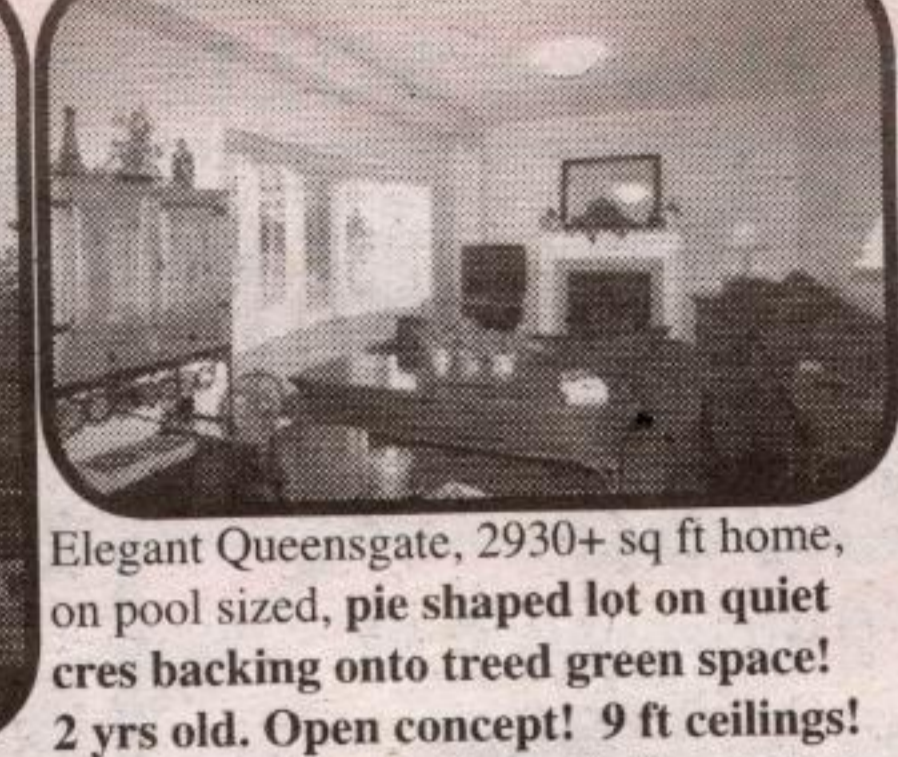


619 Ashprior Ave
Miss: 4 bdrm, 4 WR, 2 kit, fin bsmt with walk-out, S of 401, W of Hwy 10. Landscaped. Private, fenced yd. Park 5. Large deck. Rec rm with walk-out to enclosed patio area. In-law potential. \$364,500

NEW



Georgetown South: backing onto trees



Elegant Queensgate, 2930+ sq ft home, on pool sized, pie shaped lot on quiet cres backing onto treed green space! 2 yrs old. Open concept! 9 ft ceilings! California blinds. Ceramic & oak flrs

on MF & upper hallway. Kit o/l Fam rm w gas FP. MF den & laundry. MBR w 5pc ensuite with corner whirl tub & sep shower. Bdrm #2 with p cathedral ceiling, 4pc ensuite, study & walk out to balcony! Vinyl clad windows. Neutral brdln. ONHWP. Walk to Public, and, Eng & French grade schools & leisure centre! Min to 401 & 407. \$399,900

