

Weekend SPOTLIGHT



PAT RIDEOUT
Sales Representative
905-878-8101

ROYAL LEPAGE
Meadowtown Realty Inc. (Independently Owned and Operated)

EXPECT THE Royal Treatment

Pat's Pick of the Week



OPEN HOUSE SAT & SUN 2-4PM 641 PORTER WAY

FABULOUS 3 BEDROOM
End unit freehold TH in Hawthorne Village. Lots of room in this unit with a main floor family room and a professionally finished basement - perfect for entertaining or family fun. Fully fenced back yard with a beautiful poured stamped concrete patio. Master bedroom has an ensuite bath and walk in closet. Laundry is located on the upper floor for your convenience. Most appliances included.

Call Pat for a personal tour. **\$324,900.**



HELEN O'BRECHT
Sales Representative
905-821-3200

ROYAL LEPAGE
Meadowtown Realty Inc. (Independently Owned and Operated)

OPEN HOUSE SATURDAY APRIL 26, 3-5PM 628 HAMILTON CRES.



\$279,900

FREEHOLD TOWNHOUSE

Great starter home. Approximately 5 years old and 3 bedrooms.

Call Helen Today!



JOE MALEC
Sales Representative
1-877-627-7787

Helping you find your way home!

RE/MAX
Garden City Realty Inc.

1st time advertised

OPEN HOUSE SUNDAY 2-4PM 162 JESSIE AVE, CAMPBELLVILLE



OFFERED AT \$529,900.
Outstanding 1/2 ac. property on quiet court in Campbellville close to Hwy, shops, schools & parks. Upgrades include hardwood, bathrooms & windows along the back overlooking the ravine & creek, multi level deck with 3 access points featuring a hot tub. MLS#H282244.

If you cannot make the open house, please contact Joe for your private viewing at 905-333-3500.



OPEN HOUSE SAT/SUN 2-4:30 \$337,500



BEAUTIFUL SEMI SIDING ON RAVINE
Rare opportunity to own a 4 Bedroom semi By Mattamy. Very Spacious Open Concept, Less than 3 years old with Family Room, Garage Access. Bonus Separate Den Upstairs with 3 Car Parking Driveway. Close To All Amenities. Will not last! Call today to view 416-319-4478!

GREAT LAKES REAL ESTATE INC., BROKERAGE
Riyaad Joomun, Sales Rep. 905-285-0202

Great Lakes
Real Estate Inc. Brokerage
www.greatlakesrealty.ca

OPEN HOUSE SUNDAY 2-4 PM - 1237 KNIGHT TRAIL



APPROX. 1950 SQ.FT. 3 BDRM, 3 BATH FULLY DETACHED NEWER EXECUTIVE HOME \$374,900
This Tiffany park home features a double door entry, a large living & dining area, a main floor family room with vaulted ceilings plus 3 generous sized bedrooms! It is located close to all amenities (schools, shopping, parks, highways & transit!) Priced for immediate action! Show to your most discerning of buyers!



RE/MAX REALTY SPECIALISTS INC., BROKERAGE
SAM MCDADI, Sales Rep. 905-270-2000

RE/MAX



OPEN HOUSE SUNDAY APRIL 27TH 2:00 - 4:00 620 FERGUSON DR. #58

STUNNING END UNIT
This stunning three bedroom townhouse offers beautiful maple hardwood floors in the Great Room & Dining Room. Quality features include a custom made iron picket staircase, stainless steel appliances. Over 1600 sq.ft. of living space. Call Leo Baiocco to view. Offered at \$329,000.00



RE/MAX REALTY ENTERPRISES INC.
Leo Baiocco, Sales Rep. 905-855-2200

RE/MAX



JUST LISTED \$419,900



MATTAMY'S SPLENDOR ON GOLDEN POND!
Chic 4 bedroom Mattamy, 2 years New, Over 2000sf, all Brick, 9' Ceilings, Hardwood, \$60K in upgrades, Fenced, 36 x 12 Entertainers Deck... July Possession!
Call Susan Chrobak (905) 858-3434 or visit www.MississaugaREMAX.com

RE/MAX REALTY SPECIALISTS INC., BROKERAGE
Susan Chrobak, Sales Rep. 905-858-3434

RE/MAX



\$329,900

CHANTALLE CHASSE-NIELSEN
Sales Representative
Office: 905-608-2436
Cell: 416-540-8190
chantalle_sold@sympatico.ca

LOADED WITH EXTRAS & UPGRADES
Immaculate Solid Brick Greenpark with Stunning Curb Appeal with Approx 1950Sqft of living space. This Home has Extensive Landscaping In the front yard with 4 outside Potlights, Hardwood Floors, Crown Molding throughout main floor, Ceramic Backsplash, Pantry & Built in Microwave in Kitchen, Large Entertainers Deck in Backyard, Professionally Finished Bsmth with recroom & Office/4th bedrm, Master with Walk In Closet & 4pc Ensuite with Separate Shower & Soaker tub, No sidewalk parking for 2 cars in Driveway. **Please Call Chantalle to View Today!**

TRISTAR CORPORATION
Residential • Commercial • Mortgage
TRISTAR CORP., Brokerage



\$459,900

OPEN HOUSE SUNDAY APRIL 27TH 2-4PM 1131 WOODWARD AVE.

ELEGANT & STUNNING
This 2400sq ft Executive Home built by Greenpark Is Loaded With Luxury Upgrades Throughout. Including 9ft Ceilings, Hardwood Floors In Living/Dining Rm, Granite Counters, Pantry In Kitchen, Potlights Throughout Main Floor, Gas Fireplace, Hardwood & Cathedral Ceilings In Family Room, Painted In Decor Colours, Hardwood Stairs, Upgraded Designer Light & Bathroom Fixtures, Double Door Entry Into House & Great Front Porch. To many extras to list! \$459,900. **Call Chantalle to view today.**

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.

To advertise in this feature please call **DIANE WOLSTENHOLME** at 905-878-2341 ext. 212
email: dianew@miltoncanadianchampion.com.