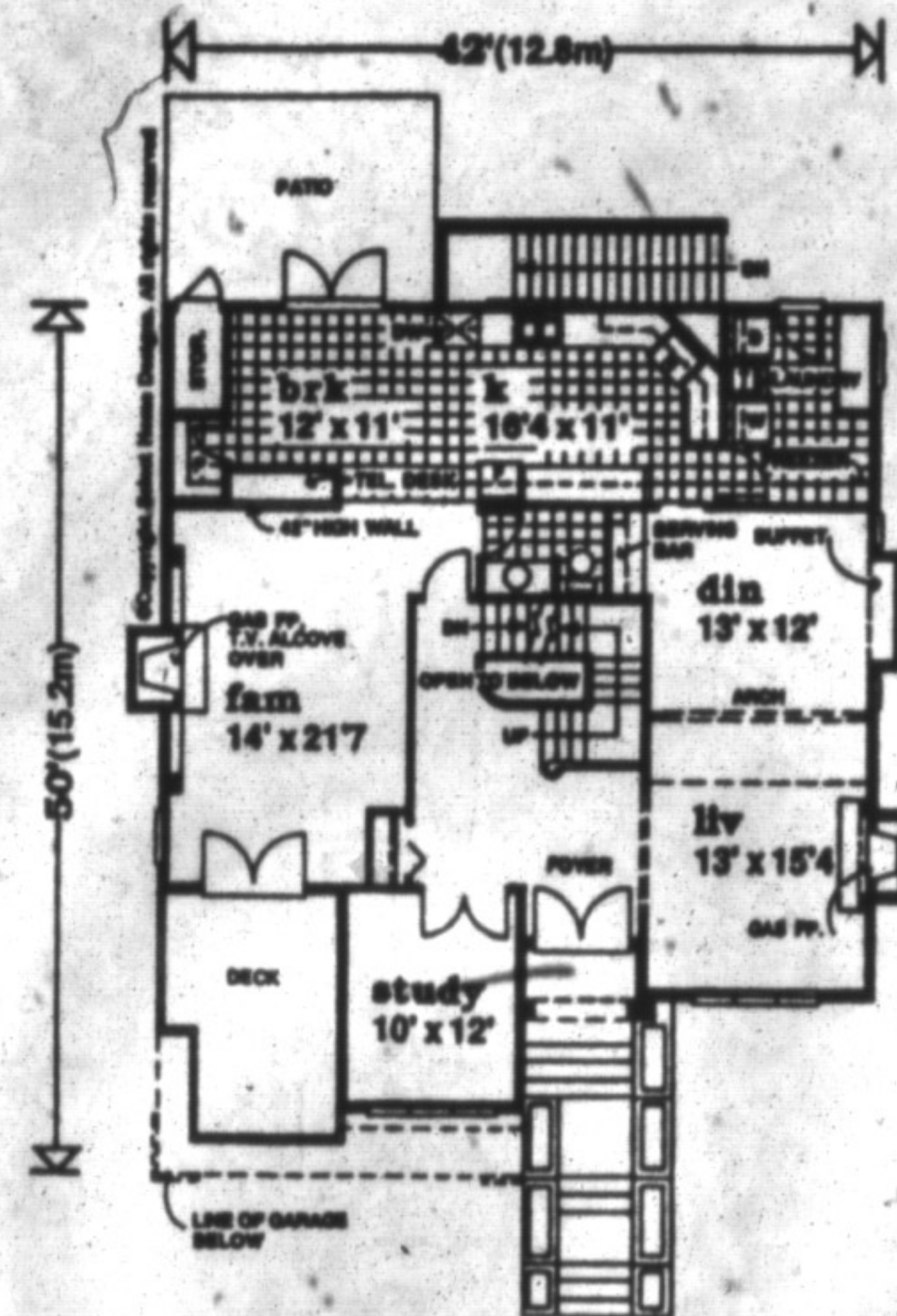




Plan No. 95-3068



first level 1664 sq.ft.