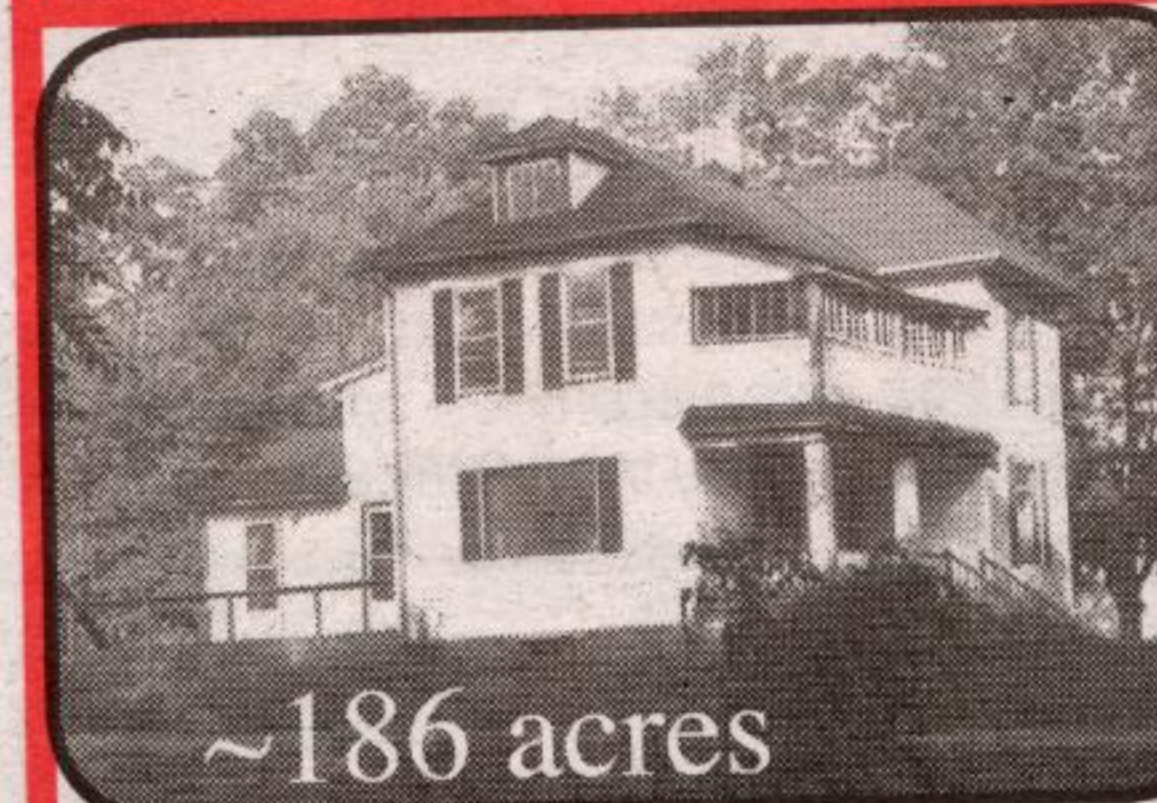


Erin: 90 ac farm (barn, pool, garage)

