

Weekend SPOTLIGHT

-on homes-

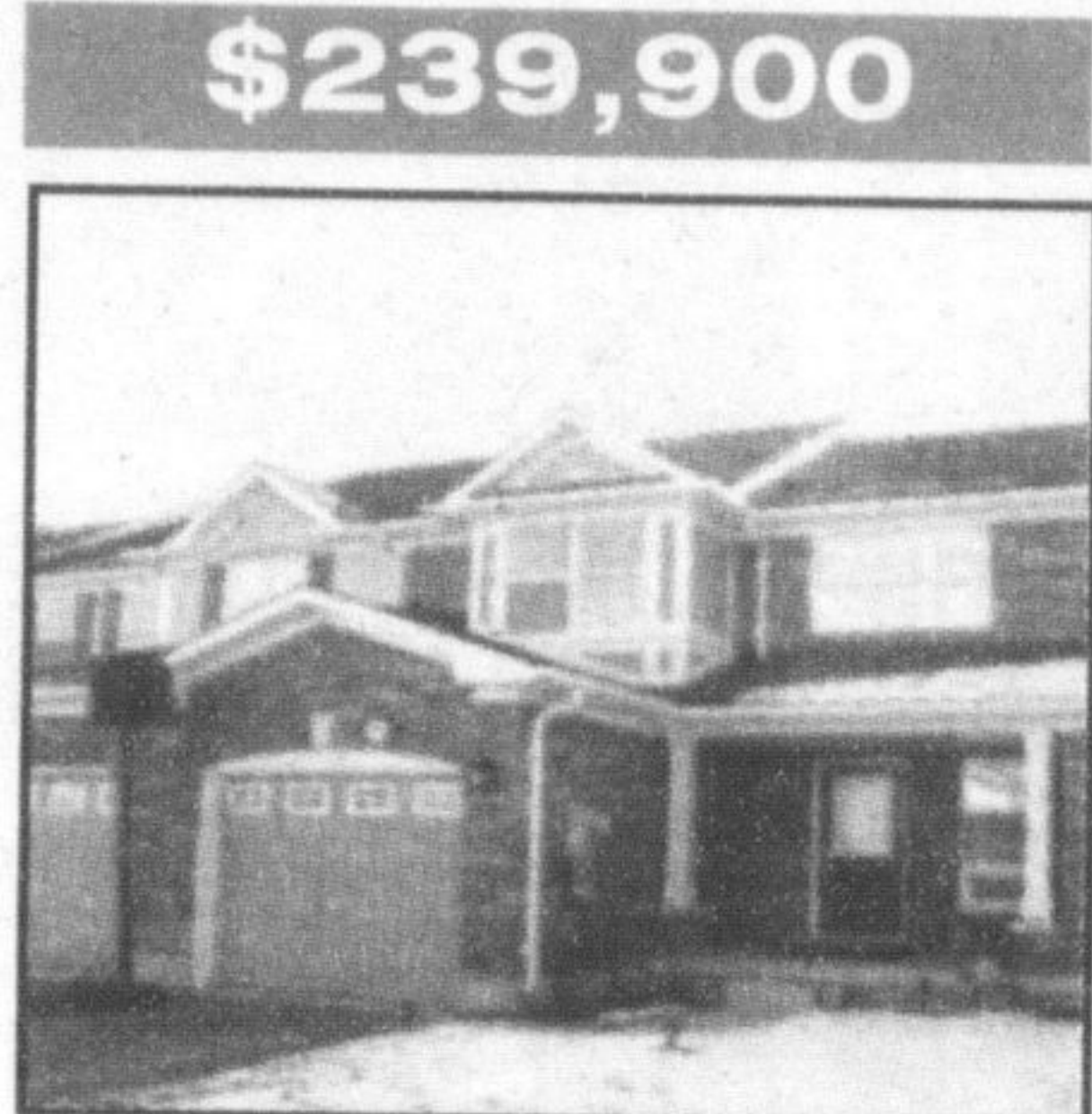


Ryan CRANE
