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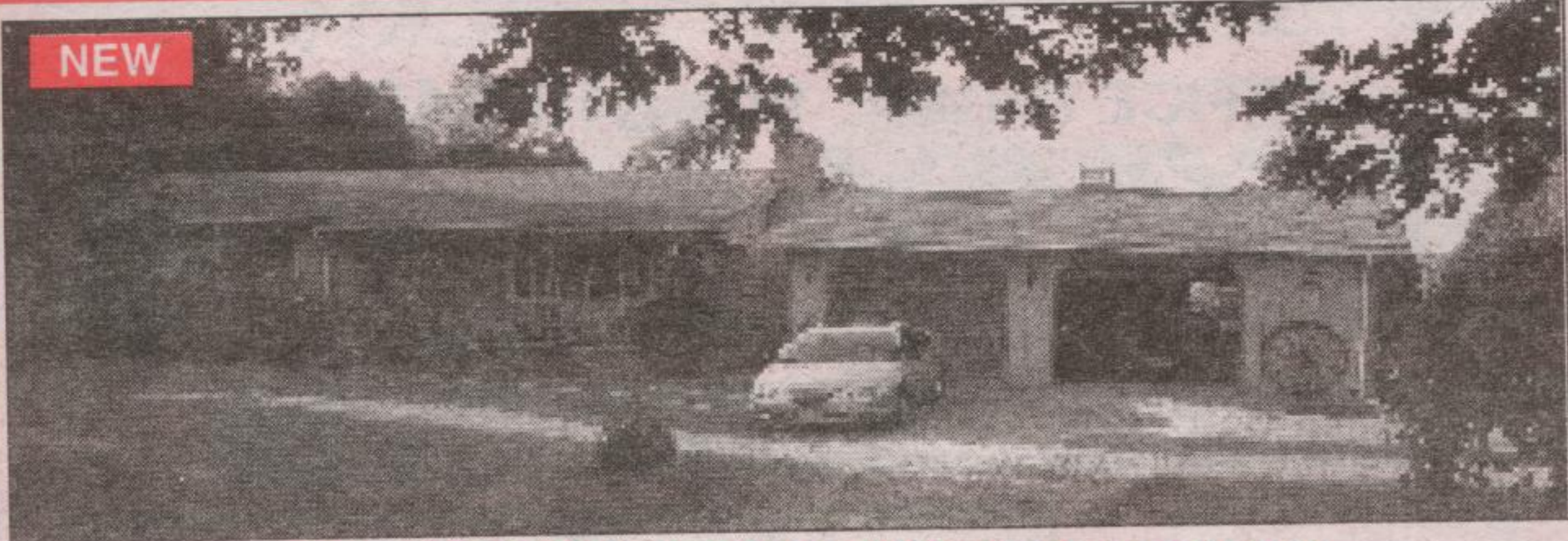
*"Give Us A Minute Of Your Time And
We Will Give You Years of Experience"*



Blue Springs Realty (Halton) Corp.



