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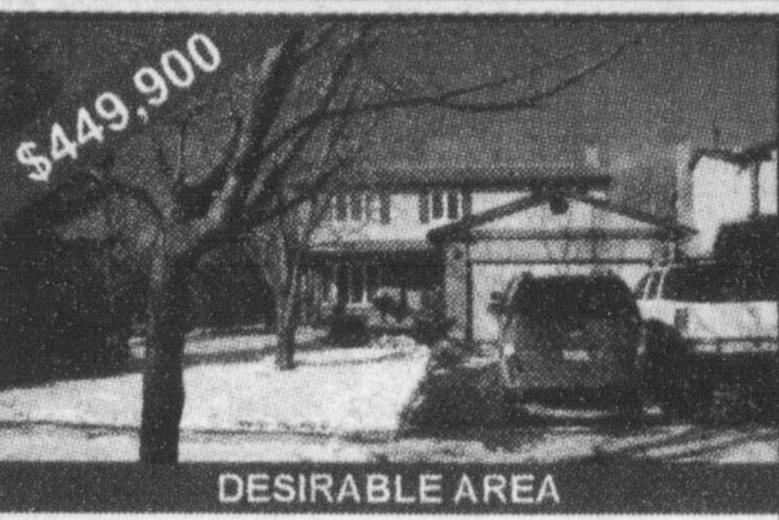
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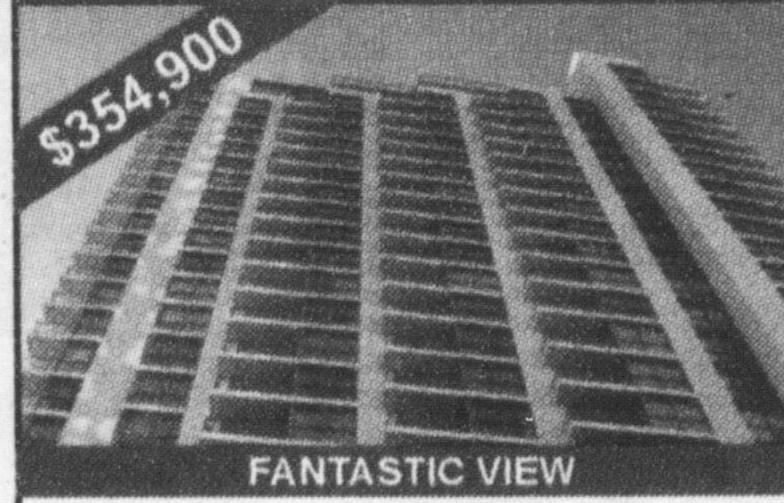
1303 Ellenton Cres - 4 Bedrooms, gorgeous family size kitchen, Irg principle rms, M/F Den, huge Mbed w/4 ps ensuite retreat.



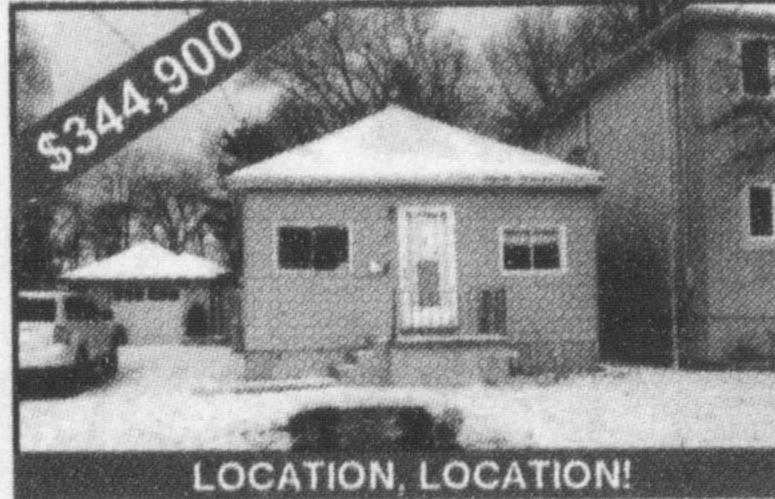
871 Maxted Cres - 4 Bedrooms, Main Foor Family Room W/W/O To Fully Fenced Yard, Finished Lower Level, Many Upgrades!



227 Cresthaven Road - Detached Bungalow In Great Area, Great Home W/Many Upgrades, 4 Bedrooms, Finished Lower Level, Lots Of Parking.



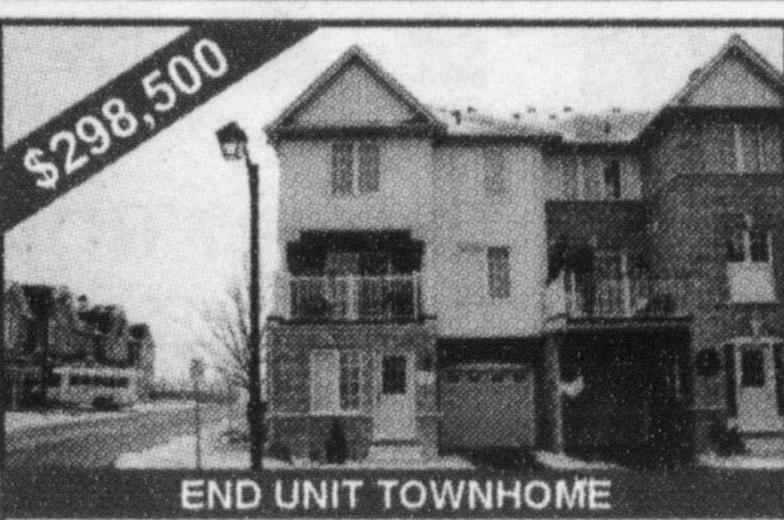
235 Sherway Gardens Rd #2303 - View Of Skyline & Lake Ontario, 2 Bedroom Condo, 9ft Ceilings, Hardwood Floors.



