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

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 vendor. 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, clearly state in writing what won't be 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.



REALTY WORLD

W.J. McCrudden Real Estate

500 Steeles Ave., Milton 876-1133 24 HOUR ANSWERING SERVICE Tor. Line 845-8888 REALTOR





HOT OFF THE PRESS - GRAHAM BELL CRT. eat-in kitchen, formal living room, 2 washrooms, finished rec. room and large lot. Offered at \$167,900. To view #158 ask for Bill Currie*

62 CHARLES ST.

Beautifully restored older home. Ensuite off master

bedroom, good amount of closet space, oak flooring,

eat-in kitchen, dining room and much more

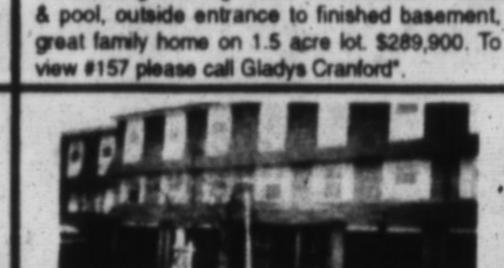
\$174,900. For more details on this beauty call Jennie

Fretz* at 876-1133 or 875-2727, #154



6.95% MORTGAGE 'TIL 1999!

SPACIOUS HOME CLOSE TO MALL This four bedroom, two storey link home offers greenhouse kitchen, convenient main floor laundn room, carpet in living room new in '93, single garage currently used for office, 1.5 baths, fireplace and more. \$169,500. To view #152 please call Linda



THE ULTIMATE GIFT - PRIVACY

minutes from town. Three bedrooms, family room,

formal living & dining fooms with walk-out to deck

BRONTE STREET This 3 bedroom townhouse is great for children Fully fenced rear yard. Lots of baths. Even a great view of the escarpment! All for \$125,900 Call Wayne Casson* or W.J. (Jack) McCrudden, Broker for your appointment ! view #148



106 ONTARIO ST. N. 3 bedroom bungalow on a good sized lot. entrances with lots of parking. Close to all amenities. \$154,900. Call Jennie Fretz* for your personal viewing at 876-1133 or 875-2727. #153.



QUALITY Custom built brick home offers greenhouse kitchen, central air conditioning, large size cedar deck off family room, walkout from basement, ceramic, broadloom & cushion floors, plaster walls and more. This 2,500 sq. home situated on a large tenced, treed lot, in a presti gious area is a must see! Asking \$298,000. To view #99 please call Jennie Fretz* or Ross Cescon*



NEED ROOM TO PARK YOUR TRUCK? CEDAR SPRINGS ROAD Situated on 3.5 acres, this 4 bedroom farmhouse offers a large eat-in kitchen, separate place, central air, central vacuum, kitchen bow dining room, huge family room with walk-out to deck, pool and spa. Also included is a double-3/4 acre in Kilbride Villago. \$278,000. To car garage and 30' x 60' steel outbuilding arrange your appointment to view #145 please Asking \$279,900. Call Bill Currie* to view #149. call Doug Butson*.



NOW ASKING \$149,900 This three bedroom brick bungalow has a fir ished rec. room with gas fireplace, eatkitchen, 132' deep lot and more. Give W.J. (Jack) McCrudden, Broker, a call for your view ing. #134