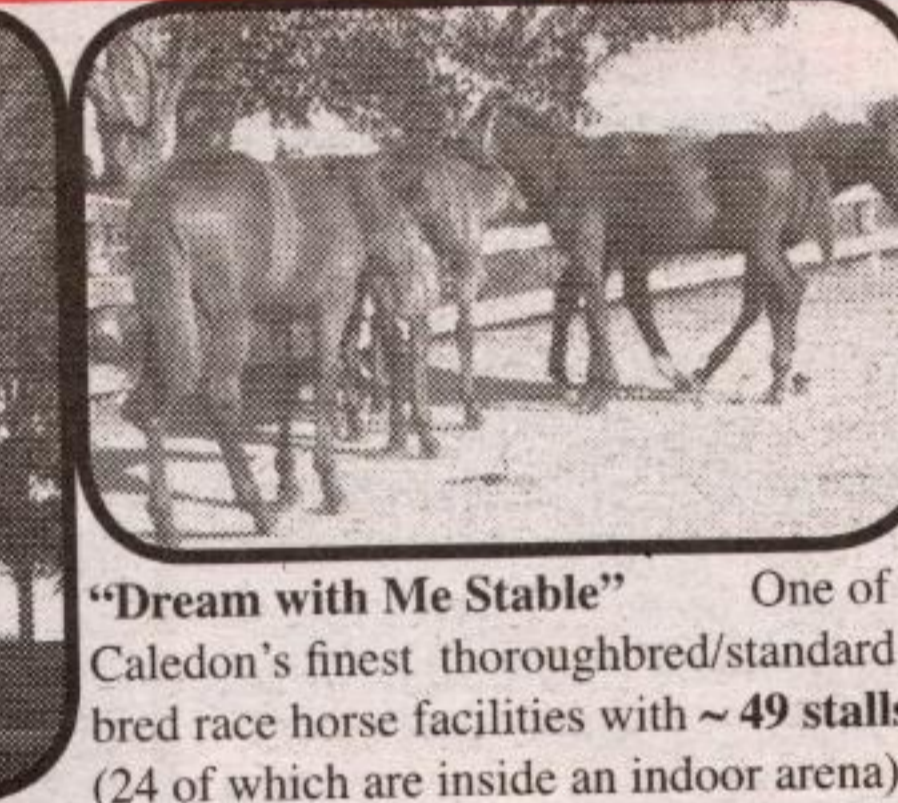


Picture perfect, renovated, reproduction 4 bdrm, 3WR, "Early Canadiana" home o/l twin ponds, set far back from a quiet road on 90 rolling acres. ~25 ac of mixed bush with

stand of hardwood trees & ever flowing stream at the rear. Trails to a high ridge with panoramic views. Pine plank floors. New greenhouse kitchen o/l pool. Excellent well. Inground pool & cabana. Bank barn in excellent condition (recent floor & electrical) presently used for sheep. New 4 car garage. Near Ballinacree, less than 12 min to Georgetown GO



Caledon: 19726 Mountainview Rd.



"Dream with Me Stable" One of Caledon's finest thoroughbred/standard bred race horse facilities with ~49 stalls (24 of which are inside an indoor arena), 4 large barns & a new office/lab/breeding

barn. 3 tracks (5/8 mile oval thoroughbred track inside standard bred track & a 900 metre straight track with a slight rise), a 6 horse computerized walker/runner, many oak & electrical fenced paddocks, 2 wells, 3bdrm, 2x4pc house & 2 staff trailers. 2 road frontages. Gently rolling land with views. Mountainview Rd, S of Hwy 9, W of Airport.