Sales Representative

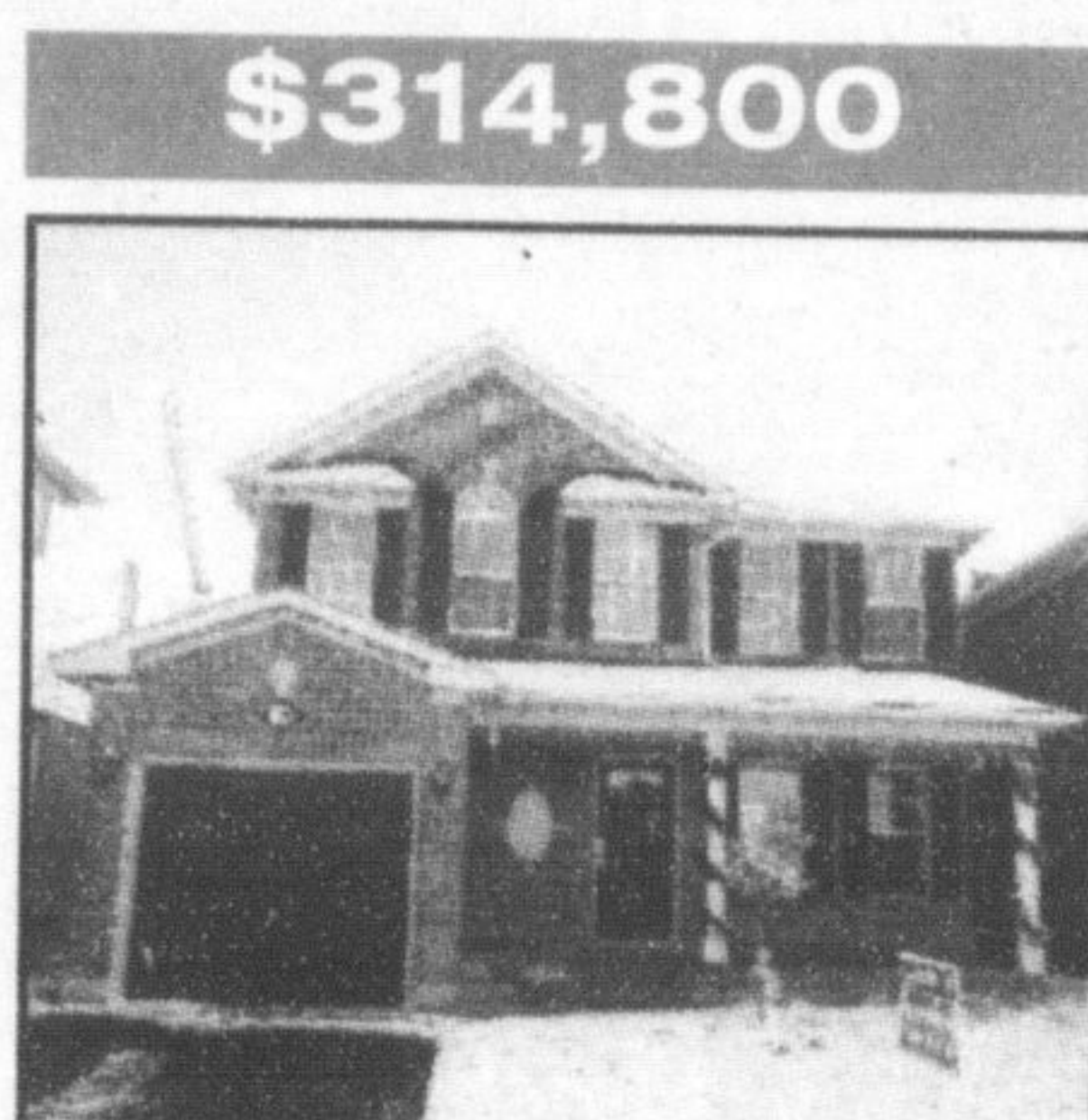
Marketing Your Home
For All Its Worth!

