

The Power of Prudential



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JOE TAGLIERI*

**Broker of Record *Broker *Sales Representative



LOOK NO FURTHER

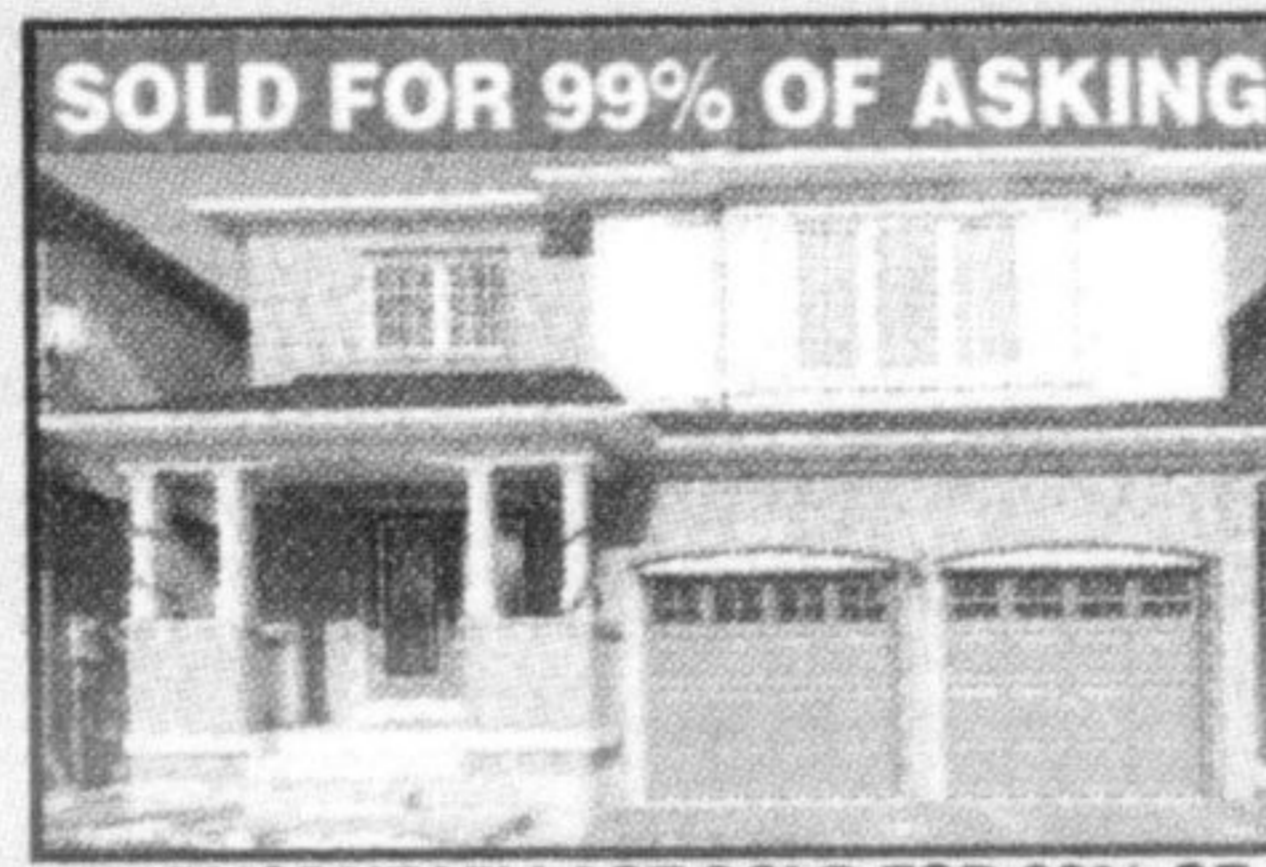
\$354,900 3 bdrm, 2-stry hardwood flrs on main and upper level. Gourmet eat-in kitchen with granite countertops and stainless steel appliances. California shutters. M/flr dining & family rm, 2.1 bathrooms, Master bedroom has luxury ensuite w/oversized glass encased shower stall. Too many upgrades to list! Walk to parks and schools. For more information visit www.joetaglieri.com.

