

Chattels, fixtures: Put it in writing before you sell

If you're thinking of selling your home in the near future, have you given much thought to what you plan to leave with the home and what you'd like to take with you? What about the washer and dryer or the fridge and stove? Or how about the heirloom chandelier in the dining room?

While these may not seem like important concerns right now, your failure to address them in your listing and the agreement of purchase and sale could lead to a major misunderstanding with a potential buyer somewhere down the road.

And the last thing you'll want is the loss of the sale of your home due to a dispute or misunderstanding over a relatively minor item.

Your realtor will guide you through the listing process and will ask you what you want to include in the sale. But it's a good idea to make up a list before meeting your realtor, to be sure you don't forget anything.

He or she will explain that fixtures are permanent improvements to a property which normally stay with the property as part of the sale. For instance, if you've upgraded your wiring or your heating system, these are considered to be permanent fixtures.

However, keep in mind that the law is not always crystal clear about what constitutes a fixture. There are circumstances where you may plan to remove something that might ordinarily be considered a fixture — like the heirloom chandelier Aunt Matilda gave you.

Most purchasers would assume this type of fixture is included in the sale unless you specify the contrary in the listing. It is also absolutely necessary you set out these stipulations in the agreement of purchase and sale.

Other items like water heaters and softeners are often rented and are not owned by the ven-

dor. In this circumstances, the items should be excluded from the purchase price and the purchaser should be asked to assume the rental.

Chattels

It's a fairly common practice for vendors to include items which would normally be considered as chattels in the selling price. Appliances and window coverings are common examples. If these types of items are to be included in your sale, your realtor should give a precise description of them and state their location within the property.

Other items to consider are lawn ornaments, smoke alarms and built-in vacuum cleaners. Generally, these types of things are left with the home, but some people still like to take things with them. If you're one of these people, describe in writing what you want included in the sale.

Most Realtors can recant "horror stories" about homeowners taking their wall-to-wall broadloom with them — without specifying this in the listing or agreement of purchase and sale. Others can attest to the type of vendor who insists on taking lightbulbs and heat registers.

If in Doubt...

If there is any doubt about a particular item, your realtor will include it in the list of items to be included or excluded from the purchase price. That way, if there is any dispute, the situation has already clearly been addressed.

If you have any concerns, talk to your Realtor. As a trained professional, he or she will be able to guide you smoothly through the selling process and answer any questions you may have.

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

Renovations worthwhile in both short and long term

Perhaps you are considering some home improvement measurements, whether it be for your own pleasure or for adding value to your residence. In either circumstance, it is a wise choice for investment.

The first step is to locate a qualified contractor for the right fee. The most reliable source to do so is usually on the basis of referral by friends or relatives. Ensure he/she has the ability to meet licensing and bonding requirements and look for a member of a professional association of remodelers.

It is smart to obtain several estimates of which you can compare building specifications, labour, materials and time to complete the job.

When making the comparison, don't automatically assume the lowest price is the best. Look for

reasons why the prices vary. Remember, you are contracting out to receive a professional job and should not settle for anything less.

Discuss the bids in detail with each contractor and ask if it is possible to view any prior work that has been done.

Home improvements, if investigated correctly, can be rewarding and trouble-free. Be wary and the endeavour will pay off.

In consideration of payment, the standard procedure is one-third down and the rest when the job is completed, only if you are completely satisfied.

As a final concern, be certain the contractor is insured against claims covering worker's compensation, property damage and accidents. Request the name of the agency and call to verify the coverage.

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COUNTRY FEATURE

8045 APPLEBY LN.

\$225,900

At this price, it won't be around long! 3+1 Bedrooms; 2-4 pce; skylights & windows+; BIG garage.

VIEW'S GALORE

\$239,000

3 Bedroom, 3 car garage, pool, panoramic windows, 2.5 acres.

16 MILE CREEK

\$629,000

On 3 sides of this property. 150-year-old renovated, enlarged stone farmhouse. Lots of original wood & features. 1/2 pool, year-round garden and much, much more!

IN-TOWN FEATURE

GOWLAND CRES.

\$278,000

Backing onto parkland and "ravine" this house is well finished inside and out! Plant room off dining room is easy to use as a hot tub room. Pool for summer, fire place for winter. Rec. m. and more.

8553 FOURTH LINE

\$259,900

Halliday - built, 4 bedroom farm-home on pretty lot with views of Escarpment.

HELP!!

\$319,000

Rear view of this lovely bungalow on 1 1/2 acres just West of Appleby Line. Vendor leaving country says "Bring Me An Offer. You Could Be Surprised".

BY - THE - OAKS

\$127,900

Super townhouse in well main-tained complex. Near park, school, shopping.

SOLD & SAVED \$1459⁴⁸

VACANT LAND

\$174,900

Moving to Mohawk? 12.8 acres just N. of the track to build your own house and barn. 1/2 mile track needs work.

FOR SALE

GUELPH LINE

\$349,900

This is a Royal Home and is full of good quality features. Large eat-in kitchen, main floor family room and much more.

WEST TO EAST

\$489,900

West Coast style home in Campbellville, is certainly a sight to be seen. 2 storey high rooms, open plan, 9' ceilings in the basement.

484 PITFIELD

\$385,000

Appraised value on this 125-year-old extended and renovated "Cantano" Farmhouse - sitting on .88 acre right in urban Milton. Surrounded by trees, very private.

NO HOME WORK

\$187,900

All the work is already done in this excellent home. Siding, soffits, windows, fireplace in main floor family room, kitchen, rec. room and extra bath all done by a craftsman. Back onto park.

JUST REDUCED

GORGEOUS CAPE COD

\$285,900

Nothing but the best in fittings and fixtures. Huge, open plan kitchen/dinette/family room with fireplace and 2 storey high section. Separate D.R. Lovely views & more.

APPLE OF YOUR EYE

\$199,900

Lovely home on 1/2 acre near Milton. Three bedrooms, main floor family room, fin. rec. room. Long views of the escarpment. Fenced back yard.

SMALL BEGINNINGS

\$264,900

From a 2 bdrm. bungalow this rebuilt home has emerged as a lovely Cape Cod. Hardwood floors, central air, large bdrms., beautiful kitchen, large deck and secluded garden with fountain add to its charm.

MERRIT DRIVE

\$159,866

Super home for the family in need of teenager or inlaw space. 3/4 bedroom & extra living rooms.

LOOKING FOR A TOWNHOUSE?... LOOK NO FURTHER!

CHILDS DR.	WOODWARD	WILSON	WOODWARD	INVESTOR?
\$126,000	\$125,900	\$127,900	\$129,900	\$128,900
Close to the Mall, schools, fenced backyard, partially finished basement.	Convenient to GO, schools. Backs onto a park, fenced backyard, eat-in kitchen.	Popular 2-storey Raised Model. Fireplace, in family room, Move-in condition. Don't miss out!	Extra kitchen cupboards & counters, 3pc bath in bsmt. Big rec. rm. Gas coming to complex in '94.	or Not? 3+1bedroom in well maintained complex. Convenient to everything. Rare opportunity...

CHRIS NEWELL

Sales Representative

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878-4444

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