(905) 827-3434

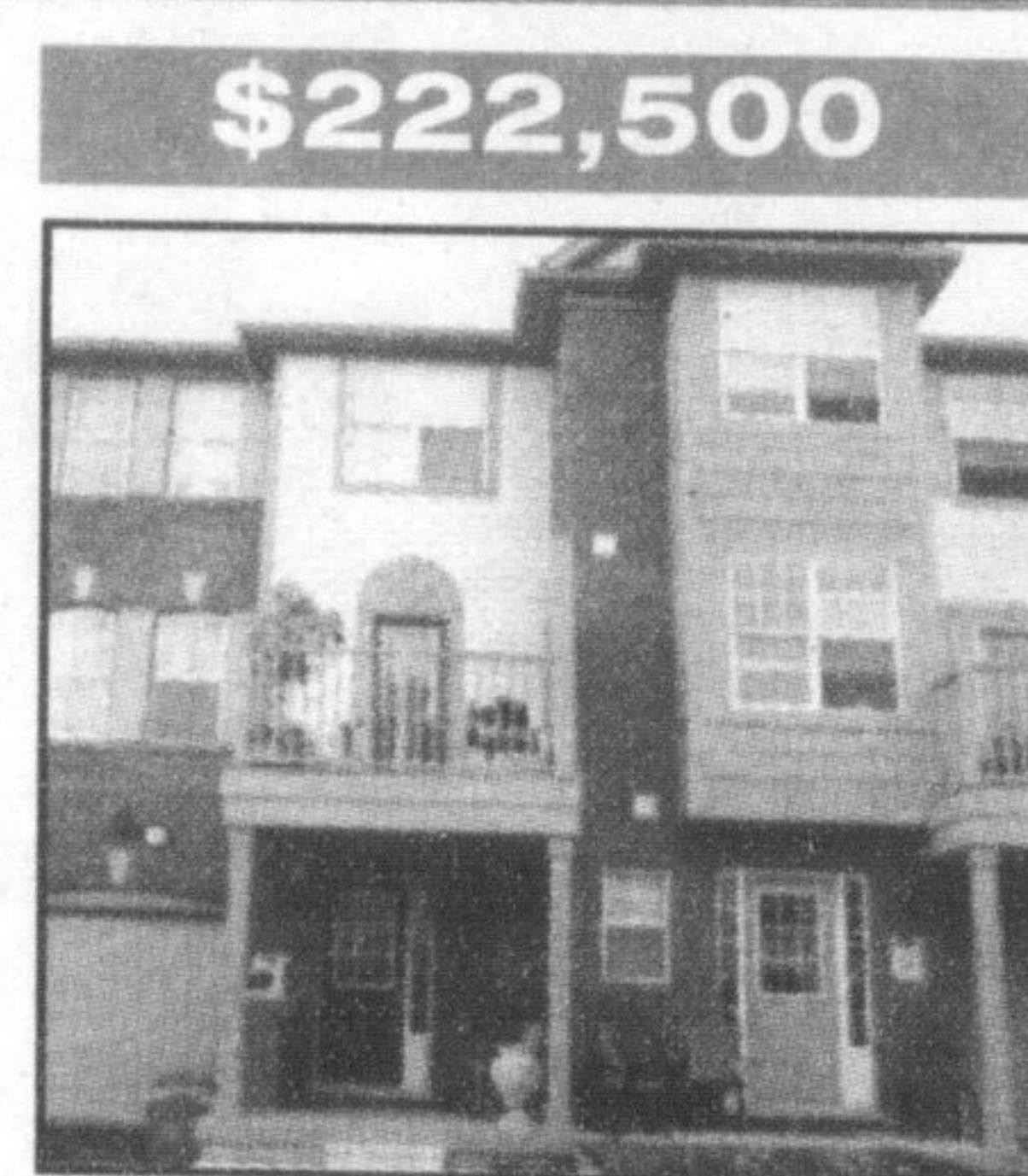
RE/MAX
REALTY SPECIALISTS INC.



\$239,900
FREEHOLD TOWNHOME IN HAWTHORNE VILLAGE
Stunning 3 bedroom home features a big Eat-in-Kitchen with ceramic floors and a pantry. Walk-out to yard. Open concept living/dining room. The Master bedroom has a walk-in closet and a semi-ensuite bath. Upgraded door from the garage to the house. Oversized basement windows. Quick possession may be possible.



\$314,800
MATTAMY BUILT HOME IN A GREAT NEIGHBOURHOOD
The Baker Model by Mattamy is a great starter home and perfect for a young family. Located in a high demand neighbourhood and is close to new schools and parks. This 3 bedroom home is well laid out. Main floor living/dining room plus a Kitchen with ceramic floor and backsplash. Walk-out to a good size backyard. Driveway has been widened.



\$222,500
ALMOST NEW 3 STOREY FREEHOLD TOWNHOME
This beautiful 2 bedroom home is perfect for a first time buyer. The Main level offers a Kitchen with upgraded Maple Cupboards and a breakfast bar that is open to the living/dining room. Walk-out to a good size balcony from the kitchen. Main floor laundry and garage access. This home is available for immediate occupancy.