Joe Taglieri 905-878-9100



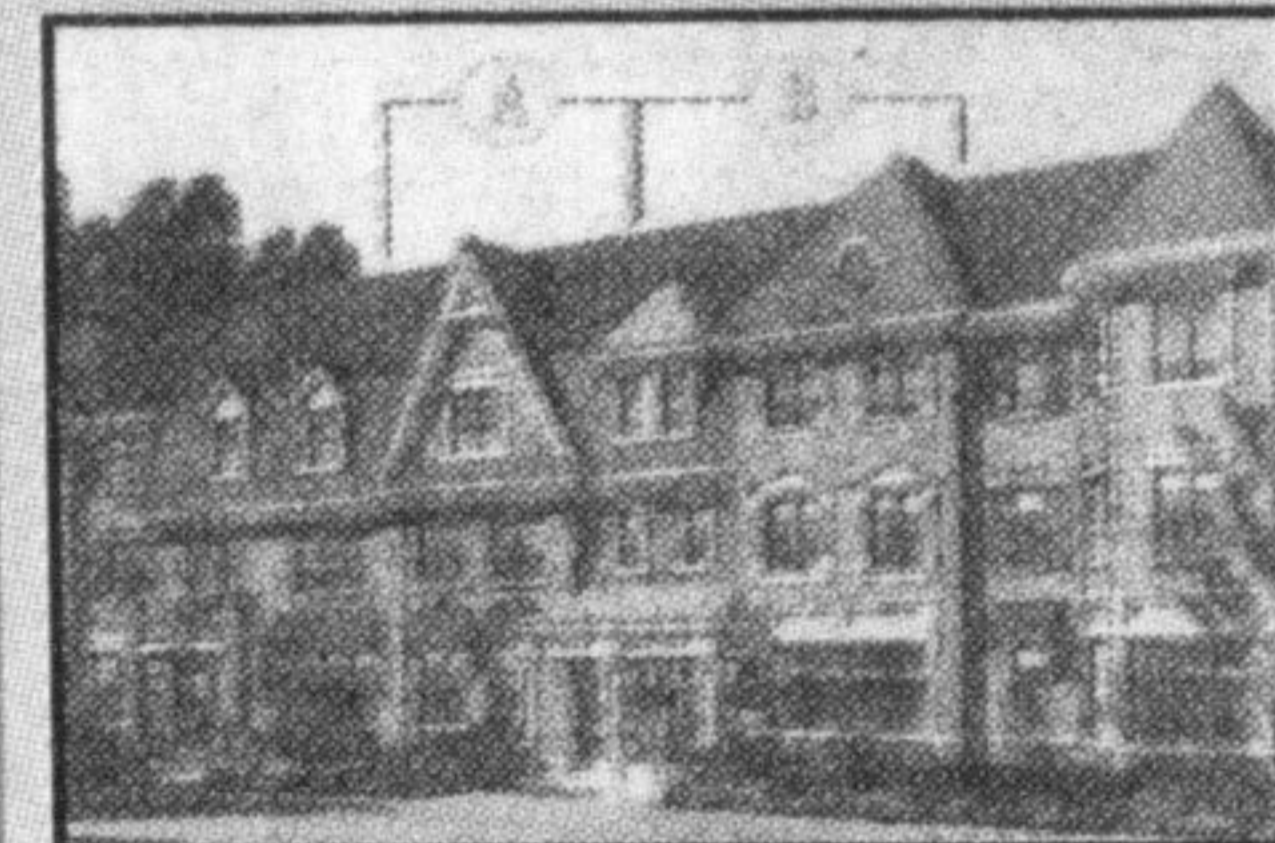
DETACHED ABSOLUTE DOLL HOUSE!!

\$229,000 - Dutch Clean! New: Roof, siding, bathroom, ceramics, paint, windows. WOW! 2/4 bedrooms, large backyard, quick hwy access, close to major shopping. Huge 55' x 125' lot. **Catherine Garant 905-878-9100**



HAWTHORNE VILLAGE SOLD FOR 99% OF ASKING PRICE IN 6 DAYS OF LISTING!

