

A property survey is a good idea

A property survey is something most people come across rarely; and when they do they usually recoil at the expense — between \$800 and \$1,000 — of a procedure that seems simple on the surface.

A survey is most often required when property changes hands because the seller of a property is required to provide evidence of "good title".

For home buyers, it's a good idea to include a new survey in your offer to purchase. However, sellers are only required to provide the purchaser with any existing survey in their possession or control. If there is no survey, the seller cannot be forced to provide one.

A surveyor can be hired for a small fee to tell you if a new survey is necessary.

Financial institutions will often request a survey in the execution of a mortgage, as they usually want to know exactly what they are lending money against. A survey can also be required to obtain a building permit when major renovations are being considered.

Choosing a surveyor is a relatively easy process. A lawyer or realtor can be asked for recommendations. To obtain a licence, a surveyor must secure a degree and serve a period of apprenticeship. Training is quite comprehensive and the profession is strictly

regulated by the Association of Ontario Land Surveyors and by the Canadian Council of Land Surveyors.

It's generally a good idea to hire a surveyor who is familiar with your area. However, try to shop around because although quality is fairly consistent, charges are not regulated and each surveyor sets his or her own fee schedule. In smaller communities it may be difficult to get competitive bids but it is a recommended policy if possible.

Much of a surveyor's day is spent in registry offices. There, they will do a title search of the property under consideration and all the adjacent lots, turning back to original street plans for reference. A rather large area needs to be examined to ensure that a property is correctly described in relation to streets and neighbouring properties.

After doing the paperwork, surveyors go to the site and get down to the part of the job for which they are best known — measuring. The transit, a telescopic apparatus for the measurement of distances and angles, is the most common tool of the surveyor's trade. These days, an electronic transit — the theodolite — is becoming more and more common as it speeds up the work considerably.

The surveyor will measure all of the boundaries of a property to make sure there are

no discrepancies from the records found at the registry office. For a house with a common wall, this means gaining permission to enter the neighbouring home.

After the on-site work is completed, the lot plan is drawn. The whole process takes about two to three weeks, and when completed the customer will receive a written description of the property and several copies of the plan. The surveyor also keeps a copy on file. If there are any changes to the property you can go back to the same surveyor to get the plan updated.

Remember that under current Canadian copyright law, the individual or firm you engage to prepare a land survey owns the copyright to that document. Unauthorized copying of the document is strictly prohibited under the act, unless the homeowner contracts with the surveyor to obtain that copyright.

Boundary disputes between property owners are heard under the Boundary Act. To cut down on legal fees it's a good idea to try to resolve any conflict amicably but always consult a lawyer before agreeing to any kind of settlement.

This article is provided by the Ontario Real Estate Association (OREA) for the benefit of consumers in the real estate market.

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OPEN HOUSE
SUNDAY, MAY 6
2:00 - 4:00 P.M.

\$159,900 - RR#1 BELWOOD
COMMUTE TO COUNTRY AND SAVE

1300 sq. ft. bungalow situated on 2/3 acre backing onto apple orchard. Features include sunken living room with floor to ceiling wall unit and woodstove, eat-in kitchen with built-in appliances, 3 bedrooms, full walk-out basement, main floor laundry, attached garage and sliders to a deck which overlooks the orchard. Don't miss it! You'll be sorry! Directions: Hwy 25 N. to Hwy 24 - turn left, then right on #26 N. to Belwood. Turn left on City Rd. 19 approx. 5-6 km on right (at Conc.) Lyndsey Power - (519) 763-2222 - (519) 823-8719