OPEN HOUSE SATURDAY 2-4PM
251 FEATHERSTONE

OPEN HOUSE SUNDAY 2-4PM
251 FEATHERSTONE

\$274,900

TERRIFIC 3 BEDROOM DETACHED
In Main St South by Touchstone homes. Bright eat-in kitchen with walkout to large fenced backyard. Entrance from garage to backyard. Generous sized bedrooms. Great family home. A pleasure to view. Two car parking.

HABLAMOS ESPAÑOL

ROYAL LEPAGE MEADOWTOWNE REALTY
Sam Levin, Sales Rep. 905-878-8101



ROYAL LEPAGE
Meadowtowne Realty, Broker
INDEPENDENTLY OWNED AND OPERATED

NEW PRICE!



\$259,900

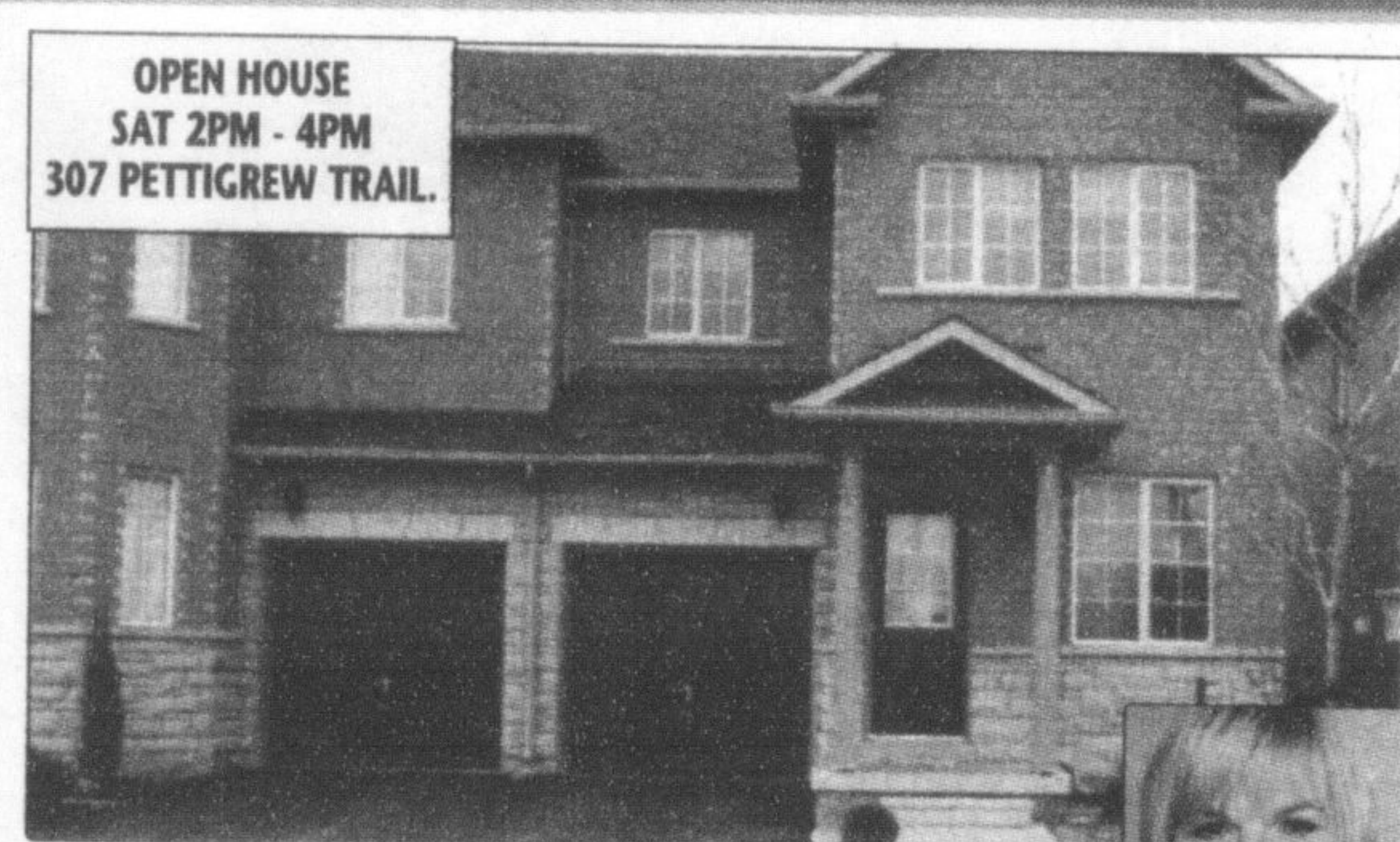
SPECTACULAR ALL BRICK FREEHOLD TOWNHOME
(The Croftside Model) By Mattamy Located In The Heart Of Hawthorne Village. Great Open Concept Layout, 3 Bedrooms, 3 Baths, Spotless Throughout & Ready To Move In. Pot Lights In Dining Room, Bright Eat-In Kitchen And Upgraded Maple Cabinets & Pantry, Upgraded Under Padding Throughout, Large Windows In Bsm. Walk To School And Park, Mins To Go Station, Hwy, Shopping Mall, Community Center And Golf Courses. Check the Virtual Tour. MLS# W829291