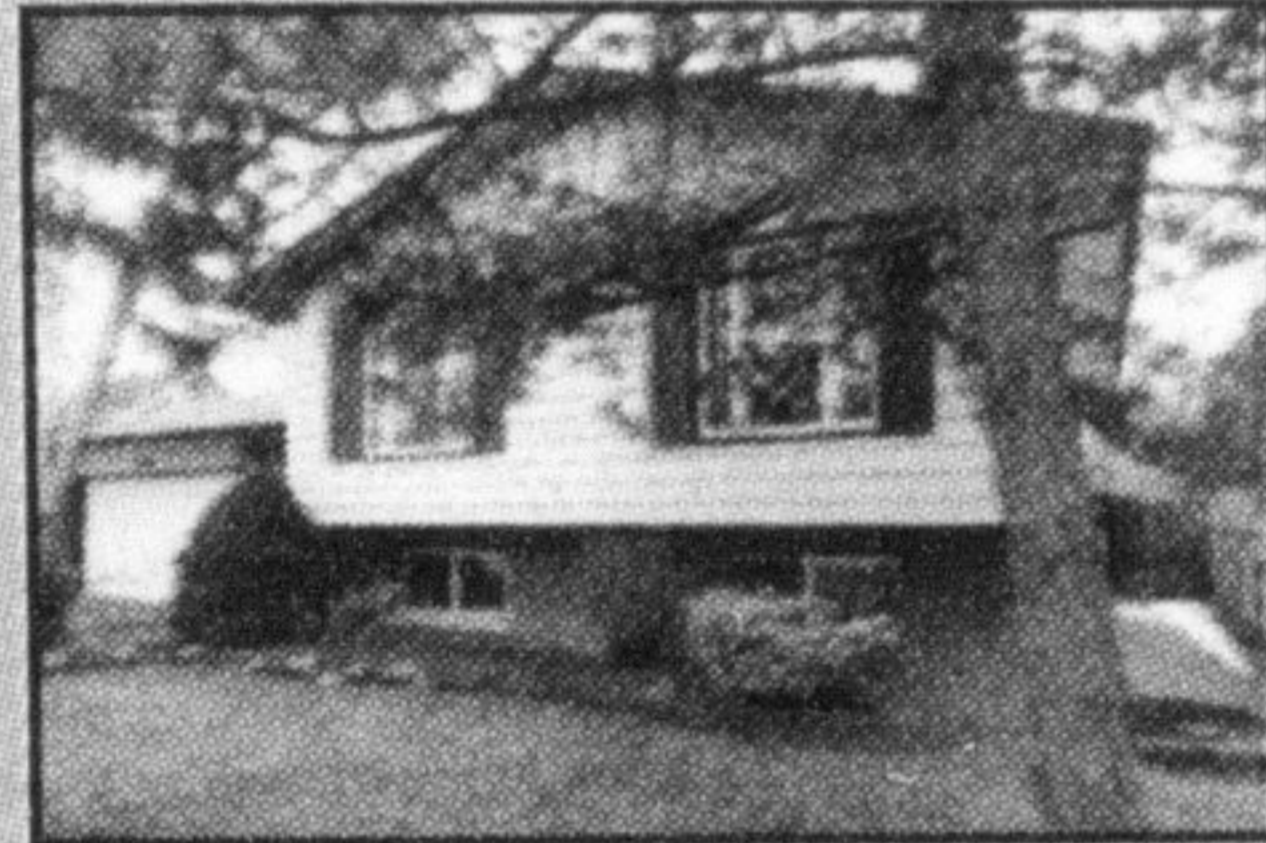
To receive more info on current listings/solds, go to www.JoePecharich.com. Currently have buyers looking for 3, 4 or 5 bedrooms. If you are interested in selling, please call 905-878-9100 or email Info@JoePecharich.com
Not intended to solicit parties currently listed or under contract.



GREAT LOCATION

\$1,400/month Located at the foot of the escarpment this Ashberry Townhome is equipped with 5 appliances, large living/dining rm area, kitchen w/breakfast bar, broadloom throughout. For more information, please contact

Joe Taglieri (905) 878-9100



BUNGALOW WITH DOUBLE GARAGE!

\$389,900 Lovely Milton bungalow on mature 55 x 124' lot, short walk to mall and downtown. Newer windows and furnace. Lower level has separate entrance, finished rec rm with bar and fireplace, and 3 piece-bathroom. Oversized double garage with entry into home, as well as huge driveway with parking for 4+ cars. Well maintained, bright home! Call Donna Stark to view today, donnastark@xplornet.com
Donna Stark (905) 878-9100



EXECUTIVE TOWNHOUSE!