NEW



East Garafraxa: 5bdrms, 50 acres

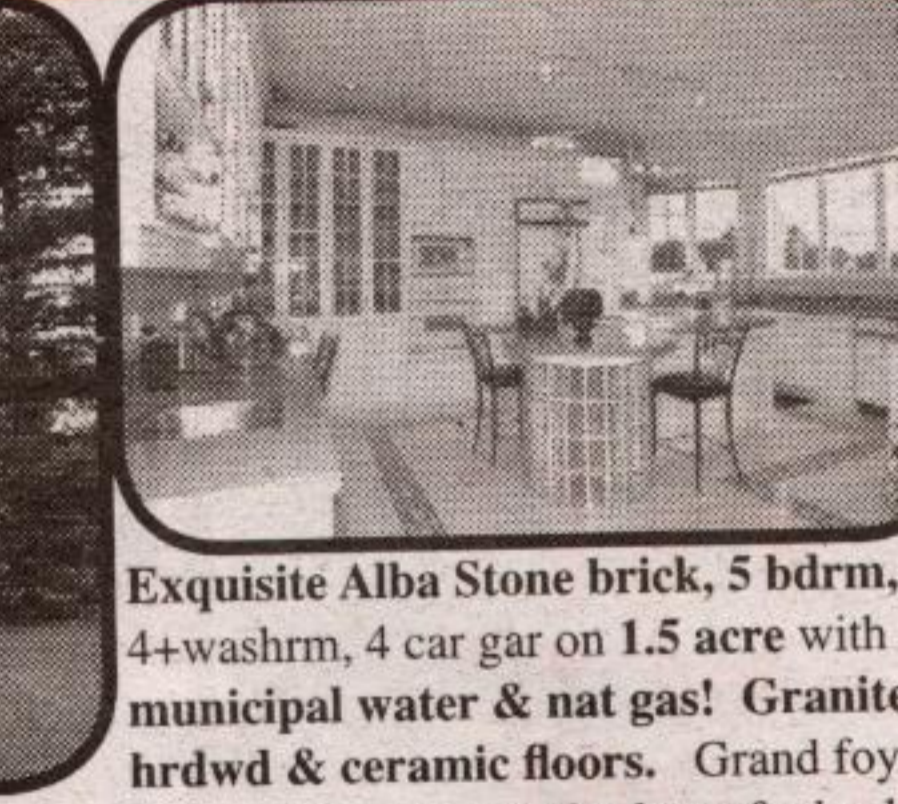


Fabulous Owen Sound ledge rock & brick home on ~50 ac overlooking pond & hills to West. Large foyer, high ceilings; huge Family rm with FP & walk-out to large deck; LR(den)

with FP & walk-out; formal DR; 5 bdms (2 with ensuite); 5 washrooms (2 with whirl tubs); library & 2 finished recreation rooms. 3 car gar & 2 bdms built with insulated concrete forms & radiant heat. Black Walnut trees on 30 ac at the rear. Swim-in pond. Min to: grade school in Marsville, Belwood Lake, Hillsburgh & all amenities in Orangeville. \$749,000



Inglewood, Caledon: 5bdrm, 1.5 acre



Exquisite Alba Stone brick, 5 bdrm, 4+washrm, 4 car gar on 1.5 acre with municipal water & nat gas! Granite, hrdwd & ceramic floors. Grand foyer with granite floor & finely crafted solid

oak staircase w open risers & twin balconies spanning 3 floors. Open concept LR, raised piano conservatory & DR. Kitchen with large breakfast area o/l solarium & Family rm with coffered ceiling, wall of windows & gas FP. Huge MBR w opulent ensuite & w/o. Low "E" vinyl windows. 1000+ft TREX deck with spa. Gorgeous landscaping. Fab views. 20 min to airport.

