

Weekend SPOTLIGHT

JACK M'CRUDDEN
Broker
Office: 905-878-7777

MARY MAGLIO
Sales Representative
Office: 905-878-7777
Cell: 905-699-2366
marymaglio@msn.com

OPEN HOUSE SATURDAY NOV 11 2-4PM 7566 SIXTH LINE ESQUESING

\$599,000 NEW PRICE

LOCATION, LOCATION, LOCATION!
Country living with quick access to the 401. This property boasts a huge 1800 square foot workshop with 12 foot ceilings, 100 amp service and double bay doors-any mechanics dream. The detached bungalow has had all of the big ticket items done for you; new roof, new windows, 200 amp service, new doors, high efficiency furnace, siding and insulation. Move right in and enjoy!

The McCrudden Team

RE/MAX REAL ESTATE CENTRE

OPEN HOUSE SAT, NOV 11 2-4 PM 922 GAZLEY CIRCLE

CHARLOTTE MARINO
Salesperson
905-949-0070

\$294,999

Newer Mattamy Home 'The Lindbrook' Located In Popular Area. Spacious Master Bdrm W/Walk-In Closet, Ensuite Soaker Tub/ Sep. Shwr. & Hdwd Flrs. Upgraded Oak Staircase & Hdwd Flrs, Gas F/P & Mantle. Lots Of Wdws For Sunlights, Lge Eat-In Kit Lots Of Counter & Cupboard Space. Walk Out To Private Fenced Yard And New Deck. Garage Entrance. Cac, Security System.

RESPONSE REALTY INC., BROKERAGE

Ask A Realtor for help

Buying a home of your own is a big step

So you've decided you want to stop paying rent and buy your first home. You're not alone. With interest rates at their lowest in decades, many people have discovered that mortgage payments can be significantly lower or at least comparable to the rent they are currently paying.

Making the decision to become a homeowner is the easy part since buying a home is a great investment in your future. For many people, it's no problem to keep up the monthly mortgage payments and other costs associated with home ownership. But what usually holds first time buyers back is the initial down payment required to obtain a mortgage.

How much can you afford?

The first thing you need to determine is how much house can you realistically afford? It's a good idea to talk to a Realtor for help in this area. A Realtor is skilled at helping people make their dreams of home ownership come true. He or she knows how to assist you in assessing your needs and wants and can then match them with homes in your price range. As well, he or she will help you understand property financing, taxes, insurance and the process you will go through as a first time buyer to complete a real estate transaction.

Your Realtor can also offer advice on ways to save your down payment faster. He or she will likely suggest you take advantage of government programs such as an RRSP loan or the Ontario Home Ownership Savings Plan (OHOSP). Another option your Realtor can help you explore is a high ratio mortgage. A high ratio mortgage requires a smaller down payment than a conventional mortgage because it is insured by the CMHC (Canada Mortgage and Housing Corporation). Talk to your Realtor for details on how these programs work.

Once you know your price range and have a down payment plan in the works, your Realtor will work with you to find the "home of your dreams." For most people, their first home is more modest than the true home of their dreams, but it is a start and will be much more affordable.

When you have found the right home, your Realtor will be there to negotiate on your behalf to get the best purchase price possible. He or she will make sure your interests are covered in the purchase and sale agreement and will help with all the details required to complete the transaction.

A Realtor's knowledge, expertise and negotiating skills will ensure your first time home buying experience is a dream come true and not a nightmare. This article is provided by local Realtors and the Ontario Real Estate Association (OREA) for the benefit of consumers in the real estate market.

FOR SALE **Katherine Barnett Assoc. Broker

Chris BARNETTE TEAM
*SALES REPRESENTATIVE **ASSOCIATE BROKER com

RE/MAX Direct Line
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Call the **#1 Team in Milton**
(ALL COMPANIES) BASED ON IMLS RESULTS 2003/2004
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FREE Market Evaluation

1520 Evans Terrace
OPEN HOUSE SAT 12-2
Great floorplan for easy living, this Fallon model boasts landscaped gardens, large entertainer's deck and fully fenced yard. Open concept kitchen/family room for great get-togethers. Formal room that can be used as dining room or living room. Spacious bedrooms on second level; MBR w/4pc ens and walk-in closet. Gorgeous hardwood floor in family room, ceramics throughout foyer/ kitchen/baths, raised garden in front yard, huge porch. MLS #W993770
Asking **\$293,800**

1318 Marshall Cres.
OPEN HOUSE SAT 12-2
Beautiful 'Mannington' on premium corner lot. Attention to detail throughout this lovely home from dark Maple hardwood on main level, stairs, upper hall & 2nd family room. Formal LR, sep DR, huge family room w/gas fireplace, gorgeous kitchen w/extended cabinets & island. 9 ft. smooth ceiling, archways & rounded corners, pillars, 45 degree ceramics, sunken LR, bksp in kit. 2nd floor laundry. Over \$50K in upgrades. MLS #W1018810
Asking **\$474,900**

1548 Harwood Drive
OPEN HOUSE SAT 2:45-4:30
Lovely 'Fallon' Elevation B. Large, elegant foyer leads you to a beautiful, formal living room with 11' ceiling. Spacious, open concept great room for cozy evenings. Eat-in kitchen w/ceramics, pantry, breakfast bar and walk-out to a gorgeous, interlocking brick patio and huge yard. Generous sized bedrooms complete this wonderful home. Loads of upgrades. MLS #W972345
Asking **\$284,900**