\$309,900 This 3 BDR home offers over 1800 sqft of Open Concept living. Featuring hardwood floors throughout, 2.1 baths, E/I Kitchen, M/F Family & Dining/RM. Master/BD with Ensuite & W/I closet. Finished Rec/Rm, W/O To large fenced back yard. For more information Please visit www.joetaglieri.com.
Joe Taglieri (905) 878-9100



ROOM TO GROW!

\$362,500 Beautiful 4 bdrm, D/2-storey home. Hrdwd flrs on main level. Spacious eat-in kitchen with breakfast bar, large pantry, built-in dishwasher, fridge & stove. Main floor dining & family rm w/decorative pillars. 2.1 bathrooms. Master bedroom has luxury ensuite w/ oversized shower stall. Walk to parks and schools. For more information visit www.joetaglieri.com.

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BRIGHT, SPACIOUS TOWNHOME

\$209,900

OPEN HOUSE

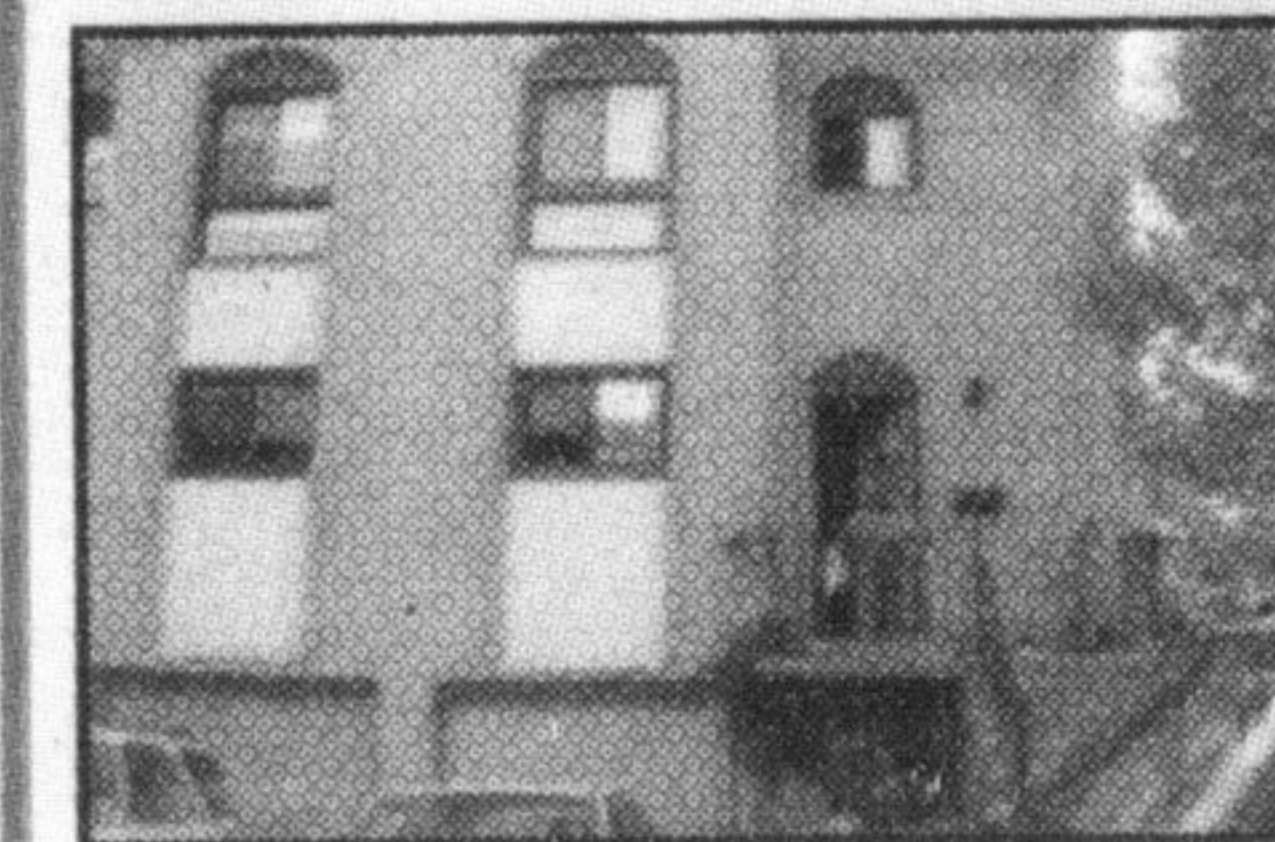
Saturday, March 28, 1-4pm
318 Laurier Ave Unit #64

