

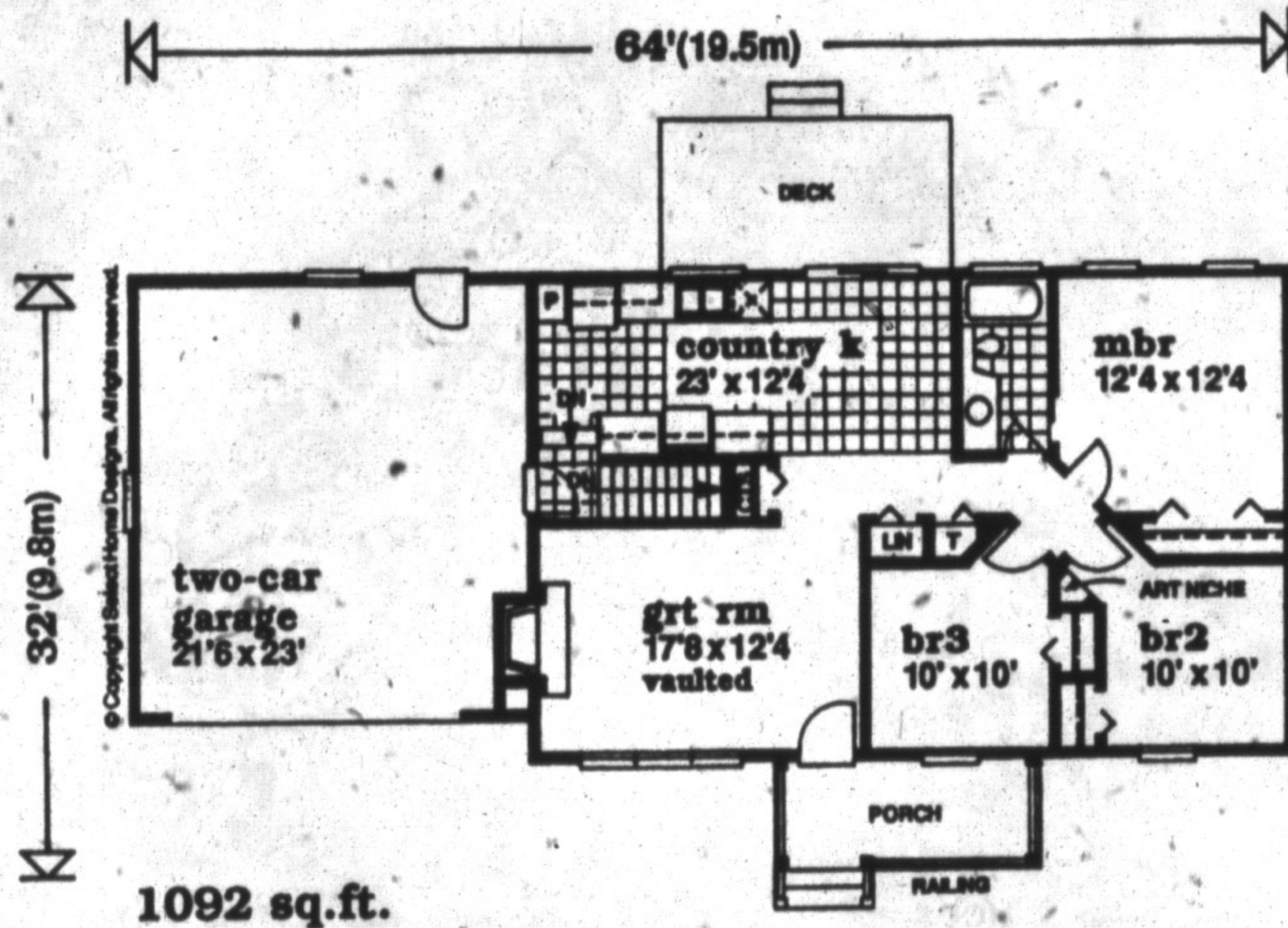
DESIGN
for **LIVING**

*Small but
spacious*

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SELECT HOME DESIGNS

- Quaint covered porch, fish-scale siding and shuttered windows invites you to this compact yet efficient home.
- Economical to build, design is an ideal starter- or retirement home.
- Railed porch opens to a great room with vaulted ceiling and cozy fireplace.
- Step-saving galley-styled country kitchen incorporates a family size dining area.
- Master bedroom and two additional bedrooms share a split entry main bathroom.
- Future expansion is easily accommodated in the full basement. Plans offer a choice of foundations, including a full basement or crawl space.