Contemporary for uphill lot

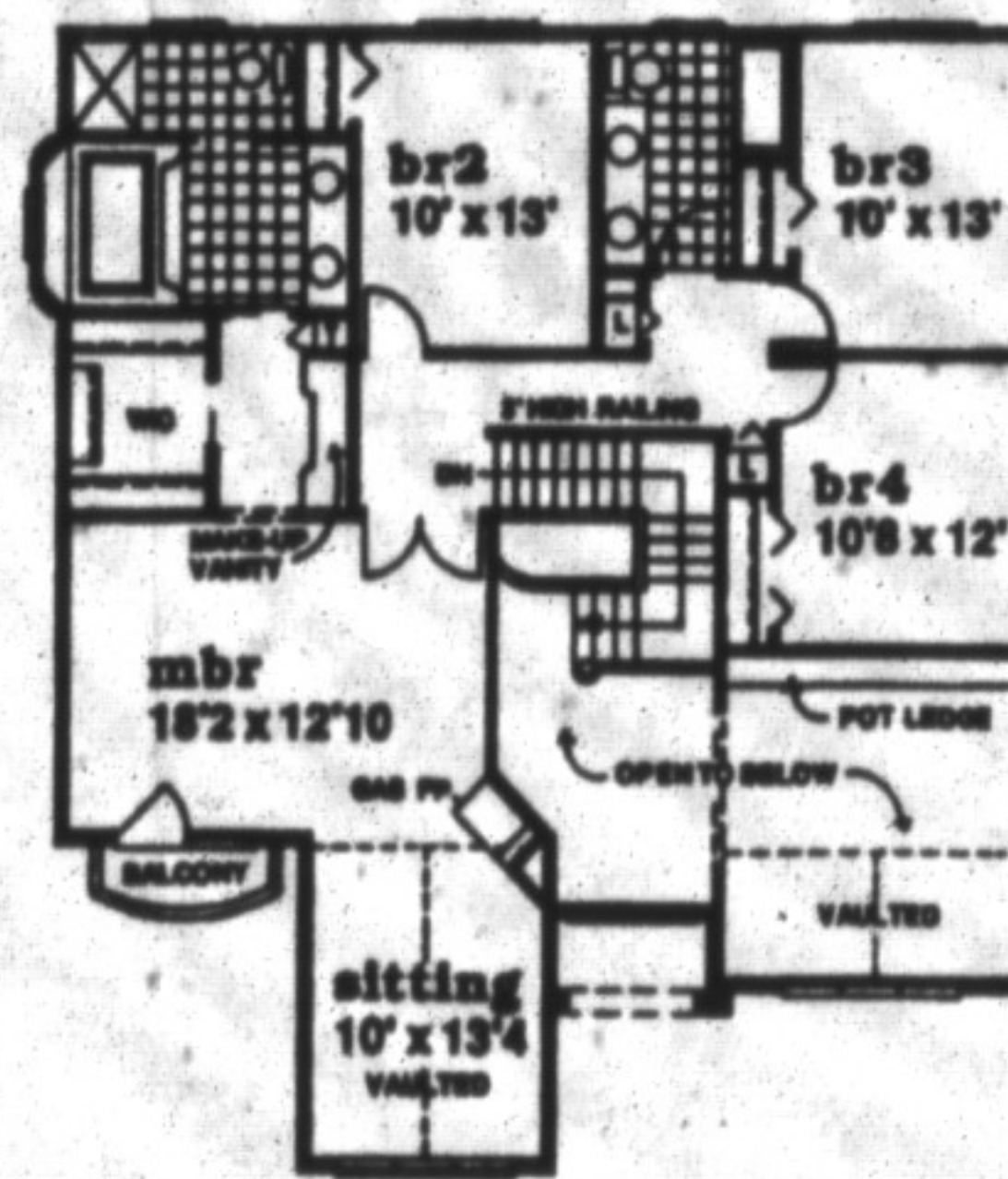
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SELECT HOME DESIGNS

- This spacious four-bedroom home is loaded with extra design features.
- Open living and dining room boasts distinctive styling, including archways visually separating the formal areas and high-vaulted ceiling.
- Soaring ceiling is accentuated by a two-storey multi-paned window.
- Gourmet kitchen has ample counter space and is open to the breakfast areas with telephone desk, pantry, and double French doors to the patio.
- Spacious family room features a television alcove over the fireplace and adjoining front deck.
- Luxurious master suite boasts a vaulted sitting

room with corner positioned fireplace, private balcony and sumptuous ensuite.

- Ensuite has a dressing room with make-up vanity, whirlpool spa nestled in a window bay, shower and his and hers vanities.

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second level 1404 sq.ft.

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Closing costs - don't get caught short

Don't get short of cash when closing the sale of your new home. Just because you have saved for the downpayment, you will still need up to 2 per cent of the purchase price to make sure you cover your closing costs for a resale or existing home. For new home, you may need as much as 3 1/2 per cent.

If you cannot save this extra amount, then you may be wise to take these monies out of your downpayment.

So, what are the closing costs which you will need to set money aside for? First, you will need to pay for legal fees and disbursements which include the land transfer tax. If you need a mortgage, there are usually costs for appraisal and, perhaps, a survey if the purchaser is not providing one. Finally, there are adjustments for utilities, property taxes, and mortgage interest if you are assuming an existing mortgage. That means if the current owner has paid money in excess of what he has used on a month to date basis, then he is entitled to be refunded for that money.

For new homes, the costs are more expensive. Unlike resale homes, new homes are subject on a sliding scale basis to GST. However, most builders now include this within the sale price, and so it is not a closing cost. Nonetheless, a new home purchaser will be faced with costs for a new home warranty program and, perhaps extra charges for utility hookups and municipal assessment charges that may be passed on to the builder.