229 Fleming Drive
OPEN HOUSE SUN 2:45-4:30
Stunning 'Harvard' model by Greenpark. Over 2500 sq ft of fabulous detail from Maple hardwood, ceramics & crown mouldings on main level & upper hall, upgraded tile & California shutters throughout. Unique floorplan w/2nd staircase to bsmt from garage. Gracious family room with cathedral ceiling. Large kitchen w/Maple cabinets and walk-out to fully-fenced yard. Approx \$50,000 In Upgrades. MLS #W1018807
Asking **\$457,900**

1022 Eager Terrace
OPEN HOUSE SUN 12-2
Beautiful 2424 sq ft, 4brm home. Lg foyer w/ceramics, 9' ceilings, 5' baseboards, oak staircase. Oversized kitchen with w/graded cabinets, beautiful breakfast area for large family with sliders walking out to yard, gorgeous gas fireplace in family rm, very nice layout with main floor laundry. All bedrooms are very large. W1005397
Asking **\$399,800**

359 Atwater Ave.
OPEN HOUSE SAT 12-2
Gorgeous, totally redone, 4 bedroom in desirable 'Mineola' area of Mississauga. Sun-drenched large principal rooms perfect for entertaining. Master bedroom on main level w/whis & her closets. Family-size kitchen/breakfast room w/walk-out to huge yard complete with patterned concrete patio and new, detached garage. Upgrades include patterned concrete walkway/patio, new roof, detached garage, new baths, new kitchen, new broomroom, hardwood refinished, new plumbing - too much to list here. MLS #W997749
Asking **\$449,800**

1077 Kennedy Circle
OPEN HOUSE SUN 2:45-4:30
Tastefully appointed, End Unit, Townhome W/Brick Elevation. Freshly Painted Home Features Eat-In Kitchen, Upgraded Cabinets W/Valance Lighting, Crown Mouldings, Direct Garage Entry, Inviting Open Concept Main Level, 90% Finished Basement (3 Large Windows) Needs Ceiling Tile. 2nd floor laundry. MLS #966025.
Asking **\$284,900**

251 Pine Street
OPEN HOUSE SUN 12-2
Beautifully renovated and tastefully decorated raised ranch within easy walking distance of charming downtown Milton. Main level features gleaming hardwood floors, extensive wood trim, custom eat-in kitchen w/walk-out to huge deck and large yard, renovated 4pc bathroom, spacious bedrooms. Lower level has cozy family room with reclaimed brick fireplace, 4th bedroom or office, huge laundry/storage room, updated 2pc bath and direct access to garage. New windows in 2004. Flexible closing. MLS #W1011192.
Asking **\$324,900**

966 Donnelly Street
OPEN HOUSE SAT 2:45-4:30
Popular, sun-drenched 'Pilgrim' model with upgraded 2nd level laundry. Recently installed hardwood on main level. Open concept living at its best. Family-size, eat-in kitchen includes fridge, stove & upgraded range hood. Garden door walk-out to fenced yard. Neutral colours throughout. Direct garage entry. 3 spacious bedrooms & upgraded ensuite bath. MLS #W1018030
Asking **\$338,900**

RE/MAX PERFORMANCE REALTY INC.
CHRIS BARNETTE TEAM, Sales Rep, 905-875-3343

You want the most exposure when you sell your home, right?

How's this?

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- CLUES ACROSS**
- Batman wears one
 - Health resort
 - A structure forming a covered entrance
 - Mental object
 - Kilo yard (abbr.)
 - A list of corrigenda
 - Polite for "buttocks"
 - Lemon juicer
 - Place to purchase the Times
 - NYSE for General Mills, Inc.
 - Last in an large series
 - High-class
 - Building for dead bodies
 - Sinai port
 - News organization
 - Cut and rearranged a movie
 - Midwest state
 - Airport in Bishkek, Kyrgyzstan
 - Busta Rhymes music
 - Tennis player Guillermo
 - Noah's oldest son (Bible)
 - Strong, durable paper
 - Fire residue
 - Type of snake
 - Multiple mortalities
 - No. Am. diving duck
 - Main
 - No seats available
 - Dining set
 - Let go
 - Powers
 - Started a computer
 - Tenn. city, 38110 (abbr.)
 - Fly fishing feather barb
 - More dried-up
 - Sweet drink
 - Czar

- CLUES DOWN**
- Rodrigo Diaz, El
 - Yemen port
 - Duck hawk falcon
 - Insect order demaptera
 - Beehive basket
 - Chem. compound C5H6O
 - Highly skilled
 - Suddenly as if by magic
 - Cantata
 - Game: TV equipment operator
 - Cilia locomotor organ
 - Author of "Jude the Obscure"
 - Make a mistake
 - Egresses
 - Common Canadian saying
 - Colorful fall plants
 - Moonfish
 - denotes past
 - Touchdown (abbr.)
 - Gershwin brother
 - Hide treatment
 - Indicates near
 - Addresses
 - Upon a star
 - Expresses pleasure (pl.)
 - Walk
 - Roman conqueror
 - Pa's partner
 - Libyan dinar (abbr.)
 - Sealed container tool
 - Correctly
 - Ticket-holder receipts
 - Light boat with sharp ends
 - Dislike intensely
 - Tin
 - Excessive fluid in tissue
 - Blemished skin
 - Combine numbers
 - Sc: plan to cause harm
 - Serum (pl.)
 - Single Lens Reflex

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