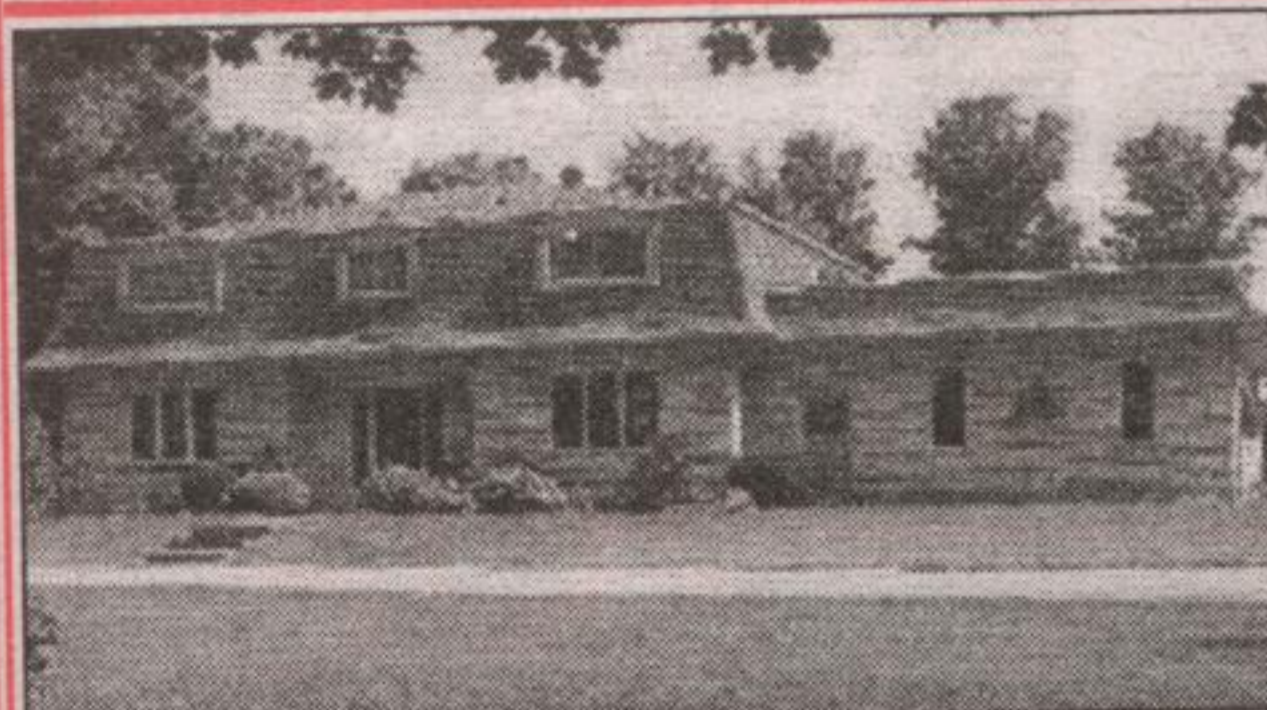
Michele Dawe
*Sales Rep.



NEW

**"ONE OF A KIND" COUNTRY BUNGALOW ON
2.23 TREED & MANICURED ACRES - \$379,900**

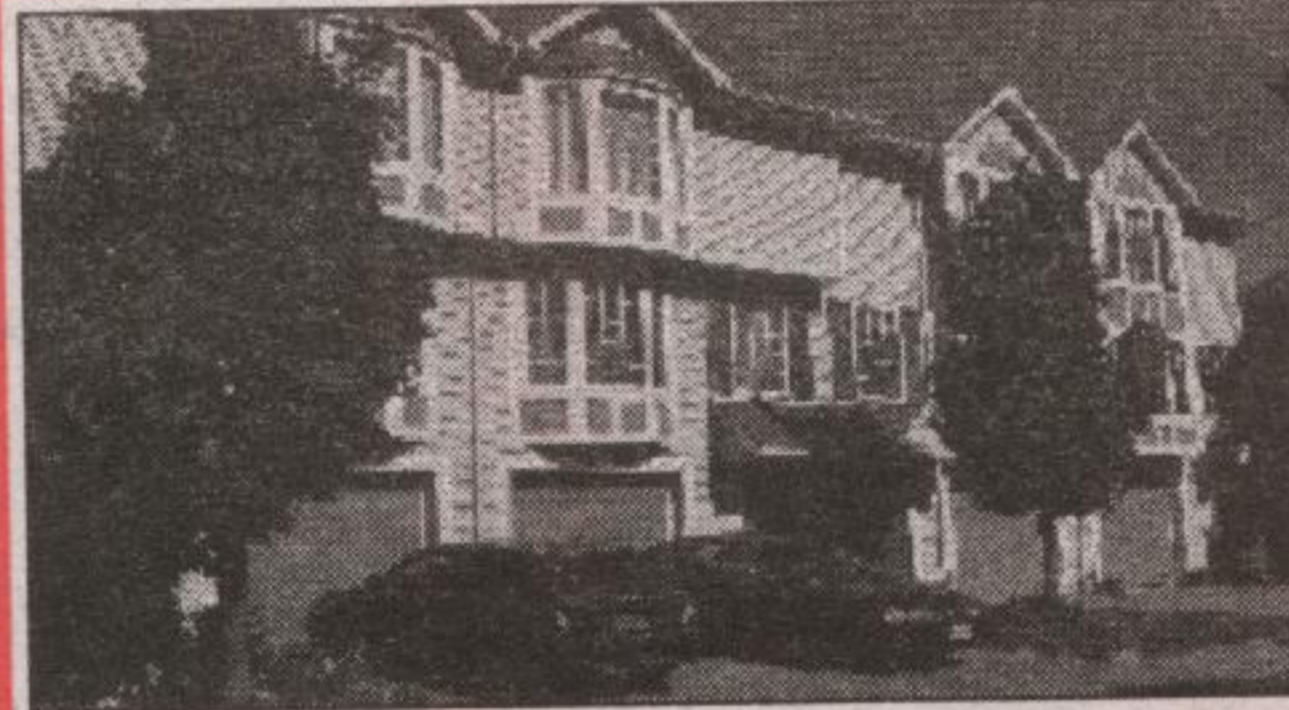
Approx. 1500 sq. ft. bungalow. Large living room with bay window & woodburning insert. Separate dining room with walkout to 20x20 deck. Eat-in kitchen. Main floor laundry with walkout to 21' x 10' deck. 3 & 4 pc. washrooms. Large master bedroom with double closets & upgraded broadloom. Finished recreation room with wood-stove & wet bar. Central vac. Detached oversized double garage. "One of a kind" country property. Postcard setting.



