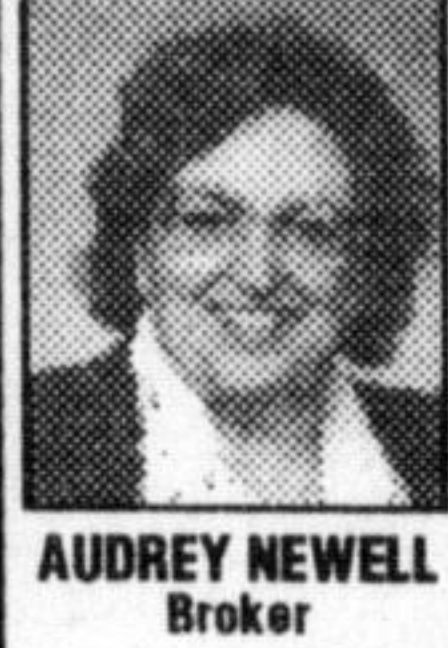


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AUDREY NEWELL
Broker



WOOD CLOSE
Secluded but not isolated. Approx. 2000sqft. bungalow on 2+ acres in rural subdivision. Forced air gas, 2 fireplaces, 3 skylights. \$387,900 Call Audrey or Chris.

WANTED

I have 2 separate clients for apartments at 81 Millside Drive. Please call me if you are thinking of moving.
Audrey 878-4444.



CHRIS NEWELL
Sales Representative
CRES RMN CEI



GET BACK TO THE LAND
Farm comprising 82+ acres with board a batten house, bank barn and drive shed. Large frontage on both Townline and 20th Sideroad, Milton. \$369,000 Call Audrey or Chris



YOUR FAMILY WILL BE IMPRESSED
Immaculate 3 bedroom home complete with upgraded kitchen, L shaped living room & dining room with walk-out to sunroom. Lower level has a separate outside entrance and offers a large rec room, family room with fireplace, den or office and extra washroom. Located just north of 401 on a gorgeous one acre lot. Offered at \$279,900. Call Bill Currie at 878-4944.



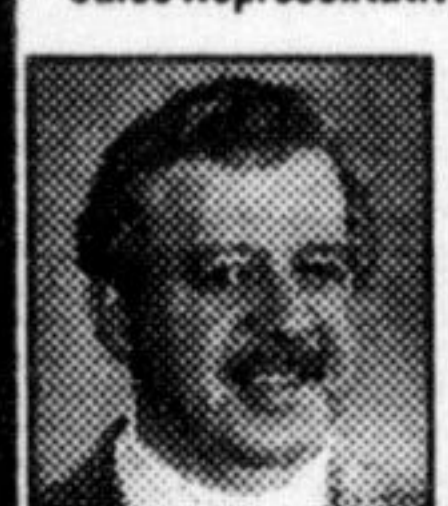
BILL CURRIE
Sales Representative



\$289,900.
Large country bungalow just outside of Kilbride. Five bedrooms, 2 full baths, F.R. all on main level. Please call Tim Dobson at 878-4444.



KINGSLEIGH COURT
Well cared for home in mature area of town. custom built eat-in kitchen, dining room, liv. room with fireplace, 3 bedrooms, finished rooms in basement. Call Audrey or Chris. \$189,900.



DOUG BUTSON
Sales Representative



92 LORNE SCOTS DRIVE
Spacious 4 bdrm. home with upgraded kit., L-shaped L.R. & D.R., fam. rm., rec rm., 2 washrooms, central air, 2 walkouts to super backyard with deck & above ground pool. Bill Currie. 878-4944.



SUNNYVALE CRES.
Well maintained 5 level sidesplit on quiet crescent. 3 bedrooms, family room with fireplace, walk out to a g.pool \$225,000. Call Audrey or Chris.