To receive a 300-page plan book for only \$9.95 (including shipping and GST) featuring this design and more than 400 other beautifully illustrated home and cottage designs, call toll-free 1-800-663-6739, fax (604) 251-3212, or e-mail to: selecthomedesigns@msc.com. (specify The Canadian Champion). We accept VISA / MasterCard / AMEX. For payment via cheque or money order, make payable to Design for Living, c/o The Canadian Champion, send to #301, 611 Alexander Street, Vancouver, B.C., V6A 1E1.



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Home inspection can save you stress

After months of house hunting, you've finally found the perfect home for you and your family. But, is it really the great investment it appears to be? A shaky foundation, bad plumbing, poor insulation and many other problems can creep up on you after you've moved into your dream home.

A home inspection can save you from these unpleasant surprises. It will help you determine the true value of your home and prepare you for future home maintenance costs.

An inspection consists of a thorough evaluation of your home, from top to bottom. It includes an examination of major systems such as heating, air conditioning, interior plumbing and electrical systems. Structures such as the roof, walls, ceilings, floors, windows and doors will also be examined.

Inspections last an average of three hours. Most inspectors invite their clients to join them during the evaluation of the home. This is a great opportunity for you to see problems firsthand and find out about valuable maintenance tips which will help you keep your future property in good condition.

Keep in mind that an inspector will not tell you the condition of every single component of your home. The inspection is specifically for determining large expenses and/or safety-related concerns.

Following the examination, the inspector should prepare a written report which covers possible defects and areas of concern. It should also include estimated costs of repairs.

The report should also point out the

positive features of the home and recommend the type of maintenance that will help keep it in good shape.

Don't confuse this report with a lifetime guarantee on components of the your home. After-all, by maintaining and repairing these components, you can only help slow down their inevitable wear and tear.

A home inspection is usually conducted after the vendor accepts your offer to purchase. (Some lenders require you to hire a qualified home inspector to inspect the home before they'll issue a mortgage.) Make sure your offer includes a conditional clause which specifies the purchase is contingent on the satisfactory completion of a building inspector.

It is your responsibility to schedule the inspection within the time limit agreed upon by you and the vendor,

once your offer is accepted.

When choosing a qualified inspector, try to select someone who is in a building-related field, such as a contractor or a structural engineer. There are several firms now available which specialize in home inspections.

Ask your realtor, friends and family if they can recommend inspectors. When you contact potential home inspection firms, find out how long they've been in business and ask for references from previous customers. Make sure they guarantee their inspections and find out what type of insurance they carry.

Considering that your home will probably be the most important investment of your lifetime, a home inspection is a relatively inexpensive way to find out if it is actually a wise investment.

Getting a lawyer's help

• from THE LEGAL on page RE5 else has claim to the property. Taxes, utility bills and insurance premiums will be checked out, to determine if the seller has paid them up to date. If not, you would be liable for them.

The amount of transfer tax to be paid will be calculated and the lawyer will examine the survey of the property, checking to make sure it doesn't violate any zoning or building bylaws. The lawyer can also deal with the mortgage company on your behalf.

On the day the deal closes, your lawyer will exchange documents with

the seller's lawyer, who will hand over the deed, a declaration of possession and relevant affidavits.

If both lawyers agree all documents are in order, your lawyer will give the seller's lawyer a certified cheque for the balance due on closing and he will receive the keys to the property.

Your lawyer will then register the deed and the property is legally yours and you may take possession.

Later, you can expect to receive from your lawyer all relevant documents, a report on the transaction, and, of course, the bill.

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