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Heather Scotland & Leigh Whiting**
Associate Brokers







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 <p style="text-align: right;">MLS# W524778</p> <p>VERSATILITY AND VALUE \$214,900</p> <p>This cozy brick 1-1/2 storey home offers 3 floors of living space w/option of using mn floor office and/or sep din rm as the 3rd and 4th bdrms. Updates include: European cabinets, new counters & ceramic backsplash in eat-in kit; new bthrm fittings; re-wired w/100 amps on breakers; roof & windows; partly fin rec rm; and large deck in a big backyard w/mature landscaping.</p>	 <p style="text-align: right;">MLS# W468745</p> <p>SPACIOUS AND GRACIOUS \$369,900</p> <p>Describes this well maintained 4 BR, 2 1/2 bath traditional home, featuring an open oak staircase, formal living and dining rms with crown mouldings, main floor family rm with gas fireplace, master BR with ensuite and walk-in closet, 2 finished rec rooms and a great kit. with slider walkout from the breakfast area to a large deck and hot tub.</p>
 <p style="text-align: right;">MLS# W510104</p> <p>SUPER SEMI \$272,000</p> <p>This spacious 3 BR, 2-1/2 bath, brick semi features: oak floors in the LR/DR, ceramics in the kit/fam rm w/built-in oak cabinets & slider w/o to an extra deep fenced yard, master BR w/4 pc ensuite & w/i closet, 2nd floor laundry and 4 pc ensuite to the 3rd & 4th bdrms. Easy commuting location and close to neighbourhood park.</p>	 <p style="text-align: right;">MLS# W395080</p> <p>SCENIC 100 ACRE FARM \$699,000</p> <p>This updated 2 storey, 3 bedroom, 2 bath, brick "Ontario Style Farm House" with main floor laundry & main floor family room with attached 8 car garage, is located on a paved road with access to Hwy's #7, #25 & #401. Outbuildings include an old stone silo & barn foundation & a newer wooden barn; the land has recently been used for corn & soybeans.</p>
 <p style="text-align: right;">MLS# W553680</p> <p>FABULOUS FERNBROOK HOME - \$439,900</p> <p>This gorgeous 2 storey, 4 bdrm, 3.5 bath "Lakemount" model features a formal living rm, separate dining room w/double tray ceiling, well appointed eat-in kitchen with w/out to the deck and hot tub an adjoining family room with gas fireplace, a home office and sumptuous master suite with a 4 piece bath and adjoining dressing room with extensive built-ins.</p>	 <p style="text-align: right;">MLS# X482604</p> <p>EDEN MILLS \$399,900</p> <p>This well maintained custom built executive 3+1 BR, 2-1/2 bath open concept bungalow is located on a gorgeous professionally landscaped 1+ acre lot in historic Eden Mills. Features include cathedral ceilings, 3 sided FP, 4 skylights, sunken sunroom with walkout to a cedar deck/pergola, double garage and finished bsmt with rec rm and office.</p>

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Your first home— new or used?

You're finally ready to purchase your first home, but what should you buy—a resale home or a brand new one?

"Buying a home is a complex decision, whether it's resale or new," says Chartered Accountant Patrick Johnston, Director of Assurance and Business Advisory with Evans Martin LLP in Brampton.

"Budgeting is an important piece of the puzzle," says Chartered Accountant Brent VanParys, Managing Partner at VanParys Micacchi Shippey & Warnick LLP in Woodstock. "First, find out what you can afford."

"Housing costs - your mortgage payments, property taxes and utilities - shouldn't take more than 32 per cent of gross family income. Similarly, your total debt servicing costs - the costs of all debts including items like credit cards and car payments - should not exceed 40 per cent of gross family income.

"With an older home, you are buying a property at a reduced purchase price, so your mortgage will be less and so will your payments. It's also exempt from GST," explains VanParys.

Before signing on the dotted line, first-time buyers should plan for additional expenses.

"Legal fees, land transfer tax, real estate commission, moving costs and decorating expenses are all extra costs that should be built into your final price," Johnston explains. "With an older home, for example, you could be buying someone else's problems, so you'll also need a home inspection to know exactly what you're buying. A new home brings extra costs too, such as landscaping, finishing a basement, or putting in a driveway."

"If you're buying a new home, deal with a reputable builder. Find out if the builder is reg-

istered with the Ontario Home Builders Association. Check your rights under the Ontario New Home Warranty Program, which offers protection for new home-owners. Conduct a reference check, inspect other developments by this builder, and find out if these homes are delivered on schedule. If not, then you may face extra storage costs - or even have to renegotiate your financing and rent accommodation until your new home is ready," advises Johnston.