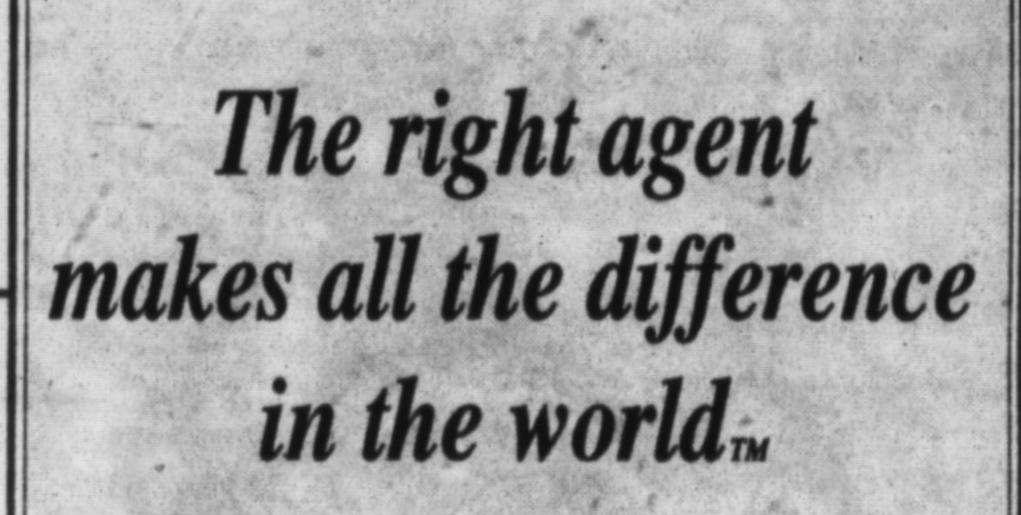
RICH IN DETAIL AND STEEPED IN HISTORY! Contact Bill Currie* to view one of Milton's finest. mention a few features, this classic offers renovated kitchen, separate dining room, formal living room, library, sun room, 5 bedrooms, 4 fireplaces, completed 3rd level and for the handyman, a large workshop with entrance from garage. All this and more on a 160' 225' lot near downtown. Offered at \$449,000. #151



LEGAL DUPLEX 2 Bedroom apt. downstairs and 1 bedroom apt to all amenities. Asking \$127,900. Call Jennie Fretz* for further details about #143 at 876-1133 or 875-2727 (Res.)



and upgrades include inground pool, professional landscaping, master bedroom addition with walk-in closet and ensuite bathroom, eat-in kitchen has been recently re-done and has extra cupboards. Call Barbara Mallalieu* today for your appointment to view #132.



TM-Trademarks of Realestate World Services (1978).



CAMPBELLVILLE ESTATES Situated in a beautiful, prestigious area, close to ejuvenated downtown this 4 bedroom bungalow fers main floor laundry and family room, large foyer, sunken living room with fireplace, circular drive, flagstone walk and much more. Asking \$329,000. For your personal viewing of #120 call Jennie Fretz* at 876-1133 or 875-2727 (Res.)



HORSES, HORSES! Horner barn with hot & cold water, 10 fenced paddocks & riding arena. All outbuildings are very well constructed. Satellite dish, inground pool and only minutes to Campbellville. CallW.J. McCrudden Broker* anytime to view #141.



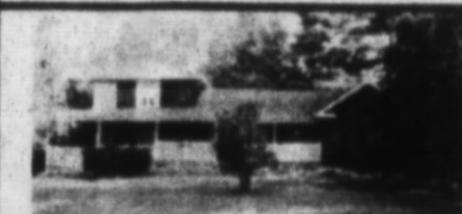
3.48 ACRE TREED LOT edroom ranch-style brick bungalow with main all this and more for \$259,900. For further info



DO YOURSELF A FAVOUR Take time to view this Timberlea beauty. Feature include 3 spacious bedrooms, 3 washrooms kitchen, formal living room & dining room, main floor family room with custom fireplace & walkout, ished games room & rec. room with bar, C/A, C/V plus a gorgeous back yard with VG pool. Offered at \$267,900. Call Bill Currie* to view #127.



HOUSE & WORKSHOP added bonus is the 26'x24' workshop, new in '93 with extra storage space. Located on Steeles Ave it's a terrific and economical choice for work, hobbie or a place for your "toys". Asking \$169,900. For more info, about #131 call Angela Bailey*.



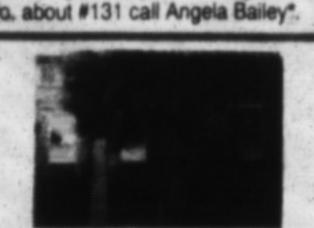
AFFORDABLE COUNTRY sidesplit which comes complete with a bright, cheery kitchen, separate dining room, very large maste bedroom with a walkout to a deck. Call Wayne Casson* for your appointment to view #138.