ROSS CESCON
Sales Representative



OLDE MILTON
Located in a mature area of town, this charming two bedroom home offers an eat in kitchen, separate living room & Diningroom, 4pc. washroom, huge porch, 2 car garage and a lot 50ft. x 130ft. Offered at \$172,900. Contact Bill Currie at 878-4944



RETAIL-RESIDENTIAL
Located on the main street of Campbellville. This property (zoned hamlet-V) permits many uses as well as a residential. Apartments above for extra income. Asking \$192,900. Call Bill Currie at 878-4444



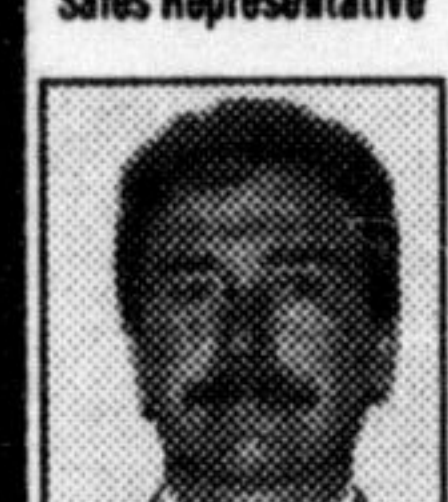
WAYNE CASSON
Sales Representative



GREAT LOCATION
This brick bungalow features large livingroom, diningroom, two bedrooms, central air, two washrooms and backs onto parkland. Offered at \$176,500. Call Bill Currie at 878-4944



WOODWARD AVE.
Compare carrying costs with a townhouse. Build your equity in several ways. 2 Bedroom home with large rear deck. Part finished basement. Call Audrey or Chris. \$156,500.



RON TWISS
Sales Representative



WOODWARD AVE.
Compare carrying costs with a townhouse. Build your equity in several ways. 2 Bedroom home with large rear deck. Part finished basement. Call Audrey or Chris. \$156,500.



SAM MADALIN
Associate Broker

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FOR THE COST OF A TOWNHOME

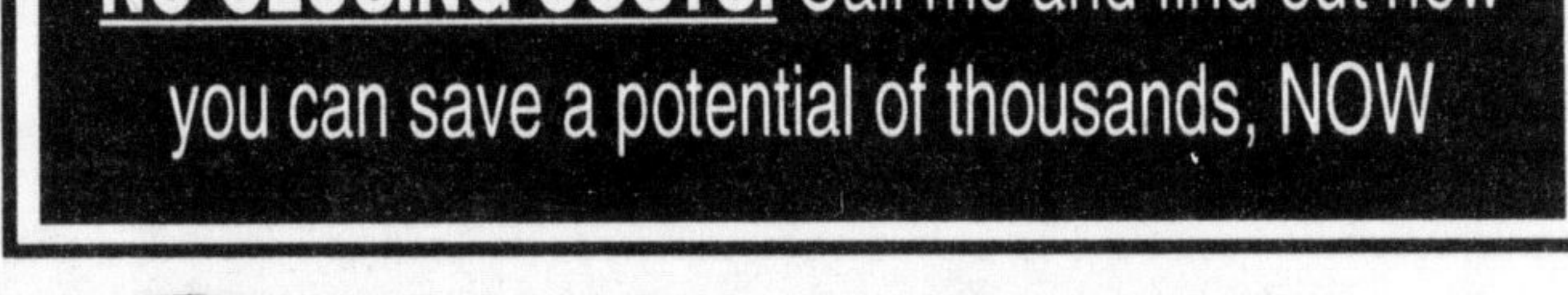
3 bedroom home in the heart of Milton. Good size lot, inlaw suite with separate entrance. Carries for less than a town home.

INVEST FOR THE FUTURE



Georgetown area, excellent income fully rented, low expenses, large lot with parking spaces for 7 cars. call me for income statement. \$299,000

NORTH BURLINGTON COUNTRY



Spotless 3 bedroom bungalow on 1.8 acres, surrounded by Bronte Provincial Park, well treed, hardwood floors throughout, beautiful rec room, double car garage. \$279,000

NO CLOSING COSTS. Call me and find out how you can save a potential of thousands, NOW

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192 MAIN ST. E.
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NEW LISTING
GREAT VIEW. Solid brick bungalow sitting on 5.45 escarpment acres, 45'x30' building with water, electricity, horse stalls and an extra garage. Call Joe Manchisi or Tony Vidiri. \$479,000.