Whether you buy an older home or a new one, chances are you'll need to arrange financing.

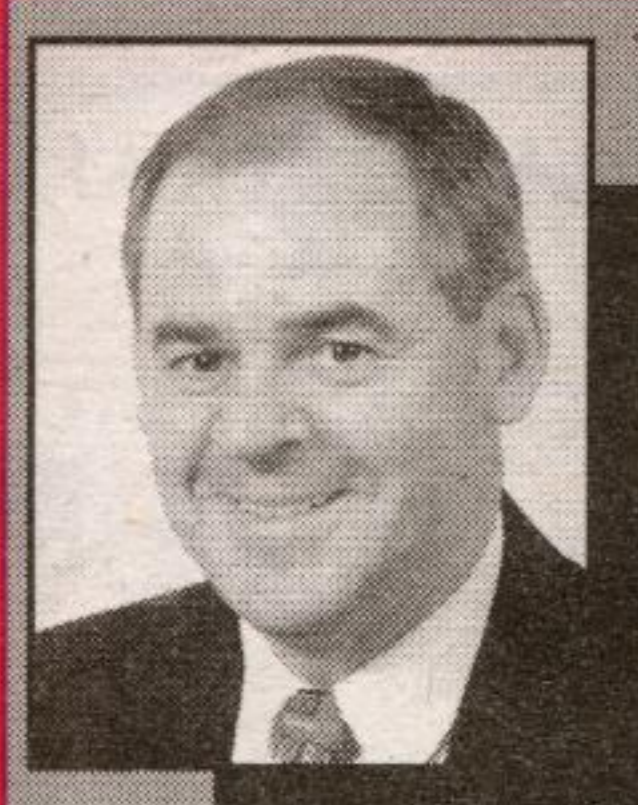
"First-time buyers can take advantage of the First Time Home Buyers' Plan," says VanParys. "This allows you to withdraw \$20,000 from your RRSP for a down payment, which has to be repaid over a 15-year period. If not, it's included in your annual income."

"Conventional mortgages can finance up to 75 per cent of the value of the house. Financing more than 75 per cent of the value requires insurance from the Canada Mortgage and Housing Corporation, which your financial institution can help you arrange," explains VanParys.

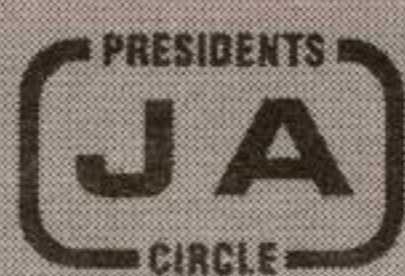
"As a first-time buyer, determine whether a fixed rate or variable rate mortgage suits you best. Also consider such things as the term of the loan - usually six months to seven years - and the payment frequency. Interest payments add up, and making bi-monthly or even weekly payments can shave as much as three to five years off the term of the mortgage."

"By arranging a pre-approved mortgage, you know exactly what you may spend as you shop for your home," concludes VanParys.

— The Institute of Chartered Accountants of Ontario



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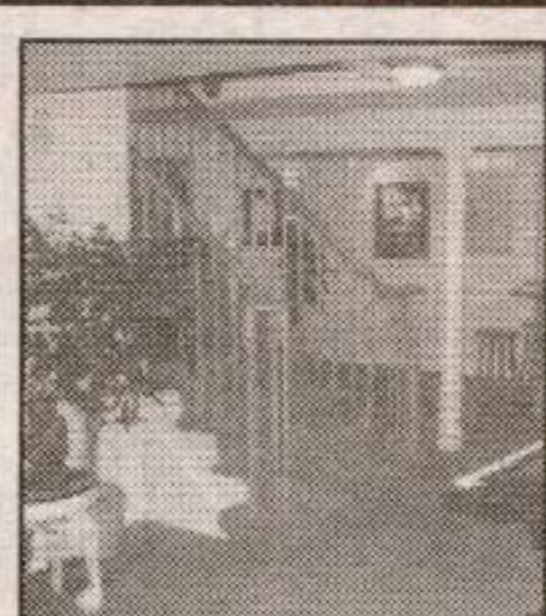
Dinah*

PERFORMANCE COUNTS!



TOTALLY UPGRADED EXECUTIVE HOME

On a quiet crescent. Renovated kitchen with granite counter tops & ceramics, open to family room with fireplace plus walkout to large deck with pool and hot tub. Upgraded windows, ceramics, doors, broadloom, master bedroom. Lower level professionally finished. 4 bedrooms & 4 baths. \$399,900. Call **Rod*** or **Dinah***. 04-643-30



\$259,900



LEGAL BASEMENT APARTMENT

Excellent income property in mature area. Rent out one floor and help pay your

mortgage. Very well maintained with hardwood, updated windows, shingles, electrical, furnace and more. Three bedrooms up and 1 down, 2 kitchens and 2 baths. Close to all amenities. Call **Rod*** or **Dinah***.

