

Property. . .

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Your dream home could turn into a nightmare if a main transit artery should suddenly be cut across your backyard, or if a factory, warehouse or shopping centre sprang up within a block of it.

Evaluating the neighborhood itself for livability falls in great part to the potential buyer. You are the one who

knows if you need schools and sports facilities, churches and easy access to transportation.

Be sure to reveal your needs to a salesperson who is helping you search out the perfect home, and he will judge what he shows you from your needs, but there is nothing wrong with doing some checking yourself.

You should walk around the neighborhood

and see if the houses are in good repair, lawns well kept, and if there is an overall visual effect of neatness.

Be sure the house you are considering is in the same general price range of the other properties surrounding it.

While you're walking around the neighborhood, compare its features with your present situation. If there are no large shade trees and you are accustomed to living with

them, will you miss them?

If the area is hilly and you're presently accustomed to level streets, will this be a difficulty to anyone in your family? Is there enough parking for the vehicles your family possesses?

There's no reason you can't knock on a few doors and ask questions of your prospective neighbors. Introduce yourself and inquire about the facilities and

amenities of the neighborhood.

Neighbors can be quite specific and helpful and perhaps tell you about things you've forgotten to ask.

Doing this kind of evaluating and research is getting back to the three priorities of purchase. . . location location and location, which are all important in that lifetime decision you make when you settle on a house to buy.

Shop Around...

Continued from page 6
a mortgage risk.

Outline how you will repay your mortgage and how much you can afford to carry.

Your payments should never exceed 30 per cent of your after-tax income.

If you can convince a lender that you are a good risk, you increase your bargaining power for the low interest rate and favorable terms he

reserves for people like you.

Rumack is with Murray Rumack Stern & Cohen, Toronto.

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the realtors.

Mayor Don Gordon of Milton welcomed the board and provincial real estate registrar Al Binstock, said he was pleased to be there.

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