



GORD* & MICHELE* DAWE
1-888-656-4348

"Give Us A Minute Of Your Time And We Will Give You Years of Experience"

Gordon B. Dawe
*Sales Rep.



Blue Springs Realty (Halton) Corp.



Michele Dawe
*Sales Rep.

NEW



COUNTRY BUNGALOW MINUTES TO GUELPH \$218,900

Large country eat-in kitchen. Separate dining room. Spacious living room with gas fireplace, built-in bar & picture window overlooking fenced backyard. Main floor laundry. Attached workshop/garage with gas heater, workbench, 10' ceiling height, 220 amp service and walkout to back yard. Walkout from mud room to 24' x 16' wood deck. Recreation room & office.

OPEN HOUSE
Sunday,
November 30TH,
2-4 pm
7913 HWY. #7
between
Guelph &
Rockwood

NEW



YOU CAN'T GET ANY BETTER THAN THIS!!! \$329,900

The quality of this home has been substantially increased since its original construction. Spacious family home in Mill Run subdivision. Updated hardwood floors, windows & roof, doors, broadloom, hi-efficiency gas furnace, central air, central vac, skylight, driveway, garage, vinyl siding, fascias & soffits. 4 bedrooms, master bedroom with upgraded ensuite. Formal living-room & diningroom. Spacious family room open to second floor. 4 washrooms, main floor laundry. Landscaped lot. Immaculately cared for and maintained to perfection. 10+++ Michele*.

NEW



BRICK BUNGALOW ON LARGE TREET LOT IN ROCKWOOD \$217,500

Bright, eat-in kitchen with walkout to 16' x 16' deck and landscaped backyard with pond. 3+3 bedrooms. Updated windows in '90. Lower level features 3 bedrooms, recreation room, kitchen or 4 pc wash-room. Inlaw potential with separate side entrance. Original owners. Close to conservation and school. Please call Michele*.



BEAUTIFULLY APPOINTED BRICK HOME IN PRESTIGIOUS ROCKWOOD RIDGE \$345,000

Wrap-around porch. Bright, spacious, open concept kitchen, breakfast area & great room featuring gas fireplace & crown moulding, walkout from kitchen to patio. Separate dining room with hardwood floors, crown moulding & extra windows overlooking parkland. Main floor laundry. Den/office with crown moulding. Large master bedroom with 2 walk-in closets & 4 pc. ensuite. Central air. Detached double car garage. Landscaped lot with stone wall, cedar hedge & stone walkway. Please call Gord* or Michele*.



1880 MAJESTIC STONE HOME IN MILTON BUSINESS/OFFICE POTENTIAL - \$399,900

Century home on large tree lot in town of Milton. Classic front porch, country kitchen, formal dining room with wood fireplace, hardwood floors. 10' ceilings, plaster construction, formal living room with bay window, 4 bedrooms, music/office. Detached 2 car garage, ample parking. Close to all amenities. Possible professional office. Please call L.A. re-zoning.



EXECUTIVE BRICK BUNGALOW IN PRESTIGIOUS ESTATE SUBDIVISION IN BELWOOD \$379,900

You've earned the right to enjoy the Best! Large foyer with ceramic flooring, spacious LR & DR, oak kit., with Centre Island & walkout to 16' X 23' deck. Main flr. FR with woodburning FP., main flr LR, Mst. Bdrm with 4 pc. ensuite & walk-in closet. Large bsm area with woodburning FP, extra bdrm & walkout to landscaped yard. .83 acres. 3 car garage. A Pleasure to Show! Gord* or Michele*.



BEAUTIFUL FOUR BEDROOM HOME IN PRESTIGIOUS ROCKWOOD RIDGE \$334,900

4 bedroom home on 51' lot. Large foyer with ceramic floors, formal LR & DR with French doors. Eat-in kitchen with oak cabinets & breakfast bar & pantry, overlooking FR with gas FP, main flr. laundry & mudroom. Mstr. bdrm with ensuite with jacuzzi tub & walk-in closet. Full basement. 9' ceilings, central vac. Many upgrades. Just Like New! Gord* or Michele*.



UPDATED HOME WITH COMMERCIAL ABILITY - ROCKWOOD - \$204,900

Walkout from living room to deck & patio, large eat-in kitchen with parquet flooring, stone fireplace with woodburning insert & office area. 3 bedrooms, master bedroom with walkout to deck, walk-in closet and 3 pc ensuite. Finished basement with walkout to garage. Not a drive by. Needs to be seen to be appreciated. Please call Gord* or Michele*.