04-586-30



\$234,900

BRADLEY DRIVE

Spacious and bright townhouse freshly painted. New laminate flooring in great room. Ceramics in kitchen and baths. Centre Island. Full ensuite and walk-in closet. Walkout to

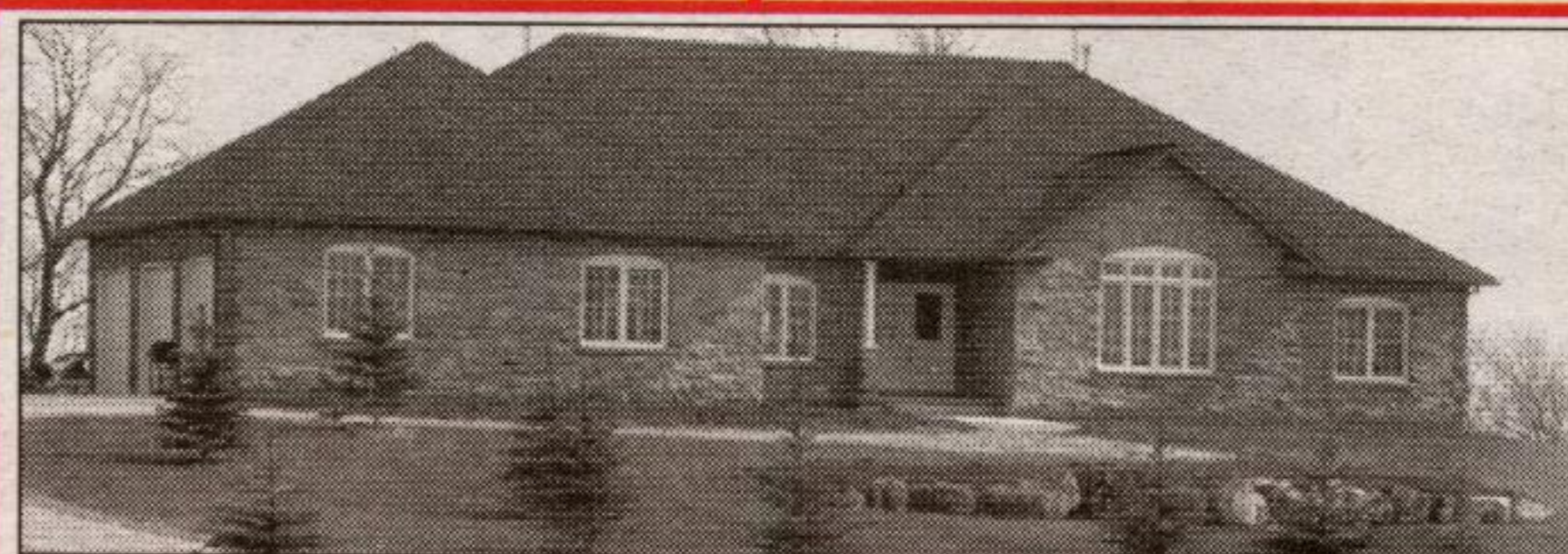
fully fenced yard. Walk to "GO", shopping, recreation, etc. Call **Rod*** or **Dinah*** to view. 04-550-30



\$239,900

OLDE GEORGETOWN

Brick bungalow with stone front on tree-lined street within walking distance to GO. Hardwood, C/A, newer windows, formal living & dining rooms. 2 fireplaces. Sep. entrance to lower level. Flagstone step. Detached garage with opener. Large lot 50'x132'. No houses behind. \$239,900. Call **Rod*** or **Dinah***. 04-555-30



CUSTOM BUILT BY FREESTONE DESIGN BUILDER

with unbelievable views of the Toronto Skyline on this 2 acre lot in executive subdivision. Featuring stone front exterior, skylights, maple hardwood & cabinetry, rosewood hardwood, woodburning insert in marble FP, 6 pc. ens., walkout basement w/above grade windows, walkouts to decks, pot lights, ceramics, stainless steel b/i appliances, 2700 sq. ft. of quality. \$799,000. Call **Rod*** or **Dinah***. 04-523-31



OFFICE SPACE AVAILABLE
500 Sq. ft. and up. Call **Rod*** or **Dinah***.

RETAIL/COMMERCIAL SPACE
1600 Sq. ft. Call **Rod*** or **Dinah***.