**SCENIC 12.85 ACRE HOBBY FARM
\$545,000.00**

In Guelph/Eramosa. Quality custom built family home with large foyer, separate LR and DR with crown mouldings, plaster construction & new broadloom. Large eat-in kitchen with oak cabinets, overlooking family room with cherry wainscotting, wood fireplace with cherry mantle & cut field-stone & walkout to patio & private backyard. Spacious master bedroom with walk-in closet, ensuite & walkout. Updated windows, broadloom, roof, soffits & eaves. Central air. Many upgrades, cedar fencing, open pasture, 30'x50' barn with water, hydro, box stables & loft. Shows 10+. Please call Michele* or Gord* to view.

View this home at: www.venturehomes.ca



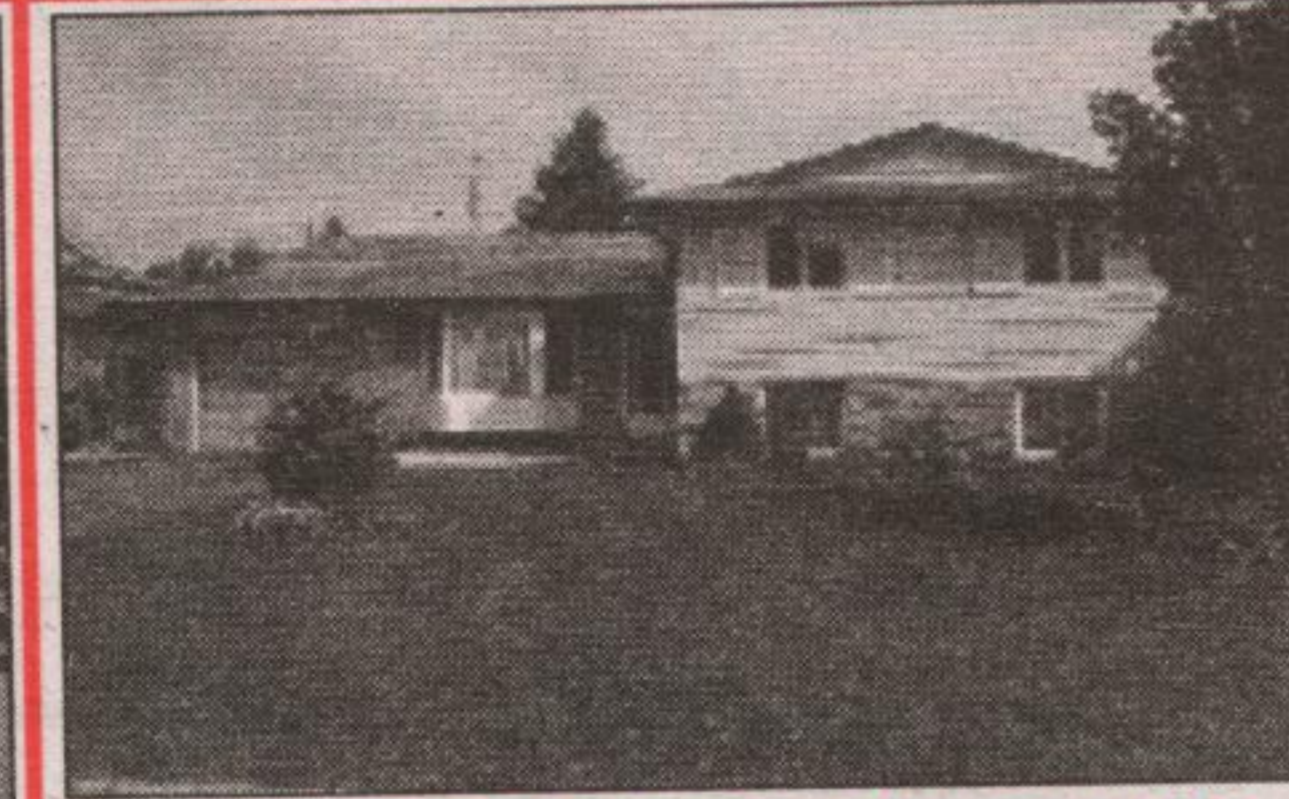
**BRIGHT, SPACIOUS END UNIT
TOWNHOUSE IN ROCKWOOD
\$159,900**