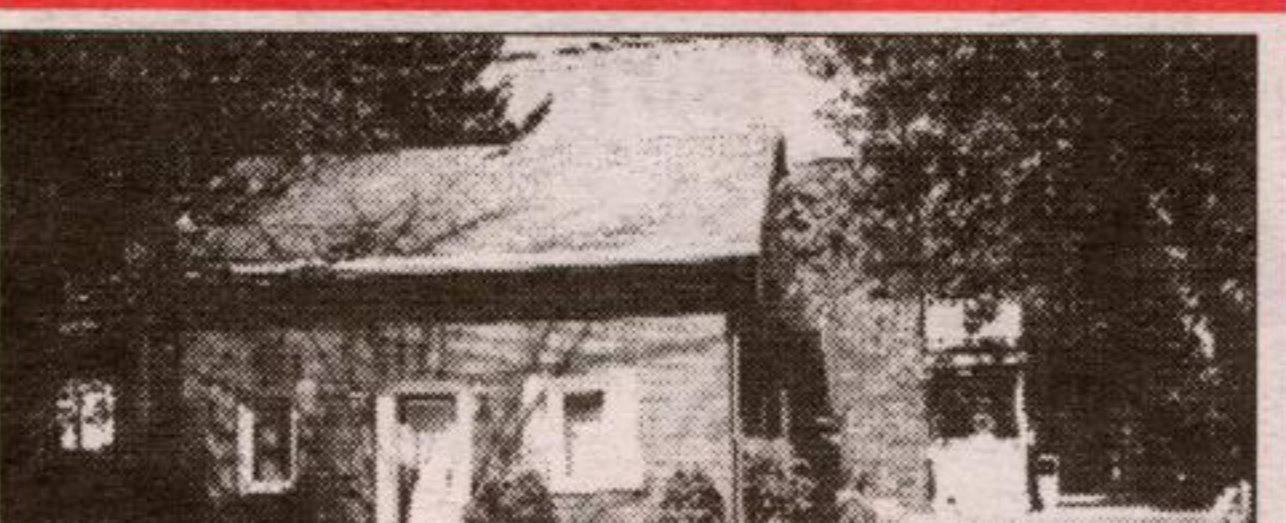
GREAT BUSINESS OPPORTUNITY

Land mark hotel, 17 rooms, dining room, large lounge, patio, room for expansion, near the Olde Hide House. Very reasonable price. Excellent business for growth.



GREAT FAMILY BACKSPLIT IN VILLAGE OF ROCKWOOD \$238,900

Approx. 1891 sq. ft. of living space in the well cared for home. Separate living room & dining area. Modern kitchen with white washed oak cabinets, center island, pantry & walkout to side deck. 3+1 bedrooms. Cosy family room and office. 3 washrooms. Finished lower level with playroom and 4th bedroom. Large fenced backyard with wood deck. Walk-in from garage. Close to walking trails. Gord* & Michele*.



INCOME PROPERTY - TOWN OF ACTON \$259,900

4 bedroom brick large home with garage/shop and ample parking. Eat-in kitchen with oak cabinets and fireplace. Finished recreation room with fireplace. 2 bedroom apartment. Close to Fairy Lake. Please call Gord* or Michele*.

Consumers support certification for mortgage professionals

More than 80 per cent of consumers agree, when asked, that mortgage professionals in Canada should be nationally certified and registered according to results of the fifth annual survey on the shopping behaviours of Canadian mortgage consumers.

The survey completed by the Canadian Institute of Mortgage Brokers and Lenders (CIMBL), is sponsored and managed for CIMBL by Canada Mortgage and Housing Corporation (CMHC).

"CMHC is pleased to be working with Canada's mortgage industry to better understand today's mortgage consumer," noted Karen Kinsley, CMHC president. "This survey provides a unique perspective on consumer perceptions, behaviours and expectations when getting, renewing, or refinancing a mortgage and will help the industry to better meet the mortgage financing needs of Canadians."

Michael Bequette, president of CIMBL added, "This key survey on emerging consumer trends in our industry enables us to respond effectively to our clients' needs. For example, 27 per cent of mortgage consumers arrange a mortgage in their home, either face to face with a mortgage professional or over the phone."

Highlights from the 2003 survey include:

1. Among first-time buyers use of the Internet as a source for mortgage-related information jumped to 58 per cent from 44 per cent in 2002.
2. Mortgage consumers are remaining loyal to their current lender with more than 60 per cent of homebuyers and near-

ly 90 per cent of those renewing mortgages staying with their current financial institution when getting or renewing a mortgage.

3. Mortgage pre-approvals are also very popular, with 69 per cent of consumers having their mortgage pre-approved before buying a home. While the majority only got one pre-approval, 16 per cent of consumers were pre-approved by two institutions and 14 per cent by three or more.

4. Fifty per cent of consumers also obtain other financial products with their mortgage, most notably, lines of credit, credit cards, and life insurance.

5. One-quarter of homebuyers rely on mortgage brokers to arrange their mortgage financing. In 2003 mortgage brokers arranged mortgage financing for 26 per cent of home purchases in Canada. The use of mortgage brokers is particularly strong among first-time buyers where 30 per cent report using a broker. Mortgage brokers also arranged financing for 15 per cent of homeowners who refinanced their home.

The 2003 survey was based on a national probability sample of 1,500 active mortgage consumers comprised of first-time buyers, repeat purchasers, renewers and those refinancing a mortgage. Survey results are accurate to within plus or minus 2.5 percentage points 19 times out of 20.

—Canadian Mortgage and Housing Corporation



IN TOWN 100 FEET OF FRONTAGE

Gorgeous four bedroom home, double garage, double drive, swimming pool, raised perennial garden, patio, large well kept lot. Hardwood throughout, gas fireplace, three bathrooms, complete with all windows coverings, light fixtures and some appliances.



NEW PRICE

GREAT LOCATION

Convenient to schools and shopping, this three bedroom home features two walkouts to large rear gardens and fabulous heated 17 x 34 in-ground pool. Paved drive. Situated on a 50 x 143 ft. lot.

Priced at \$234,900.



FRED HARRISON*

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Visit us at <http://www.fredharrison.net>



PROFESSIONAL REALTY INC.