

With today's historically low mortgage rates, are you sure you have the best program available?

If you want free independent mortgage advice, we can evaluate whether you are bettor off taking your mortgage with you, or if you should have 50 banks and lenders compete for your business. Take advantage of this golden age of financing and get a fresh financial start with your new home!

Let us prepare an analysis to see if you can benefit and by how much.

Call today!



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.



How to save on your fall home improvement projects

The Government of Canada has renewed the ecoEnergy Retrofit—Homes Program from June 6, 2011 until March 31, 2012. What does this mean? Homeowners tackling renovations may be eligible to receive grants of up to \$5,000 when incorporating more energy-efficient solutions.

Not sure where to start? The experts at The Home Depot Canada can help with a few of the most common home improvement projects that are eligible:

Remodelling the Bathroom

A cost-effective way to update the bathroom is to install a more modern vanity. Looking to a new unit similar in size to the existing footprint is smart—and a matching sink and new low-flow faucet will make the investment a good one. To take full advantage of the ecoEnergy Retrofit—Homes Program, consider adding one more update to the remodel—a new ecoEnergy approved low-flush or dual-flush toilet (that comes with a rebate of \$65). This rebate can even be applied to up to four replacement toilets per home.



Finishing a Basement

A finished basement is a great place to entertain and enjoy as a family. Did you know that insulating this space could cut heating and cooling costs by as much as 20 per cent? Not to mention possible rebates of \$125 to \$1250. A warm basement and cash back—the perfect combination!

Winterizing for Cold Temps

With air leakage accounting for 30 to 40 per cent of total heat loss in a home, fixing drafts before the mercury dips can add up to big savings. Bigger projects, such as installing ENERGY STAR® qualified windows and doors, can save up to 12 per cent on the average energy bill and provide a rebate of \$40 per rough opening (the structural framing in a wall or roof that separates a heated space from an unheated space—creating an opening for the installation of a window)

To find out more about the ecoEnergy Retrofit—Homes Program and whether other provincial incentives are available, visit www. homedepot.ca/ecoenergy

www.newscanada.com

