



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

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



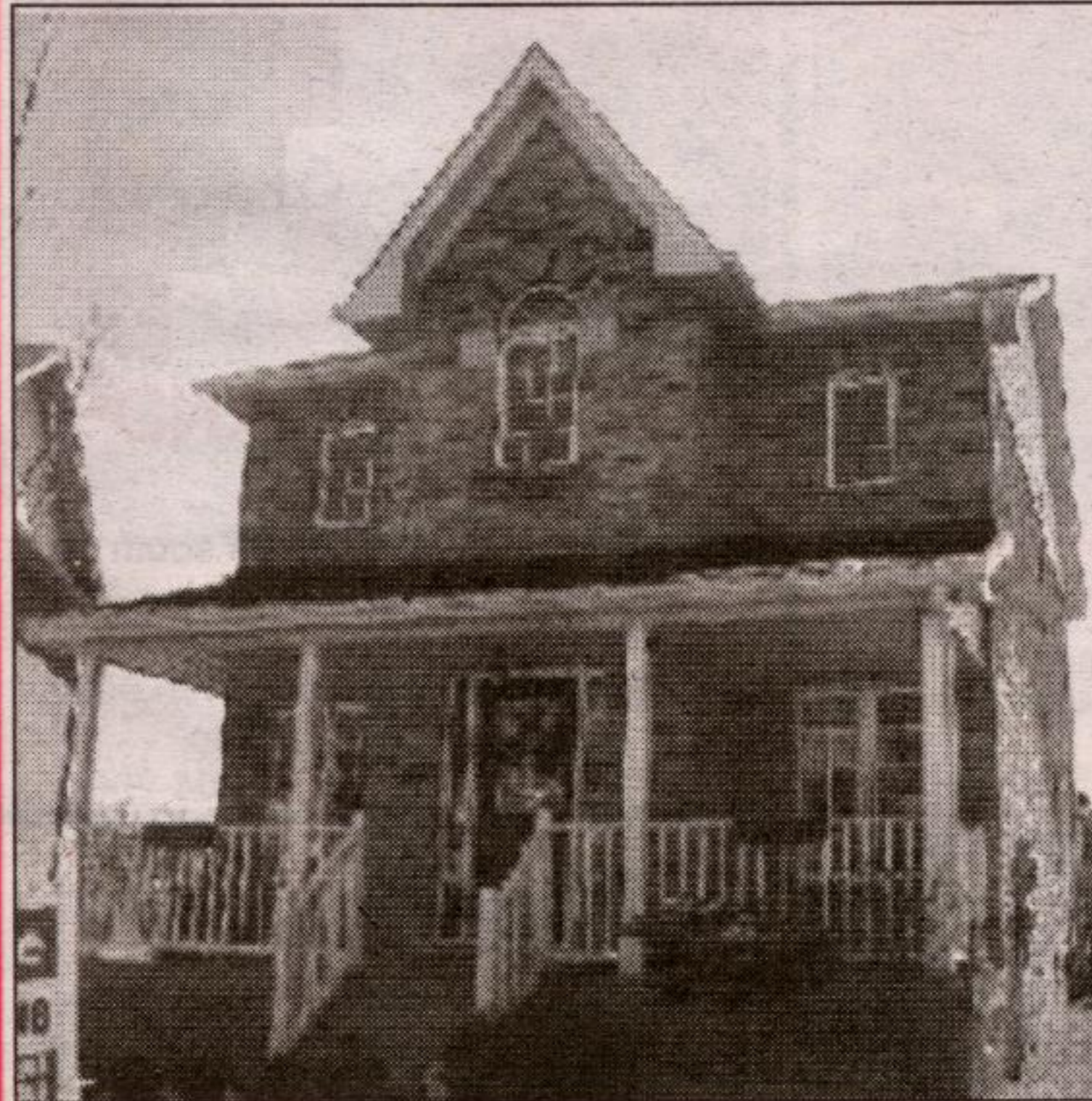
Gordon B. Dawe  
 \*Sales Rep.



Blue Springs Realty (Halton) Corp.

Michele Dawe  
 \*Sales Rep.

**FEATURE HOME**



**TUCKED AWAY  
 ON A QUIET  
 CUL-DE-SAC \$284,900.**

Beautifully appointed and decorated family home overlooking pond area. Quaint front porch for summer evenings. Livingroom & dining room with hardwood floors. Eat-in kitchen with Maple cabinets, breakfast bar, pantry, ceramic floors and walkout to deck & inground heated pool & treed backyard. Sunken family room with gas fireplace. 3 bedrooms, large master bedroom with 3 pc. ensuite & walk-in closet. Finished recreation room with built-in wall unit, hide-a-bed 3 pc. washroom. Call **Michele\*** or **Gord\* Dawe**.



**LOOKING FOR A DESIRABLE NEIGHBOURHOOD?  
 \$299,900**

Prestigious Rockwood Ridge family home. Front porch. Spacious 3+1 bedrooms. Main floor den. Bright open concept kitchen, dining room & great room with walkout to yard, gas fireplace and hardwood floors! 2nd floor laundry. Master bedroom with 4 pc. ensuite with jacuzzi tub. Upgraded finished loft area. Finished office or 4th bedroom in basement. Walk-in from garage. Premium lot. Upgraded kitchen cabinets & central air.



**BEAUTIFULLY APPOINTED BRICK  
 HOME IN PRESTIGIOUS  
 ROCKWOOD RIDGE \$339,900**

Wrap-around porch. Bright, spacious, open concept kitchen, breakfast area & great room featuring gas FP & 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\***.