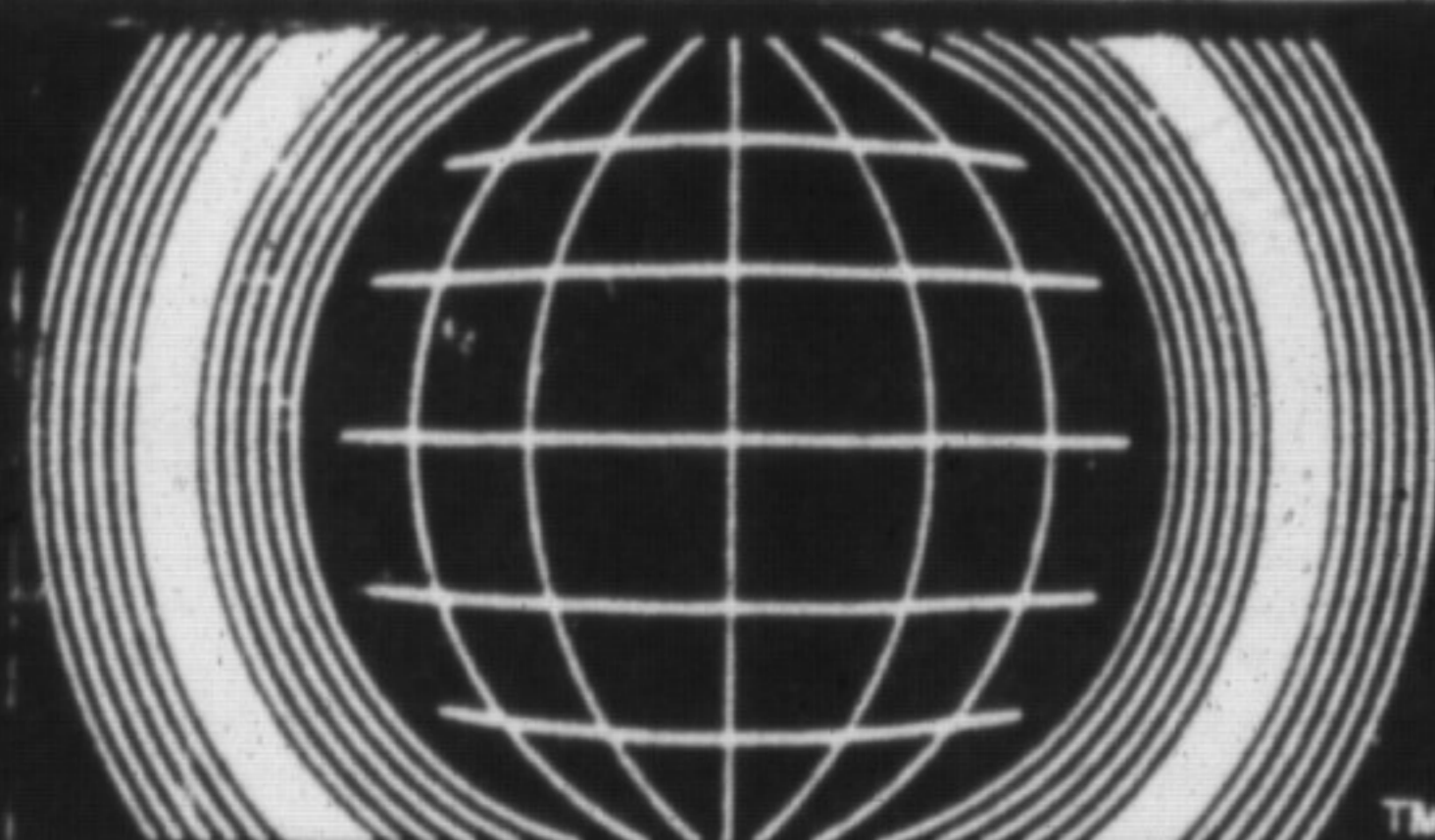
\$34,900 - 7 ACRE BUILDING LOTS

It's time to build that summer retreat you've always dreamed of. Just south of Tobermory and only 10 mins from Georgian Bay or Lake Huron. Beat the G.S.T. and buy now. Lyndsey Power 1-763-2222 - 519-823-8719

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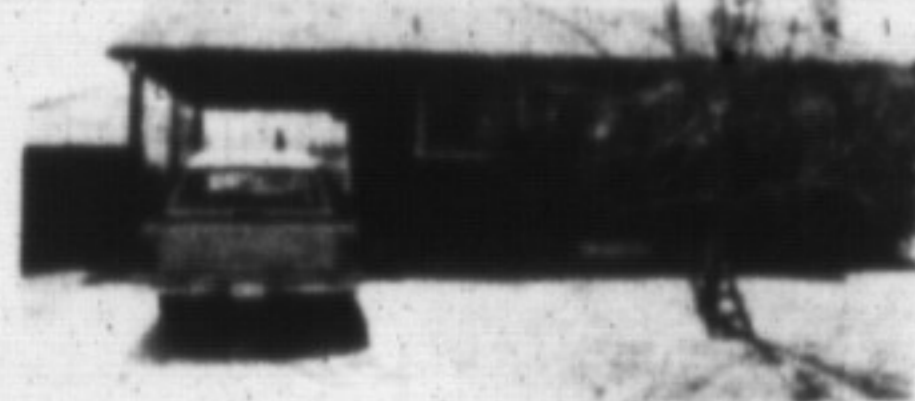