Well cared for end unit backing onto wooded ravine. Living room & dining room combination. Modern kitchen, 3 bedrooms, 2 bathrooms, walk-in from single garage. Walkout from main level to deck. Main floor laundry room. 200 amp service. Close to public school, shopping & Rockwood Conservation area. Please call Michelle* or Gord* to view.



**BRIGHT, SPACIOUS BUNGALOW IN
MATURE AREA OF ROCKWOOD
\$249,900**

Eat-in kitchen with oak cabinets & walkout to large deck & fenced back yard with dog run. Separate dining room, cosy living room, 3 bedrooms. Large unfinished basement with roughed-in washroom. Walk in from attached garage. Close to park & library. Great family neighbourhood. Please call Gord* or Michele* to view.



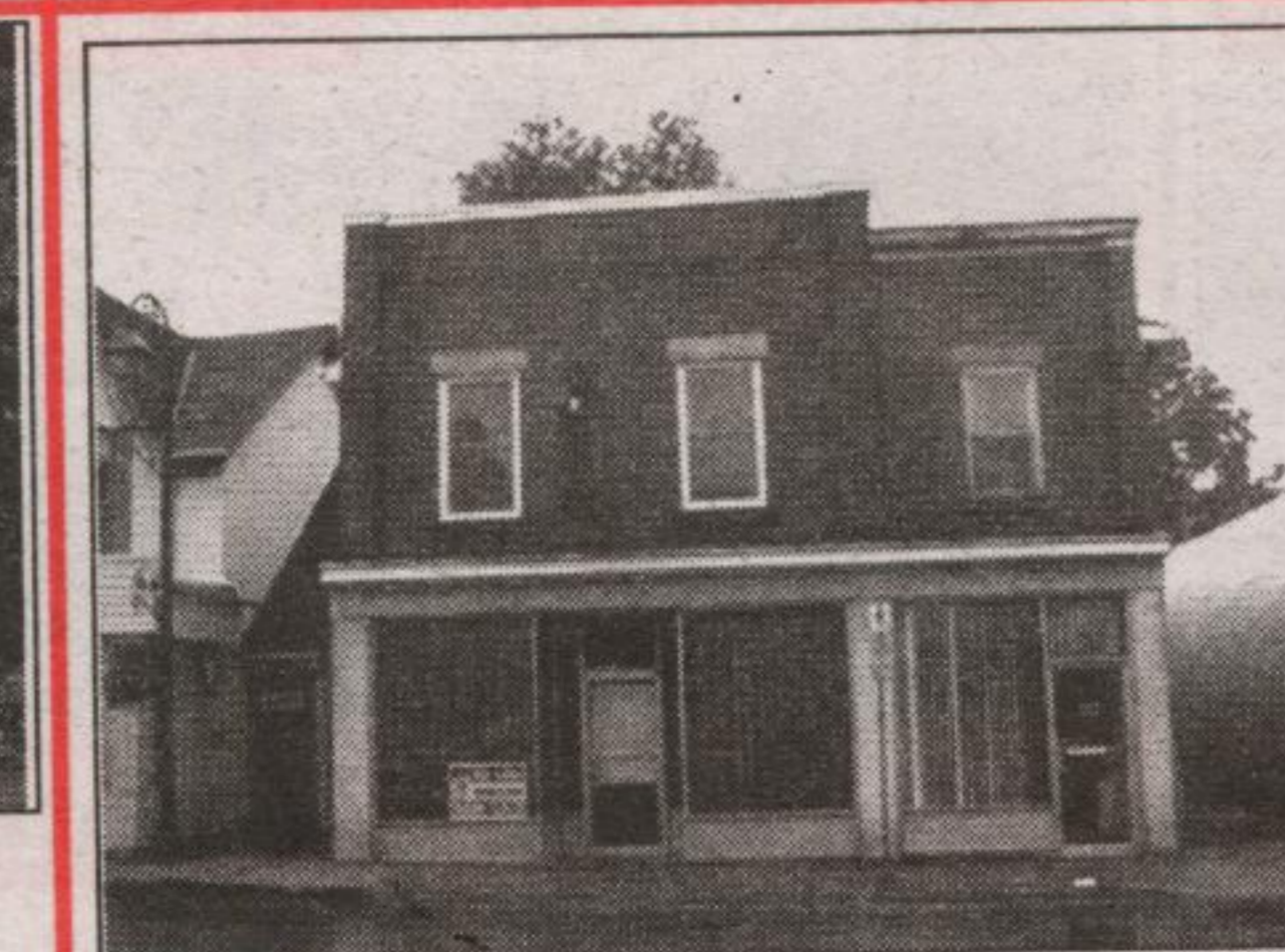
**BRIGHT SIDESPLIT IN FAMILY
NEIGHBOURHOOD IN TOWN
ACTON \$249,900**

Living room with bay window & french doors overlooking dining room with French door to large kitchen with walkout to deck, above ground pool & fenced backyard. 3 bedrooms plus office/4th bedroom, finished recreation room. Central air, 4 pc. & 3 pc. washroom. Include all appliances. Close to Fairy Lake, all amenities & public school. Please call Michele* or Gord* to view.



**OPEN FOR ADMIRATION!!
GUELPH SOUTH END
\$239,900**

The Welcome mat is out on this well cared for 3 bedroom home. Cosy living room overlooking eat-in kitchen with ceramic floors & oak cabinets open to family room with ceramic floors, tongue & groove wood ceiling with skylights. Gas fireplace & walkout to deck and landscaped back yard. Finished recreation room with 3 pc washroom. Updated gas furnace with central air conditioning. Large paved driveway area for RV. Includes all appliances. Close to schools & shopping.



**MAIN STREET COMMERCIAL
PROPERTY IN ACTON
\$239,900**