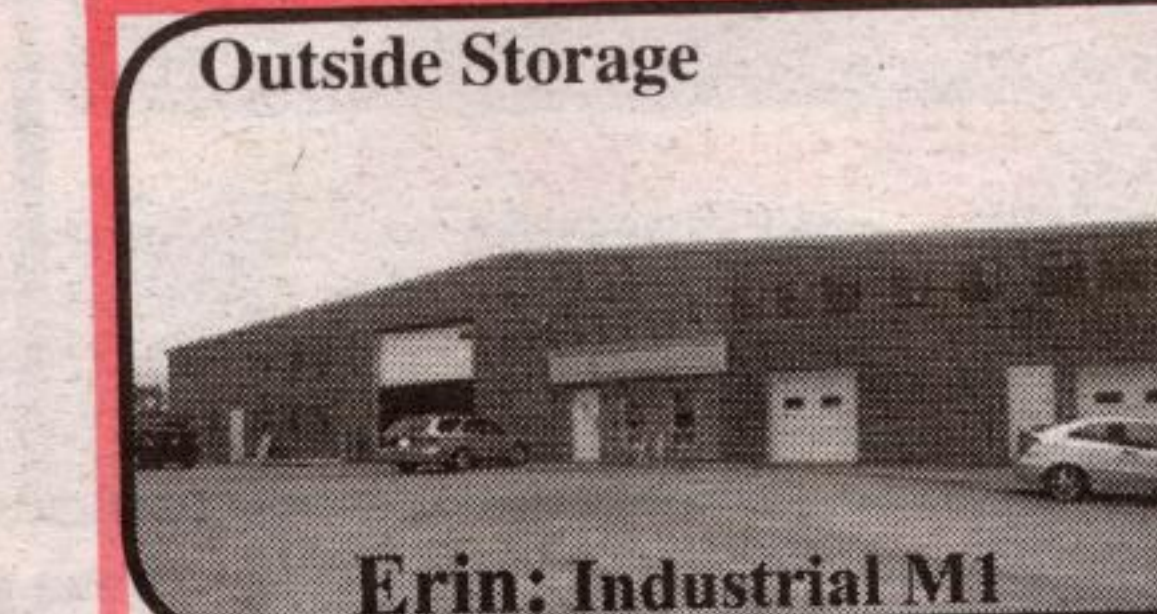


Milton: 1ac, home, 2 car gar + shop

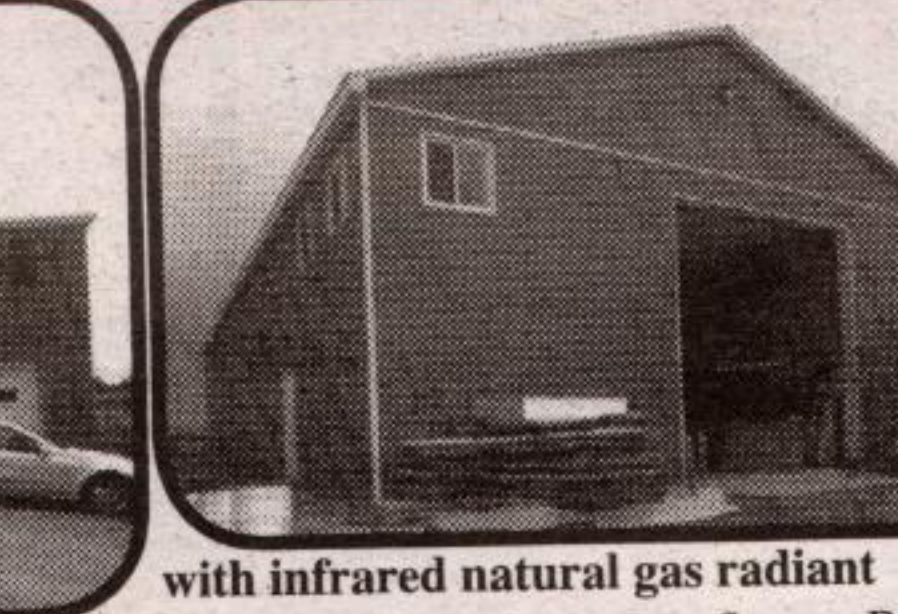


On quiet road S of Britannia near 401, 403, 407 & QEW. Well built, renovated, 4 bdrm, 3WR, builder's home with built-in garage; a det 2 car garage; smoke house & ~5 year old, 2

level, insulated, drywalled, partly heated (woodstove) shop (~30ft by ~60ft) with septic system, water, hydro, driveway, 2 man doors & a truck door. Magnificent mature trees & vegetable garden. North of Eglinton. Perfect location for quick access to Toronto. Country living in the city. Plenty of room for in-laws & nanny. Drive by. 5168-8th Line, Milton.



Erin: 2 superior Hi-Tech industrial facilities, (130' x 80' & 40' x 80'), a total of 14,400 sq ft (~800 sq ft office) on 1.37 acres, zoned M1 with outside storage. ~30 min to Hwy 401. Crane rails for 3 ton cranes. Heated



with infrared natural gas radiant heat. Reinforced concrete floors. R20 in walls, R30 in roof. Fans. Mercury vapor lights. 16+ ft clear. 7 drive-in doors, 1 pick-up door, 6 man doors.

3 washrms. Lunch rm. 600 volts, 200 amps, 3 phase. Drilled well. Septic, 2002. Paved driveway & parking lot. Fully fenced. 2 gates. Security system. Heat sensors connected to cell & land phone. Vendor take back mortgage with 30% downpayment. Trafalgar Rd N, East on 17th SDRD, Erin, North side. Priced far below replacement cost. \$975K. Call Maureen.



RE/MAX
BLUE SPRINGS REALTY (Halton) CORP.

JOHN BARTLETT* ICI Representative

RESIDENTIAL AND COMMERCIAL

(519) 853-2086 1-888-833-1945