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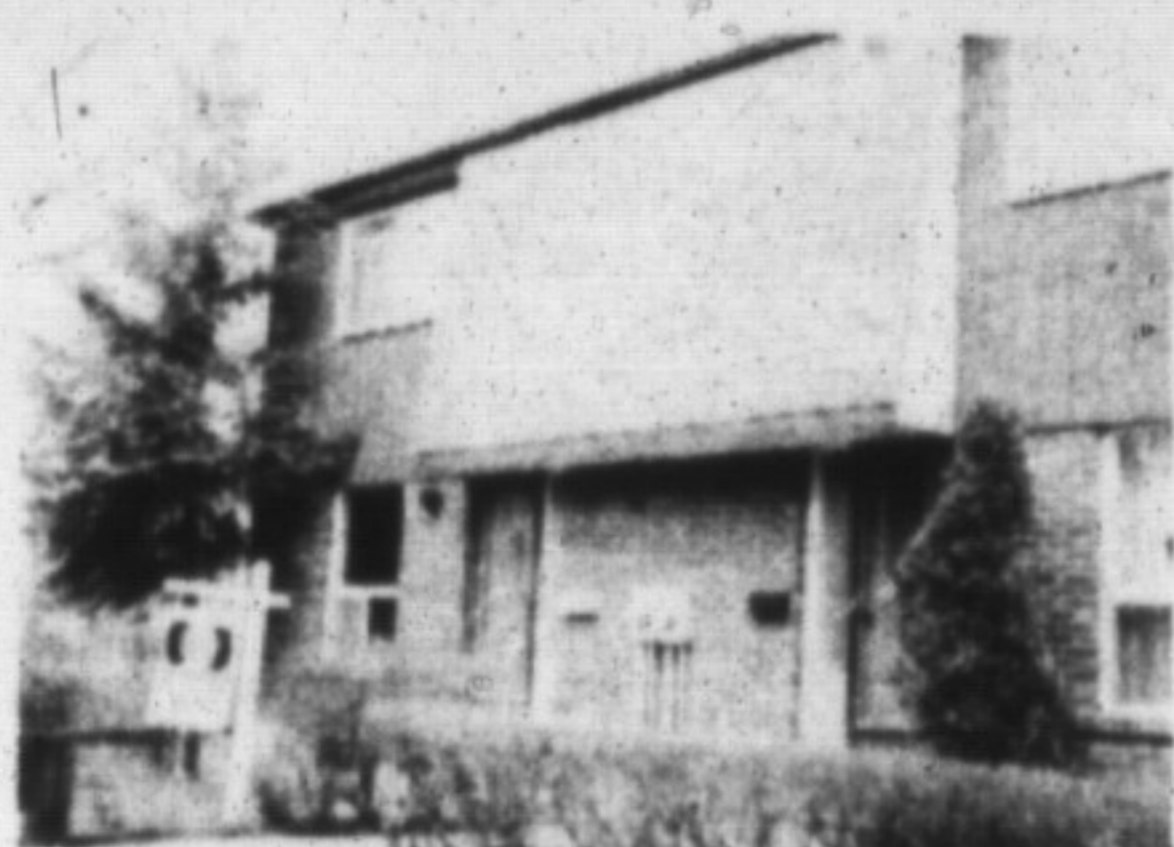
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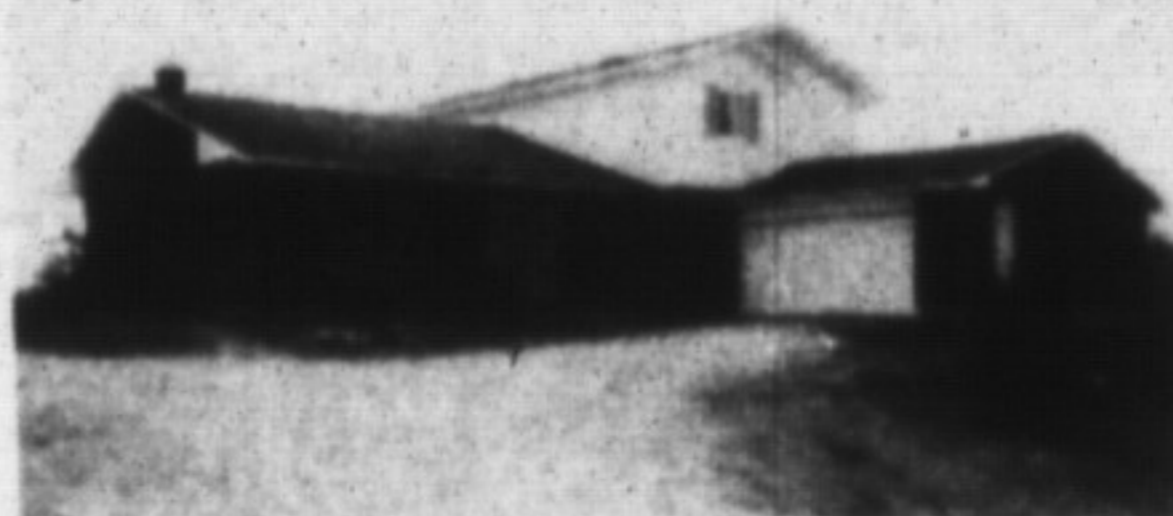
WELCOME TO YOUR HOME!