Joan Hollings (905) 878-9100



FANTASTIC STARTER - MEADOWVALE

\$214,900 Walk to Go station, sparkling clean, sunny & spacious, 2 huge bedrooms with walk-in closets, eat-in kitchen, fin. basement, fully fenced yard, fresh paint & laminate flooring.
Catherine Garant 905-878-9100



ALDERSHOT LOCATION

\$221,900 This three bedroom townhouse is steps to the lake, finished rec room with entrance from garage end unit, private fully fenced yard, eat-in kitchen, well decorated and lots more, call **Joan Hollings (905) 878-9100**



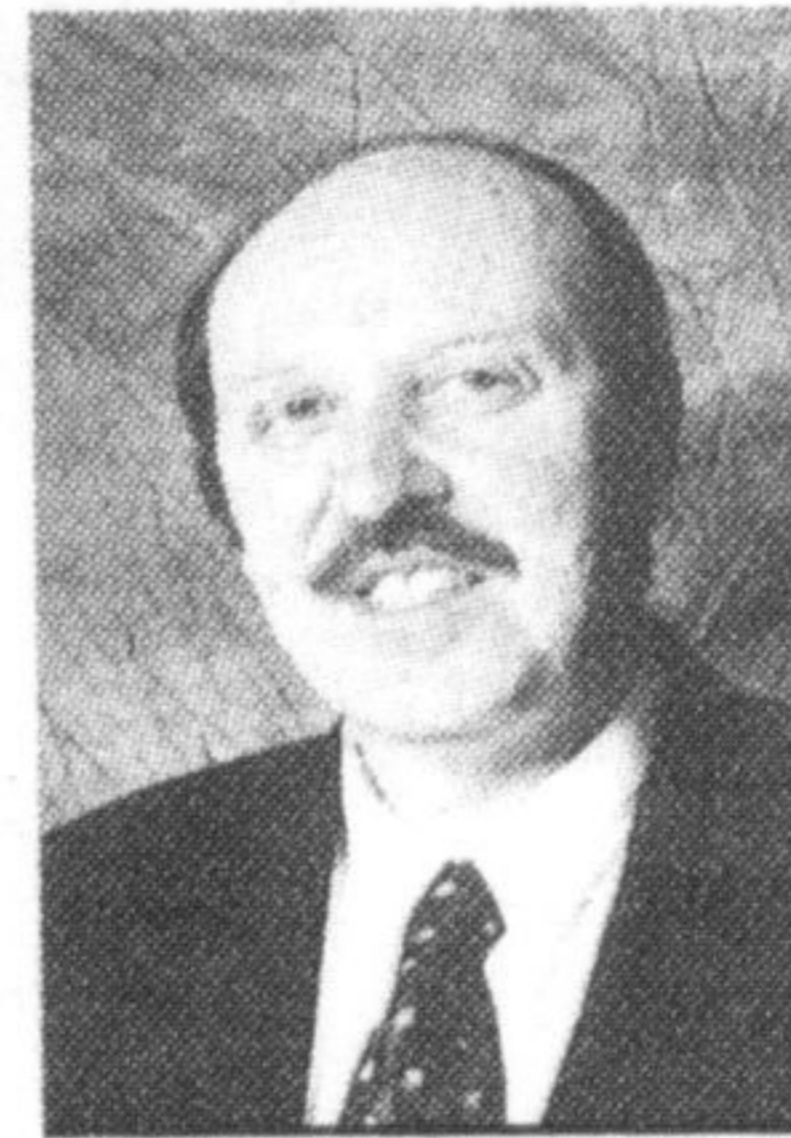
RESIDENTIAL OR COMMERCIAL! \$449,876

Great value for investors or business users. Close to Hwy. 401 and situated on Main Street in Campbellville. To see a virtual tour and all details visit www.JoePecharich.com
Joe Pecharich 905-878-9100



GREAT VALUE! \$339,900 Beautiful 3-bdrm, D/2-storey loaded with upgrades! Approximately 1560 sq.ft of open concept design, stunning eat-in-kitchen with maple cabinetry & stainless steel appliances, hardwood on main floor, gas fireplace, cultured granite vanity counters. Great curb appeal w/extensive landscaping including cement curbs. For more information visit www.joetaglieri.com.
Joe Taglieri (905) 878-9100

When the grass looks greener... should you break and escape your old mortgage?



