

How to objectively determine the price of your home

If you've ever sold a home before, you know there's a lot more to an offer to purchase than merely the price a buyer is willing to pay. Obviously, price will play an important part in your decision to accept an offer — but there are several other facts that must be weighed very carefully in your decision-making process.

These include a suitable closing date, financing, conditions, and items which are to be included in the sale. For example, someone may offer you the price you asked, but may want an unusually long closing date — which could leave you in a bind if the home you're trading up to has a much shorter closing date. You could also find yourself somewhat restricted if the offer contains an extensive list of conditions.

So, if you're thinking of joining the leagues of homeowners who are in the process of trad-

ing up, there are many things to keep in mind.

Closing Date: As mentioned earlier, one of the most important things to consider is the closing date. Is it going to involve extra cost to you to have to move on that particular date? Are you going to have to store your furniture because of a short closing — or face the prospect of carrying two properties for a couple of extra months because of an unusually long closing?

Financing also has a great impact on the offer. For example, if you have to discharge existing debts and mortgages against the property, be sure to verify whether you'll have to pay early discharge fees. If so, this will undoubtedly have an impact on your decision.

In the offer, the buyer may also request that you take back a mortgage — and your decision will largely depend on your lifestyle. For

instance, if you're a retiree and you're trading down to something smaller, you may want to take back a mortgage and have income coming in. On the other hand, if you're trading up, you may not be interested in taking this route, because you'll probably need the funds for a bigger down payment.

Conditions: When it comes to conditions, you'll have to weigh them carefully against the price that is being offered. You may not want to tie yourself to an offer that's conditional on a purchaser selling his/her own property — because in the meantime, you could have two or three more offers without any conditions.

Conditions of financing are generally quite short and, as a vendor you will want to know if the buyers will be able to get the necessary financing before you accept an offer from them.

You may be better off with an offer that's slightly less in price, but has less restrictive conditions.

Items Included in the Sale: Buyers may want to include certain chattels in the sale of your home — like the antique, crystal chandelier in the dining room — or the custom-made bookcase that fits perfectly between the living room windows. However, you may have formed an emotional attachment to them and be somewhat reluctant to include them in the transaction. You'll have to decide how important they really are to you and what they're really worth before making your decision.

If you do have items you don't want included in the sale of your home, it's a good idea to remove them from sight before you actually put your home on the market.



Chris Newell
Broker/Owner

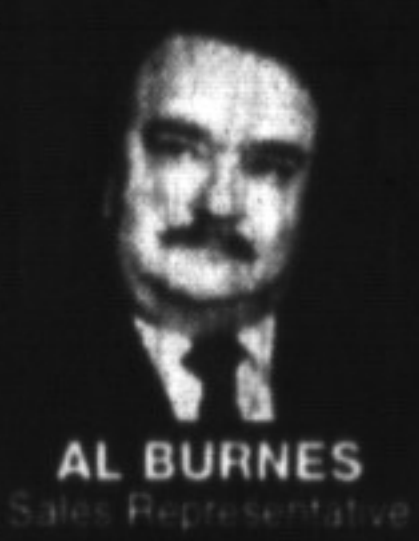
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BILL CURRIE
Sales Representative



WAYNE CASSON
Sales Representative



ANGELA BAILEY
Sales Representative

\$285,000 - SPOIL YOURSELF

Call Bill Currie to see this quality, 3 bedroom bungalow in Campbellville. You'll be impressed with the oversized family room w/ fireplace, master bedroom w/ ensuite, garden kitchen with view, sep. dining room, living room w/ fireplace & unspilled basement. All this on exceptional one acre lot.

NEW, NEW, NEW!

\$259,000

IMMACULATE HOME
4 bedroom "Acre House" on Morley is 12 yrs. young. Fantastic rec. room, great curb appeal. Please call Chris Newell.

VILLAGE PARC BEAUTY

NEW

12-ft. ceilings on ground floor. 1,225 sq. ft. including 5 appliances. Discover the condo lifestyle. \$165,000. Please call Audrey.

TOWNHOUSE FOR SALE

\$119,600

Three bedrooms, separate living room & dining room, eat-in kitchen, finished basement. For more information, call Joan Tattrie-Hollings.

CLASSIC

NEW

This classic 3-bedroom home has lots of bright open spaces for family living. It features a spacious family room with fireplace plus a huge L-shaped living/dining area. There is a cozy eating area right off the kitchen and sliding doors to the backyard from the living room. The master bedroom is 288 sq. ft. with 2-pc ensuite and full-length closets are in each bedroom.



TIM DOBSON



RON TWISS

FRIENDLY NEIGHBOURHOOD

Playgrounds & schools nearby, 3 large bedrooms, master bedroom w/ensuite, dozens of perennials, basement wired and partitioned by tradesmen. Call Al Burnes.