HOT OFF THE PRESS
Nice bungalow located close to Milton, backing onto a golf course. This home has many upgrades including heat pump, A/C and upgraded electrical. \$219,500. Call Tony for more details.

REDUCED
Beautifully renovated backsplitted offering a main floor family room and a fourth bedroom or office on the same level. This well-decorated home offers a new furnace, large yard, 800 series doors, recently renovated baths and much more. Please call James for more details. Reduced \$208,500.

REDUCED
GREAT LOCATION
This four bedroom home shows well. Features upgraded broadloom/hardwood, large fenced yard with treated deck and tool shed. Year old roof and electronic air cleaner. Make it your own. Call Jack for more info. \$192,900

GRACIOUS GEORGIAN
On over 2 professionally landscaped acres, large inground pool, gleaming hardwoods and the warmth of an open fireplace. To view this exquisite property please phone Joe Manchisi for your personal viewing. Dir: Hwy 25 N. to 5 S.R. to Southcott. Reduced to sell \$479,000.

REDUCED
GET IN THE SWIM
Four bedroom bungalow, features equipped pool, eat-in kitchen, oak kitchen cabinetry, and main floor family room. This lovely home has new carpeting and separate entrance. Call Joe for more details. \$219,000

REDUCED
This beautiful Century Stone Schoolhouse is situated on one acre in a secluded park-like setting with perennial gardens and mature trees, inside 14 foot ceilings and 2 fireplaces make the great room look spectacular, 3 spacious bedrooms and a fantastic sunroom with flagstone floor completes the setting. Call Mickey. \$279,900.

Upscale Townhouse
Three bedroom, main floor laundry, features extra shower, well groomed play area in rear yard, single attached garage, walk-out basement, eat in kitchen, must be seen call Jack. \$136,900.

RESIDENTIAL / COMMERCIAL. A super high traffic location that offers a wide range of commercial uses. This opportunity includes house presently used for retail, 30' x 60' shop and separate 2-car garage. Call James. 284,500

Upgraded wire with 100 amp service, plumbing updated, hardwood floors redone, new oak kitchen, new shingles, extended family room, new 12'x24' deck, renovated bath, hydro in garage 21'x15'4" utility shed 10'x8'. Call Domenic Manchisi for details.

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James D. Snow SALES REP
Joe Manchisi SALES REP
Tony Vidiri SALES REP
Jack McCrudden ASSOC. BROKER
Mickey Galekovic SALES REP
Domenic Manchisi BROKER/OWNER

Down payment...

Continued from page RE4

income and the amount you invest. These credits are available for five consecutive years.

The OHOSP plan must be closed at the end of the seventh year and the money used to buy a house. If it's not, you have to repay the tax credits with interest. You can take 75 per cent of your money out of your account, but the remaining 25 per cent will be sent to the Ministry of Finance for a tax recovery credit. Once that's taken care of, you'll get the balance owing with interest.

You can open a OHOSP at any financial institution in the province. There are no joint plans, but spouses can each open individual accounts. To qualify for a tax credit for the current financial year, you have to open a plan by December 31.

When you've reached the point where you're finally able to buy your own home, your financial institution will hand your OHOSP funds over to your lawyer once you've completed the necessary paper work. This is usually done after you sign an agreement of purchase and sale, and about four weeks before closing.

If you don't think a conventional mortgage - which calls for 25 per cent of the purchase price as a down payment - is within your reach, the Canada Mortgage And Housing Corporation has a first-time buyer's program that offers financing of

up to 95 per cent of a home's purchase price. To qualify, you must be planning to buy a home in Canada that will be your principal residence, and you can't have owned a home in the previous five years.

Often the biggest obstacle to saving a down payment is simply the inconvenience of making regular deposits in your savings plan or account. Even minimal contributions add up over time and before you know it, you have enough saved for a down payment.

Many financial institutions now offer automatic deductions to put some of your money into a savings account every week, every two weeks or once a month. Your ability to save money regularly will also stand you in good stead when it comes time to shop around for a mortgage.

Ontario Realtors are specially trained to help you find the home that's best for you. They're familiar with the way all these programs work, and their advice can help you start working towards making your dream of home ownership a reality.