

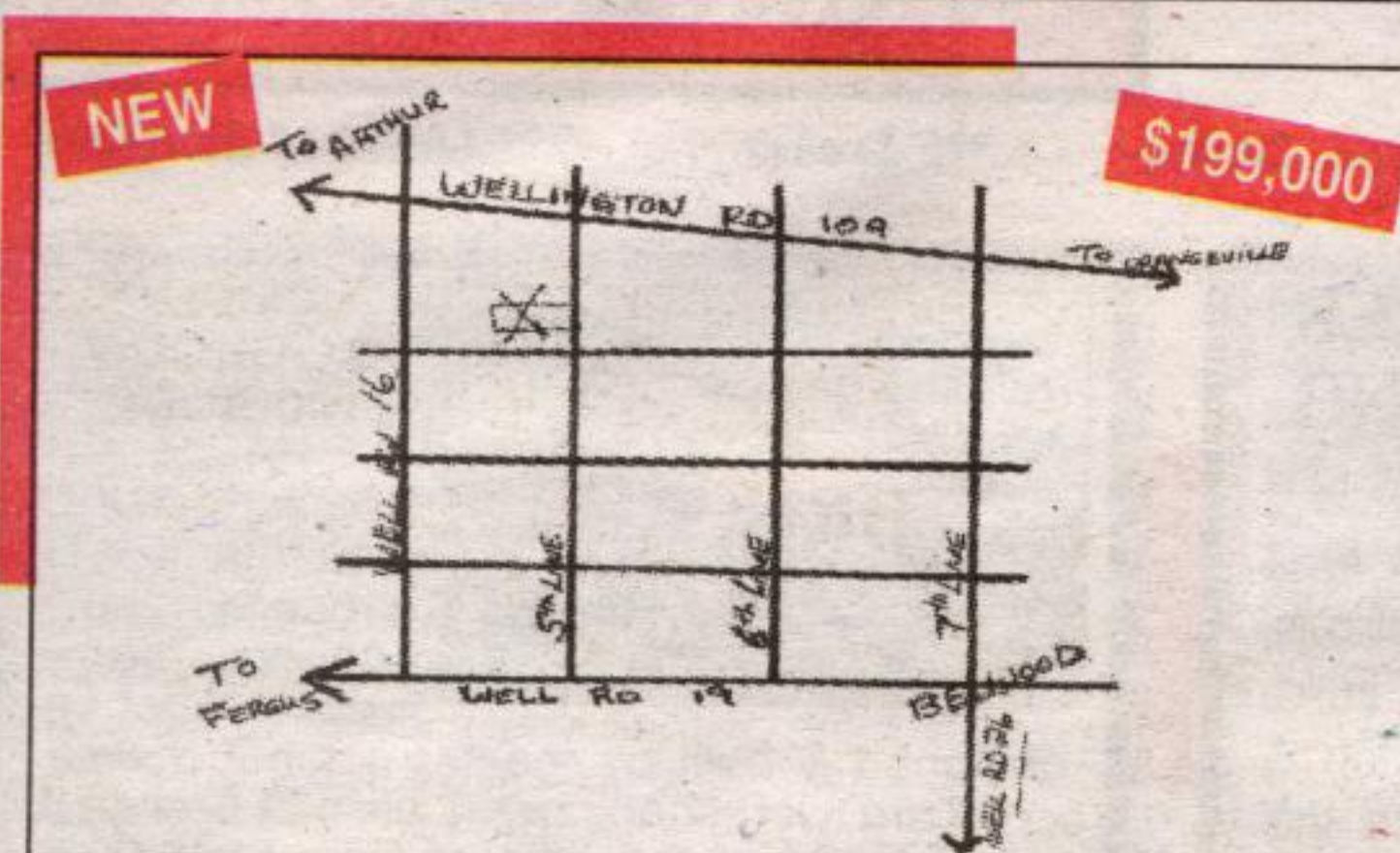
Alan McPhedran, *Sales Rep.



Blue Springs Realty
(Halton) Corp.
Rockwood



519-856-4348 Toll Free: 1-888-656-4348



50 ACRE PARCEL

50 acres vacant land. Mostly workable, some tile drainage, good building sites and pond site. Located between Ferguson and Arthur at 7296 5th Line, W. Garafraxa. Priced to sell \$199,000.



NEW PRICE \$249,000
RETAIL/MULTI-FAMILY
Good commercial building downtown Rockwood. Approximately 1400 sq. ft. retail/commercial space with 2 washrooms. 1-3 bedroom apartment, 2-1 bedroom apartments. Good return on investment.



47 ACRE HOBBY FARM \$349,900
47 acres located N of Dufferin Rd. 3. 35 workable, mixed bush. Butler Stream runs thru property. Well kept 1200 sq. ft. 3 bedroom, 2 bath bungalow. List price \$349,900.



NEW \$449,000
COUNTRY PRIVACY
6+ acres of wooded country seclusion, 3 bedroom, 3 bath custom built "Carson-Reid" home, oversized double garage, paved drive. This home shows 10+++ located just off of Well. Rd. 50, 2 minutes to Rockwood. A one of a kind property.