589 Curzon Ave - Renovated Throughout, 2 Bedroom Fully Detached, Finished Lower Level, Steps To Lakeshore Trail, Parks & Yacht Club.



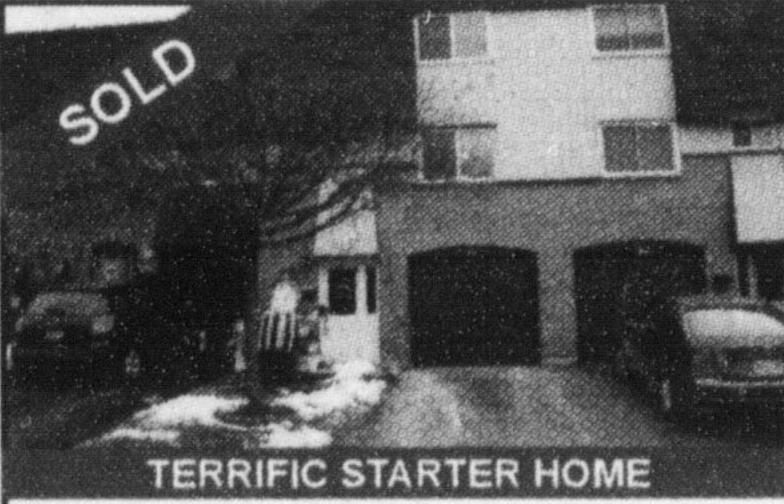
1604 Gowling Terr - Spacious semi wi/fin bsmnt - open concept main flr w/Fam Rm & Eat-In Kitch, Fenced yard with deck, 3 bedroom, 2 car parking.



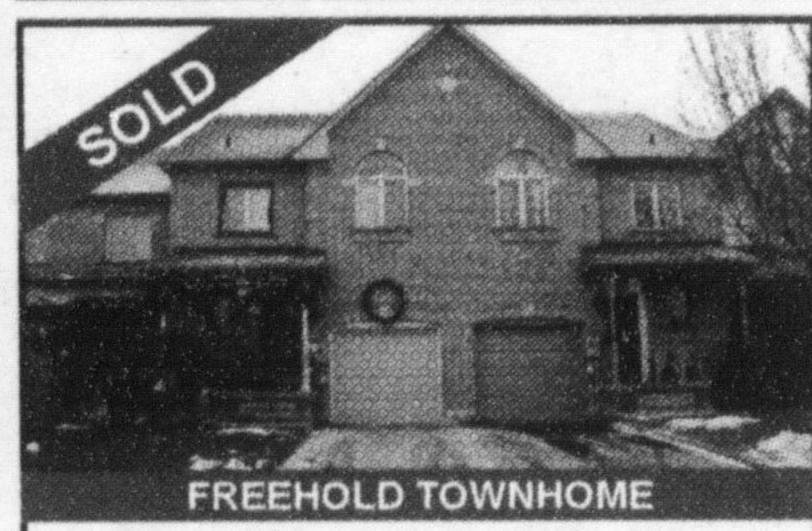
620 Ferguson Dr #109 - Huge Bright Foyer, Second Level Open Concept, 3 Bedrooms, Gorgeous Eat-In Kitchen, Steps To Parks & School.



264 Van Allen Gate - End Unit Freehold Townhome - 1722 sq ft, parking for 2 cars, fully fenced yard, open concept space with eat-in kitch.



318 Laurier Ave #17 - Condo Townhome, 3 Bedroom, Walking Distance To Schools & Shopping, Many Updates.



117 Brickyard Way - 4 Bedroom, Great Layout & Open Concept, Laminate On Main Floor, Dining Room W/Fireplace.

2.89% 3yr fixed/closed

3.45% Syrfixed/closed

1.75% variable/closed

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THE MONTH AFTER CHRISTMAS

Twas the month after Christmas, and all through the house, Every creature was hurting, even the mouse;

The toys were all broken, their batteries dead, And Mom was passed out with some ice on her head;

Wrapping and ribbons were long from the floor, While upstairs the rest of the family continued to snore. Then Dad in his T-shirt, new Reeboks and jeans.

Went into the kitchen and started to clean: When out on the lawn there arose such a clatter. He sprang from the sink to see what was the matter;

Away to the window he flew in a flash, Tore open the curtain, threw up the sash; When what to his wondering eyes did appear, But a little white truck decked out in red and blue gear;

The driver was smiling, so lively and grand, The patch on his jacket said "CANADA POST man";

With a handful of bills, he grinned like a fox; Then quickly he stuffed them in the mailbox; Bill after bill, after bill they still came, Whistling and shouting, he called them by name: "Now Zellers, now Wal-Mart, now Old Navy and Sears; Here's VISA and MASTERCARD, Home Sense and Pier's". To the tip of your limit, every store, every mall, Now charge away, charge away, charge away all;

He whooped and he whistled as he finished his work, He filled up the box, his face held a smirk, He sprang to his truck and he drove down the road, Driving much faster now with just half of a load;

Then all heard him exclaim, with great holiday cheer; "Enjoy what you got... you'll be paying all year"

The moral is really quite plain to see; He needs a new mortgage, then come to see me.

John Cavan is a Mortgage Planner with Mortgage Architects.

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