Mint condition; beautifully decorated 3 bedroom bungalow. Your pre-planted spring garden will love the sun, as will you in your spacious country kitchen. Parents & children will delight in the 12' x 40' rec room. Fully fenced side and rear yards with driveway entry gate. All situated on a 60' x 120' lot. \$192,000. Contact Tracy Kennedy* to arrange your appointment to view No.10



END UNIT WITH A GORGEOUS VIEW!

A very spacious master bedroom compliments this fully finished two storey, 3+ bedroom home, complete with one 4 piece plus two 2 piece baths. Easy commuting and desired location. Just move in and enjoy it's sparkling appeal. Listed at \$140,500. Contact Tracy Kennedy* to view no.32.



NEED MORE ROOM - INSIDE AND OUT?

Spacious three bedroom side split on 3/4 of an acre with finished basement. Features an eat-in kitchen, main floor family room, and laundry, master bedroom has ensuite bath and balcony, 2 car garage, plus more! Basement has large living room, kitchen, bath, 2 bedrooms and separate entrance. Contact Jack McCrudden*. Broker to arrange your personal inspection of no.31.



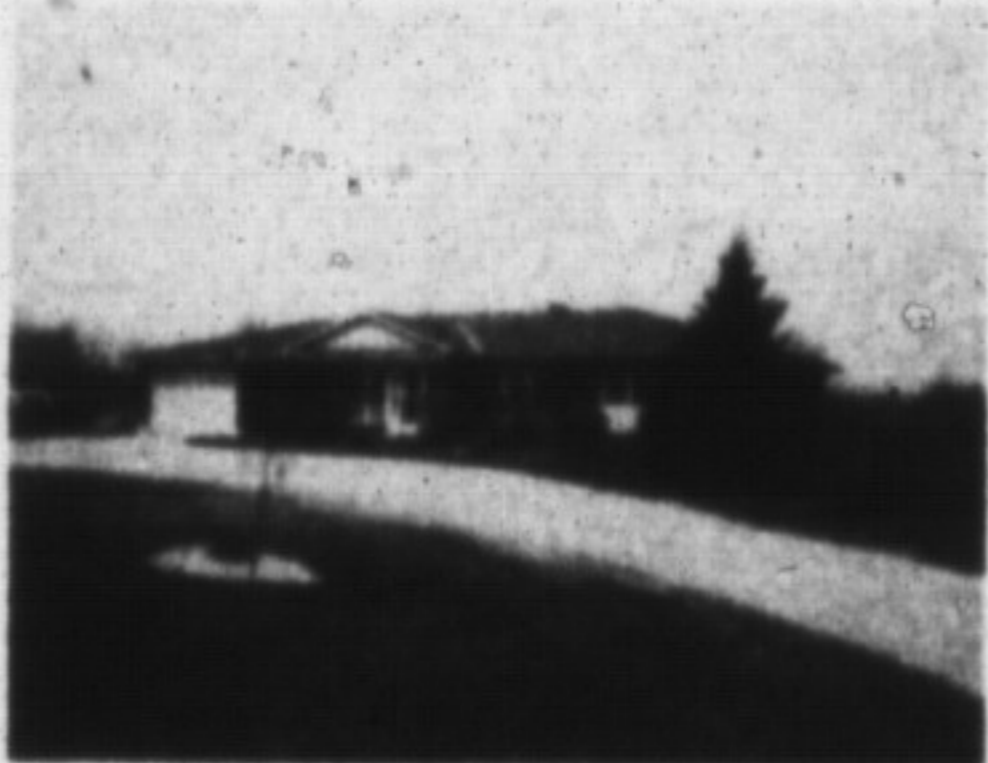
TOWNHOUSE WITH MANY EXTRAS

This three bedroom brick and aluminum townhouse features a finished basement, air conditioning, fireplace with glass doors, new furnace, single garage and more. Condo fees \$139.00 includes cable. Call Wendy Costante* to arrange your appointment to view no.28.



"THE LINKS"

This prestigious home commands your attention with its tasteful upgrades and immaculate grooming. 3,000 sq. ft. packed with features: main floor laundry & family room, elegant dining room w/crystal chandelier, oak & marble fireplace in living room, beautiful solarium w/vaulted ceiling, solid oak cupboards in kitchen, central air & vac., and much more! Contact Wendy Costante* or Liz Crawford* for all the details about this home - no.29.



10 ROLLING ACRES WITH POND

Spacious 4 bedroom bungalow with two car garage. Features include main floor family room, main floor laundry, property is fenced, plus there is a small barn suitable for horses. Financing is available for two years at 12.5%. Asking \$398,888 Call Howard or Jennie Fretz*, for more details about no.30.