NEW \$499,000
OVERLOOKS THE LAKE
Custom built 4 bedroom executive family home. Long list of extras including ceramic & hardwood floors, country-style kitchen with butler's pantry, 2 gas fireplaces, fully finished basement with full walkout. Must be seen to be fully appreciated.

More people getting mortgage information via the Internet

In 2004, the proportion of consumers who say they would submit personal information when applying for a mortgage through the Internet has effectively doubled from 14 per cent in 1999 to 29 per cent today, according to results of the sixth annual survey of Canadian mortgage consumers.

The survey conducted by Canada Mortgage and Housing Corporation explores consumer shopping behaviours, attitudes and expectations when acquiring, renewing or refinancing a mortgage.

"Consumer attitudes and approaches to mortgage financing continue to evolve as Canada's mortgage finance industry offers more choices and greater flexibility to Canadians," said Sharon Matthews, CMHC's Vice President - Insurance and Securitization. "This survey tells us that consumers are making greater use of technology but still consider a personal relationship an essential part of mortgage negotiations."

Highlights from the 2004 survey include:

(1) Use of Internet is on the rise— Today almost one-half of purchaser look to the Internet for mortgage related information, up from 26 per cent in 1999. Coupled with the increased use of Internet for information about mortgages is greater consumer acceptance of the Internet as a mortgage shopping tool. As many as 49 per cent feel it is now safe to conduct financial operations over the Internet with a respected financial institution, up from 28 per cent in 1999. But actual usage of the

Internet for mortgage related transactions remains low. In 2004, only about 1-in-10 mortgage consumers use the Internet to pay their mortgage on-line.

(2) More convenient ways to arrange for a mortgage— In 2004, almost one-in-three mortgage consumers reported that they did most of their mortgage arrangements from their own home, either meeting face-to-face or over the phone with their lender or broker. Only 51 per cent did most of their mortgage arrangements at their lender's office.

(3) Shopping on the decline— In 2004 only 40 per cent of purchasers and 30 per cent of renewers actively shopped around for mortgage proposals from different lenders. This is the lowest level reported since CMHC began the survey in 1999.

(4) Use of mortgage brokers unchanged— Overall, about one-in-four mortgages in Canada (26 per cent) continue to be arranged through mortgage brokers. However, mortgage brokers have a stronger market presence among first-time buyers where they enjoy a 32 per cent market share. Among mortgage renewers, usage of mortgage brokers has declined from 11 per cent in 2002 to 6 per cent in 2004.

The 2004 survey, released Monday, 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.

"If You're Going To Be Selling Your House In The Next 6-12 Months, What You Do Right Now Could Mean A Difference Of Thousands Of Dollars -- Especially If You're Going To Be Buying Another Home . . ."

Georgetown (ON) - Even though your house isn't on the market yet, the buyer for your house is already starting to read the real estate magazines - just like you are right now.

A recent interview with Yvan Desjardins of Re/Max revealed several tips for anyone thinking of selling their Halton Hills area home.

"Most owners think that their homes will sell quickly. Everyone thinks that their home is special and will bring a good price. In fact, a lot of all new listings that go on the market eventually expire with the home still unsold."

If you are going to be selling your house in the next six months, there are some things you can be doing now that will help you get top dollar for your home when you do sell it.

You may be looking at this publication right now looking for the next home you are going to buy - even though you haven't sold the house you are in now. If that's the case, it's especially important for you to plan your move properly.

A special report has just been released which shows you step by step what you need to do to get ready to sell your house for top dollar quickly.

Here's some of what you'll learn:

- Why buyers love model homes and

how to make your house show like one.

- How to sell your house in as little as 24 hours - without even putting it "on the market"

- How a 25 cent upgrade could earn you an extra \$500 - \$1000 when you sell.

- How to find out what houses in any neighbourhood are really selling for - and how long it takes for them to sell.

- Why most real estate advertising

will never sell your house - and what to do about it.

- How to avoid the most expensive mistakes smart people make when they buy or sell a home.

- How to find out the current market value of your home for free over the phone.

Yvan says the information in this report is the secret to his success in selling homes so quickly and the reason he is able to sell most of his

listings in less than 90 days.

To get a free copy of the guide for smart home sellers called "How To Sell Your House For Top Dollar Fast!" just call 905-873-7864 for a 24 hr free recorded message and your guide will be mailed today!

Compliments of Yvan Desjardins, Sales Rep., Re/Max Realty Specialists Inc., 905-877-2630.

Here's What You'll Discover In This Free Guide For Smart Home Sellers:

How to sell your house in as little as 24 hours - without ever putting it "on the market" . . .

Why most real estate advertising will never sell your house - and what to do about it . . .

Find out how much your house is worth - for free over the phone . . .

Why buyers love model homes and how to make your house show like one . . .

A little known designer's secret that could net you an extra \$500-\$1000 more when you sell your house . . .

How to find out what houses in any neighbourhood are really selling for - and how long it takes . . .

How to avoid the most expensive mistakes smart people make when they buy or sell a home . . .



For a 24 hr Free Recorded Message Call 905-873-7864

Before You Decide To Sell Your House - Listen To This Free Recorded Message

What you do in the six months before you put your house on the market can make a difference of thousands of dollars more (or thousands of dollars less!) that you realize from the sale of your home.

To find out the little things that can help make all the difference just call 905-873-7864 for a free recorded message 24 hours a day.