"Trabajando para la Comunidad Hispana"

RE/MAX REALTY SPECIALISTS INC. 905-456-3232
Wilson Verduga, Sales Rep. 416-908-3550



RE/MAX
REALTY SPECIALISTS INC.



OPEN HOUSE SAT 2PM - 4PM
307 PETTIGREW TRAIL.

307 PETTIGREW TRAIL
Beautiful 1600 Sq. Ft Semi just 3 years new. Greenpark Quality Built. Family Size Kitchen with Large Eat-in area and Sliding Door walk-out to yard. Impressive master bedroom with 4pc ensuite & soaker tub.

SUTTON GROUP REALTY SYSTEMS INC.
Mill Drapic, Sales Rep. 905-896-3333 or 416-825-6960



Sutton
GROUP



OPEN HOUSE SAT. FEB. 18 & SUN. FEB 19
2-4 PM
9092 WELLINGTON COUNTY RD. 50
CALL FOR DIRECTIONS

PASTORAL PERFECTION AND PRIVACY
This remarkable country estate offers elegant living space on 2.8 acres of natural treed land complete with pond, pool and tiered deck. Attached, spacious 2 car garage, completely renovated throughout with striking country style galley kitchen. An absolute must see...the perfect home in the perfect setting. For more detailed information, call toll free, anytime, 1-866-234-3310 and enter ID# 9092 for a recorded message. Or, better yet, call me for your personal tour.



RE/MAX REAL ESTATE CENTRE INC.
Jim Lewis, Sales Rep. 905-877-5211

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REAL ESTATE CENTRE

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Tips for first time home buyers

Buying your first home is a major life event. You will have many decisions to make both before and after you find the right home, including financial decisions. Here are a few tips to make financing your first home a little easier.

1. Get pre-approved for a mortgage.

A pre-approved mortgage gives you an edge. Before you even go house hunting, you will know your maximum mortgage amount, the interest rate and the amount of your monthly mortgage payments. A pre-approved mortgage may also put you in a stronger bargaining position when you make an Offer to Purchase because the seller will know that you are a serious buyer.

2. Determine your home price range.

With your financing already figured out, you can concentrate on finding the right home within your price range. There are two things to consider when determining how much you can afford to spend on a home.

- How much do you have for your downpayment?
- How much can you afford for your monthly payment while still enjoying life?

To help you answer these questions, you can either call your financial institution or go to your branch and talk to your personal banker. Some financial institutions, including CIBC, have tools on their websites that can help you calculate what you can afford. Just enter your information in response to a few questions and the calculations will be done for you.

3. Determine your downpayment amount.

You can buy a home with as little as 5 per cent of the purchase price. However, if you have a downpayment of less than 25 per cent it will mean your mortgage must be insured by an insurer such as Canada Mortgage and Housing Corporation (CMHC). The amount of your downpayment will determine whether you need mortgage insurance or not.

Your insurance premium will depend on the amount you

are borrowing and the amount of your downpayment. Premiums usually vary between 1.00% and 3.25% of the mortgage amount.

4. Tap into your RRSPs.

If you qualify as a first-time homebuyer, you and your spouse can each use up to \$20,000 from your RRSP savings towards your downpayment. This money will not be included in your taxable income, as long as you repay the amount withdrawn from your RRSPs within 15 years.

5. Be aware of additional costs.

Your mortgage will cover off the greater part of the purchase price of your home, however, there are other costs associated with buying a home. These are called closing costs and they usually range between 1.5% to 3.5% of the total cost of your home. Also, don't forget to consider general expenses such as moving and home decorating costs.

If you are looking for your first home, CIBC provides valuable and informative services for the first-time homebuyer. For more information about your mortgage options, contact your CIBC Adviser or call 1 800 465-CIBC (2422).

- News Canada