Former Chinese Restaurant plus separate office and large apartment. Garage and parking at rear. Please call Gord* for your personal showing.

Consider closing costs when buying a home

Buying 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 some of the extra cost items 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 application. 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 to purchase. 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.

This article is provided by local realtors and the Ontario Real Estate Association (OREA).

Housing starts to reach 17-year

Housing starts are expected to hit 225,700 units, up from 2003's robust pace of 218,426 starts, making 2004 the strongest year since 1987 for new home construction, according to Canada Mortgage and Housing Corporation's (CMHC) third quarter CMHC Housing Outlook, National Edition report.

"In March of this year, the five-year mortgage rate was at the lowest level since April 1951. Although rates have risen, they remain very low and together with solid employment and income gains will propel housing starts to a 17-year high," said Bob Dugan, Chief Economist at CMHC. "As mortgage rates continue to rise next year,

demand for new homes will cool and starts will slow to 204,200 units."

"Existing home sales, as measured by Multiple Listing Service (MLS(R)), have established record levels in each of the past two years and 2004 will be no different. MLS sales will increase to 457,000 units in 2004, up 5.1 per cent from last year's pace. Moderate increases in mortgage rates in 2005, along with higher house prices, will cause existing home sales to edge lower. As sales moderate, relative to the number of listings on the market, growth in the average price of existing homes will slow from 9.2 per cent this year to 4.6 per cent in 2005."