NEW PRICE!

Come and view this unique country property. Located on a very scenic road, this 4 bedroom home has had many upgrades in recent years. Master bedroom has walk-in closet and great ensuite with whirlpool tub. In the summer time, sit on the deck while watching the children splashing in the above ground pool. Contact Francine for more info.

AFFORDABLE & ATTRACTIVE

\$139,900

Only you and your family can decide if this three-bedroom home is for you. Call today for your appointment to view.

NOT TO BE MISSED

\$189,900

This 3-bedroom backsplit is well decorated and has hardwood floors, main-floor family room w/ fireplace, large yard 65' x 120', fully fenced and 2 full baths. Call Joan Tattrie-Hollings.

COUNTRY SIDESPLIT

NEW

\$189,900 - 3 bedroom, bright sunny living room. Finished family room w/ fireplace. 1/4 acre with mature trees. Call Collin Stewart.



COLLIN STEWART

3 BEDROOM BEAUTY

Backsplit with ceramic & hwd. floors, beautiful decor, fully finished. Asking \$174,900. Call Audrey Newell.

THE MISSING LINK

\$188,500

Immaculate 3-bedroom home with large eat-in kitchen, formal living room & dining room, huge family room w/ fireplace & walkout, den or 4th bedroom & central air. Worth a look. Call Bill Currie.

DOWNTOWN SEMI

\$158,900

Three bedrooms, finished rec. room, fully fenced rear yard complement this ideally located home. Call Wayne Casson.

\$649,000

150 year old stone home on 24.85 acres. Completely renovated & upgraded with 3-car garage & 2 professional offices. Just north of Mohawk Raceway & 10 Sideroad. Close to amenities. Short drive to 401. Call Sam Nadalin.

\$365,000

20 acres, stream, 3365 sq. ft. all brick, 5 bedrooms, 5 baths, air, security, the best of both worlds. Call Les Bunker to view.



DOUG BUTSON

QUIET LOCATION

Spacious sideways semi with many upgrades. Near schools & parks. Pool, fireplace, central air — covers all seasons. Only \$166,900. Call Audrey Newell.

10 ACRES - DARBYVILLE

REDUCED

3+ bedroom backsplit w/ walkout from family room. Heat pump, air exchanger, c. vac., water softener, 200 amp., barn, 2 box stalls, pond, 2 paddocks, and even more. Reduced to \$269,900. Please call Audrey for more information.

\$159,900

NEW

Warm, inviting 3-bedroom semi. Keep cool with C/A or sit by the perennial garden. This home has it all. Just move in. Call Beverly Moreland.

KENNEL / VET CLINIC / HOBBY FARM

10 acres of freedom for your pets to roam, if you would like horses, be our guest to view the box stalls in the barn which only complements the farmhouse / kennel / clinic offices. Call Wayne Casson.

DON'T MISS THIS ONE!

Character, 4 bedroom home with eat in kitchen, L shaped dining room & living room, fireplace, central air and nice lot. Now asking \$153,900. Call Bill Currie.



FRANCINE CROSS

PRIVATE, PEACEFUL & PERFECT

Situated on 16 secluded acres, just south of Campbellville, this B.C. cedar home offers 4 bedrooms, 4 washrooms, exceptional kitchen for entertaining. Living room/family room with woodstove on main level and a second family room on upper level on upper level off spacious master. Offered at \$579,000. Call Bill Currie.

A HOME TO BE PROUD OF

\$279,900

Quality throughout in this five-bedroom home. Separate living room & dining room w/ oak floors, sauna, finished rec. room w/ woodstove, good sized eat-in kitchen & much more. Call Joan Tattrie-Hollings.

RETAIL

- Up to 4200 sq. ft. available in plaza. Newly renovated. \$4 sq. ft.
- Individual offices for rent. \$259,900.
- Store with apartment over. \$259,900.

Call Chris Newell for details.

VACANT LAND

1.4 acres at Moffat
\$109,900. Audrey Newell.

ON TOP OF THE WORLD

You can see forever from this 5 acres on the Escarpment! Clear, treed and even cliff — certainly landscaped by Mother Nature. Now \$299,900. Please call Audrey Newell.

87 ACRES

Workable land with lots of bush just north of Mohawk Raceway fronting on 10 Sideroad & 4th Line.
\$275,000. Call Sam Nadalin.

CHOICE OF TOWNHOMES

\$122,900 - 3 beds, main has ensuite, shows well includes 6 appliances.

\$135,000 - 3 beds, many upgrades, lovely garden, finished rec. room.
Call Audrey Newell.

BEVERLY MORELAND



SAM NADALIN