NOW ASKING \$179,900. LOOK HERE if you are looking for a 3 bdrm. bu galow with an in-law apartment STOP looking and view this one listed by Wayne Casson*. This home comes complete with a gas F.P. and inground



LIKE TO BE DIFFERENT? Escarpment. Approx. 6,000 sq. ft. of elegant living space. Quality workmanship & materials throughout. Indoor & outdoor B.B.Q.'s. Large heated I/G pool with cabana. Nanny suite & much more. \$797,000. To view #127 please call Jennie Fretz*.



CHECK THE PRICE near Milton Mall. Features include 3 bedrooms washrooms, upgraded eat-in kitchen, sepa rate dining room overlooking formal living room with walkout, finished rec. room & more. Yours for \$129,900. #136.



SOUTHERN HOSPITALITY... North of Milton! Now Asking \$409,900! 20 acres lawns, bush, orchard and stream compliment this 3,365 sq. ft., all brick, home with its 3-car heated garage. Buil with your family in mind. Offering 5 bedrooms, 5 bath rooms, main floor laundry, 2 fireplaces, central air, secu rity, sauna, dark room, hardwood floors and stainmaster broadloom throughout. For the pleasure of viewing #130 please call Les Bunker*



taking view of the Toronto skyline. Located in Halton Hills, 20 mins, from Pearson Int. Airport. Features include a inground concrete pool complete with whirlpool spa, 3 room tessionally landscaped grounds. For more information, amp service. Very picturesque location. For about #80 please call Les Bunker*.



NOW ONLY \$149,900 Completely renovated in 1994. New carpe new kitchen and new bathroom fixtures. 100 details about #75 please call Don S. Pelz*.



quality adaptable farm buildings, presently used t caffie operation. Grant-style, turn of the century 2-storey brick home. An excellent environment for the about #96 at 876-1133 (office) or 875-2727 (home).



of trees and shrubs make this home very private. 3 bedeat-in kitchen, two full bathrooms. Nicely decorated in neutral colours. Call Barbara Majlalieu" today for your viewing appointment. Asking \$208,900. #137.



details contact W. J. (Jack) McCrudden, rate 46-ft, garage annex potential. For Broker about #98.



\$189,900. For this superb side-split NOW ASKING \$169,777. Operating now as boasting four bedrooms, central air, large frame/print gallery. Two-bedroom bungalow has deck and many extra amenities. For more dry basement for storage/workshop plus sepa-

IPISSING ROAD, One - half acre lot, NOW LISTED AT \$149,900. Ready for new owners serviced to lot line, good location. Call Joan Hollings* for complete details. #46.

PORT ALBERT, 66' x 209'. Vacant lot in a nice sub-division, 5 mins, from the water, listed at only \$17,500 and vendor willing to hold mortgage with neg. terms. Call Joan Hollings* for complete

5.5 ACRE BUILDING LOT. Short drive to 40° Fifty foot well. \$149,900. For details and directions call Bill Currie* about #150.

QUIET RETREAT. Approx. 100 AC of tranquility. 20 AC clear, pond & stream. Older home presently on property must be torn down when new one is built. Building permit available fo executive home. Greatly reduced, now priced at only \$397,000. Call Jennie Fretz* at 876-1133 (office) or 875-2727 (home). #126

Recreational Properties - Call Wayne Casson* for directions and details about lots only a 2-1/2 hour drive from Toronto. From 2 acres on the Clare River starting at

	Column annous anno	Prese can boug button .		420,000. HOO.	
W. J. (JACK) MCCRUDDEN JOSEPH FEDACSEK, Assoc Broker. J. MARK MALLALIEU, Assoc Broker.	N, BROKER 854-9949 878-7488	WAYNE CASSON		JOAN TATTRIE-HOLLINGS*	876-1575 876-4930 878-7488
SAM NADALIN, Assoc. Broker ANGELA BAILEY* DICK BELFORD*	876-0913	DAN DELIC*		DON PELZ'	878-1029
LES BUNKER" (!	519) 856-4352	TRISH FITZSIMMONS'	319-0457		