**STONE FACED HOME TUCKED AWAY ON  
 SECLUDED LOT - ROCKWOOD - \$189,900**

Sheltered by mature trees features perennial gardens, spring fed pond, 15'x20' workshop with hydro and 8'x12' screened gazebo. Watch the sunset from the cedar panelled living room while enjoying the warmth from the stone fireplace, pine ceilings and floors. Regular maintenance include new oil furnace in 2002, updated bathroom & kitchen. Steel roof in 1994. Lots of hiking trails nearby. Minutes to Rockwood conservation area.



**1880 MAJESTIC STONE HOME IN  
 MILTON BUSINESS/OFFICE POTENTIAL -  
 \$369,900**

Century home on large treed 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.



**GUELPH STARTER \$159,000**

Affordable bungalow in mature area of Guelph, close to shopping & downtown. Please call **Michelle\*** or **Gord Dawe\***.



**\$249,900  
 DOWNTOWN ACTON  
 COMMERCIAL**

Former restaurant in town for 50 years. Large apartment above. Rear parking. Please contact **Gord Dawe\*** to view.

# Consider closing costs when buying a home

**B**uying your first home is an exciting process. You determined how much home you could afford, you saved your down payment, you and your realtor found the perfect home and your offer was accepted. While the purchase price of your home is the largest cost you will encounter, there are other costs to prepare for when buying a home.

It's a good idea to budget some extra cash to cover the cost of obtaining a mortgage and "closing" your real estate transaction. Here are extras you should consider:

**Appraisal fee**

Mortgage lenders will usually loan a percentage of the home's purchase price or the market appraisal of the property, whichever is lower. The appraisal is either done by someone on the lender's staff or by an outside professional approved by the lender. The cost of the appraisal is most often the responsibility of the homebuyer.

**Application fee**

Find out whether or not your lending institution charges to process your mortgage. In many cases, if you're dealing with a bank that you have other accounts with, they will waive the application fee.

**Land survey fee**

Lenders require a plot plan or survey of the property you intend to buy. On properties located in subdivisions in urban areas, lenders will often accept an existing survey, depending on when it was done. However, if there is no existing survey, be prepared to pay a substantial fee for a new survey.

**Home inspection fee**

Many homebuyers choose to have a home inspection done prior to finalizing their offer. Some lenders require a professional home inspection as well.

**Legal fees**

You will need to pay your lawyer to arrange your mortgage as well as for "disbursements" such as title search, drawing up the title deed and preparing and registering the mortgage.

**Land transfer tax**

This tax is payable by anyone who purchases property in Ontario. A realtor or lawyer can help you calculate how much tax you will pay on your purchase.

**GST**

If you are buying a new home, you will be required to pay Goods and Services Tax of seven per cent on the price of your home. GST does not apply to most resale homes.

**Insurance**

There are several types of insurance that may be required when buying your home. If you are arranging a "high-ratio" mortgage (less than 25 per cent down payment) you will need to purchase mortgage insurance. Mortgage lenders require you to carry fire and extended coverage insurance that exceeds the amount of the outstanding balance of the buildings. Other insurance you may want to consider include title insurance and life insurance.

**Other costs**

You will likely have to make property tax adjustments and interest adjustments on utility bills, heating oil, etc. Ask your realtor to explain these additional costs so you have no surprises on closing day.

**Maintenance and utility costs**

Finally, be sure to budget for heating, electricity, water and any immediate renovations you may have planned. It's a good idea to put aside any spare cash and contribute regularly to a maintenance fund so you will be prepared for any repairs or upgrades you need to make along the way.

—Ontario Real Estate Association

## Follow this springtime home checklist

**I**f you're like most Canadians, your home is probably your most important investment. It's also the place where your family spends a great deal of time. Whether you're a homeowner or renter, a regular schedule of seasonal maintenance can help you put a stop to the most common and costly problems before they occur, saving you money and keeping your home healthy, safe, and sound all year round.

This spring, protect your home, your investment—and the health and comfort of your family—in as little as a few minutes a week, with this short checklist of simple inspections and repairs:

- Check your furnace, air exchanger and air conditioner filters, and clean or replace them if they are dirty.
- Test all smoke and carbon monoxide alarms, and replace the batteries.
- Test your fire extinguisher pressure gauge and get it recharged if necessary.
- Inspect your basement for signs of water leakage or moisture.
- Inspect all windows and doors for proper operation.
- Remove storm windows and install screens, and repair any holes or replace the screens if necessary.
- Check cladding and the outside of your home for winter damage, and inspect all outdoor caulking at windows, doors and other penetrations.

- Inspect foundation walls for cracks and leaks.
- Inspect the condition of the roof for loose or missing shingles.
- Clean any debris from eaves troughs and downspouts, reattach any sections that are loose, and ensure the water flow discharges away from your foundation.
- Clean chimneys serving any wood-burning appliance at the end of the heating season.
- Have the septic tank checked and cleaned if needed (usually once every three years).
- Check all driveways and walkways for cracks or frost damage.
- Inspect the grade and landscaping of the ground around your home for proper drainage away from your basement.
- Check the yard for exterior maintenance such as fence and shed repairs or tree and bush trimming.

For more information or a free copy of the *Ask CMHC About Your Home's Possibilities* catalogue or *About Your House* series of fast-and-factual guides covering virtually every facet of owning, maintaining or renovating your home, ask CMHC at 1-800-668-2642 or visit the Web site at [www.cmhc.ca](http://www.cmhc.ca).

Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency and a source of objective, reliable housing expertise.

—CMHC