A MILE OF STYLE

This curb appealing backsplit has it! Situated on a neatly landscaped lot with double car garage, walk-out from kitchen to yard, super sized family room with fireplace, central air, central vacuum, 2 1/2 baths and soft colour decorating. See for yourself - call Lee-Ann Mackinnon*, about no.9.



REDUCED - PRIME COMPLEX

Originally \$167,000 NOW ~~\$167,000~~ \$151,900. Spacious 3 bedroom townhouse, 4 piece & 2 piece baths, rec. room & garage. Condo fee \$137.38 includes water, cable, maintenance, use of pool, tennis court and rec. centre. Call Muriel Tucker* today for offers & viewing no.26.



11% FINANCING.....

...can be arranged on up to 75% of the purchase price, for a 5 year term!! This pretty country spot features a 20' x 40' barn and a fenced paddock, perfect for horses. Listed at \$212,900. For more details, or to arrange your appointment to view contact Howard and Jennie Fretz* no.16.



COMMUTERS DELIGHT

Lovely country setting within a few minutes drive of Mississauga & Oakville. This red brick bungalow is set well back from the main road on 7+ acres with two ponds. Partly fenced property also has a large green house plus four out buildings. Home offers: three bedrooms, two baths, main floor laundry room & 1 1/2 car garage. For more details contact Alex Finnie* about no.17.



11% ASSUMABLE MORTGAGE DON'T MISS OUT!

Priced to sell at \$176,900. Two bedroom brick and aluminum bungalow with double detached garage and main floor family room. Conveniently located on a 63' x 120' lot, within walking distance to downtown. Contact Debra Sine*, today to view no.21.



JUST MOVE IN AND RELAX

This immaculate two storey home offers 4 bedrooms, two baths, finished basement with rec. room, completely fenced yard and single car garage. Large corner lot. Located close to public and separate schools. Contact Jo-Anne V* to inspect no.23.

(416)-876-1133

Tor. Line 845-8888

24 Hour Answering Service

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