John Cavan, AMP
Mortgage Agent

License # M08003090



Brokerage #10287

Ask your local mortgage planner

If you're like many Canadian homeowners, you've got a little mortgage anxiety – and maybe some mortgage envy – right now. With advertised mortgage rates edging lower and fixed-rates at historic lows, the grass might be looking greener on the other side. Not surprisingly, many Canadian homeowners are looking for advice as to when it is worth breaking and escaping their old mortgage.

Until recently, most homeowners could expect to pay a three-month penalty and draw up a new mortgage at a better rate. However, with rates falling, if you check your mortgage fine print, chances are you'll find the clause that gives your lender the right to charge a penalty based on the greater of three months' interest or the interest rate differential (IRD), which is essentially the difference between your old rate and current rates for your remaining term. Since rates have fallen so much, the IRD is often now the larger penalty and the amount is surprising some people.

To determine your approximate penalty, you need to know your existing rate, time remaining on your term and the current rate for the remaining term. The three month interest calculation is the outstanding balance of the mortgage multiplied by the existing rate and then divided by four. The IRD is a bit more complicated with the balance of the mortgage multiplied by the rate differential and then multiplied by the remaining term, which may be rounded up or down. The actual number from your lender may be lower if they use a present value calculation. And since lenders can calculate IRD differently, you should always get the actual penalty from your lender.

So back to the question, is it worth renegotiating your mortgage? For some homeowners, it can be an important moment of opportunity, while for others, it may just not be worth the costs involved. Most lenders will include the cost of the payout penalty and other costs into the new mortgage so you don't have to be out of pocket to complete the transaction, as long as you qualify on the new amount. Typically there are a few rule-of-thumb measures that you can use:

- If you pay the penalty up front, then you want to determine if the interest you are saving over the remaining term is greater than the cost of the penalty;
- If you add the penalty to the new mortgage, then you want to make sure your mortgage principal is the same or less at the end of the remaining term;
- If you can blend the penalty into the new mortgage rate and the blended rate is lower than your current rate, then you are typically better off;
- If you are in a term longer than 5 years and you have passed the fifth year, the three month penalty applies and not the IRD.

Of course, the exact terms and conditions of your current mortgage need to be examined closely to determine if there are other factors to consider.

Sound confusing? It absolutely is. That's why you need to speak with an experienced mortgage planner who can help you make a realistic assessment of your situation. Especially if you have a mortgage of more than 5%, it's worth a professional mortgage analysis to determine if your benefit outweighs the cost and whether the lower payment and boost to your cash flow is an important benefit to you. There's no cost or obligation. We're upto-date on current rates and all of the new opportunities available – from a wide range of lenders – and if there's greener grass available... we can help you find it.

There's never been a better time to talk.

John Cavan is an Approved Mortgage Planner with Mortgage Architects. Mortgage questions and concerns can be directed to John Cavan's office, located at 14 Martin St., Milton. John can be reached by phone: 905-878-7213 or by email: john.cavan@mtgarc.ca. John Cavan's website is www.stressfreemortgage.ca. Contact John today about your stressfree mortgage opportunities.

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SPACIOUS SEMI
Lots of room to grow into this 1800 sq.ft. 4 bedroom home in a family friendly neighbourhood. Enjoy the hardwood floors on the main level and stairs. The eat-in kitchen opens onto the family room with gas fireplace and crown moulding. Entertain in the separate dining room. Master bedroom boasts an upgraded ensuite with Jacuzzi type tub and separate shower. Finished basement with 3 piece bath completes the package. Call **Angela Silcock at 905-878-8101 for your personal viewing. \$316,000**

BONUS!

Real Estate Ads appear at...
www.miltoncanadianchampion.com

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Pete's owners just found the deal of a lifetime and it was so easy. They simply picked up their newspaper, browsed through the Best Homes Real Estate Section and there it was, the perfect house with a home theatre in the basement large enough to hold the big screen TV they had always wanted. Now Sam can watch the baseball game in style.
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