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Ask your local mortgage planner



Is your mortgage renewal coming up?

This is an important moment of opportunity!

The end of your mortgage term is nearing and you now have the power to choose what's right for you without paying hefty penalties!

Save money without paying penalties to switch lenders!



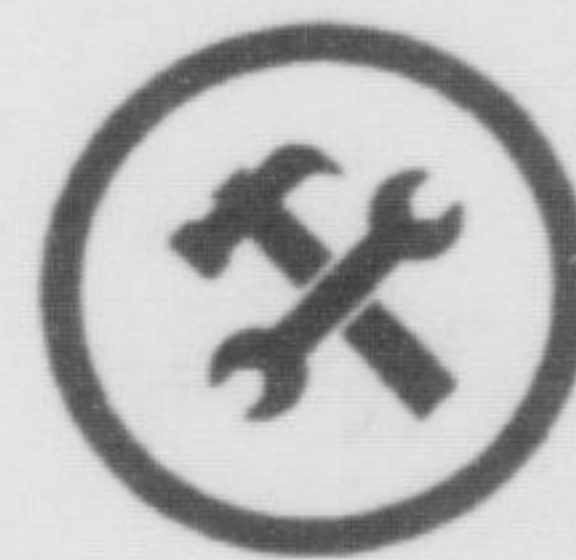
Now's your time to access the best lender offering you the best rate without paying penalties to move because you are not breaking your mortgage term.

Call me to discuss your renewal options or register your renewal date!



Secure the best rate.

Register your renewal date with me and I will contact you 120 days prior so you can lock in your rate.



Start renovating or investing!

It might be time to considering tapping into some home equity to consolidate debt, complete a renovation project or purchase a vacation property!

John Cavan is an Approved Mortgage Planner with Mortgage Architects. Mortgage questions and concerns can be directed to John Cavan's office, located at 14 Martin St., Milton. John can be reached by phone: 905-878-7213 or by email: john.cavan@mtgarc.ca. John Cavan's website is www.stressfreemortgage.ca. Contact John today about your stressfree mortgage opportunities.

How your lawn can sell your house

The way your house looks from the street says a lot to prospective buyers. This is the all-important first impression.

If you're selling your house, the curb appeal should be a priority," says Scott Ride at Husqvarna, the world's largest producer of outdoor power products. "A big percentage of home buyers decide whether or not to look inside a house based on what it looks like from the outside. Proper maintenance and investing in the right tools will make sure your house and lawn look great at first glance."

Ride supplies some additional tips from the pros:

Clean up, blow away and rake. Start the spring-cleaning when the snow has melted and the soil has dried up a bit. Remove layers of leaves that can lead to the grass molding or decaying. Use a leaf blower or a rake. Don't

rake the lawn until it has started to grow.

Act like a buyer. Walk around your entire home's exterior with a critical eye. Take notes on what needs repairing, replacing or cleaning.

Add colour. Replace overgrown bushes with leafy plants and colourful annuals. Surround bushes and trees with dark or reddish-brown bark mulch; this will give a rich feel to the yard. Potted plants are another way to add a splash of colour and can be taken with you when you move.

Mow the lawn. Remember not to cut the grass too short. With a grass level of 5-9 cm you will have a fine, sustainable lawn.

Trim the hedges. The way to get a good-looking hedge always starts with the hedge cutters. Today, hedge trimming can be smooth and easy. Trimmers that are ergonomically bal-

anced and lighter in weight are the perfect addition to any tool shed.

Clear away weeds. Get rid of any weeds as early as possible. Also be sure to cut away withered leaves and grass from cultivated parts of the garden bed.

Trim the lawn. If you want your lawn to look really great, don't forget to trim the edges.

Install outdoor lighting. Landscape light-

ing makes a huge impact on your home's curb appeal while also providing safety and security. It isn't unusual for potential buyers to drive by homes in the evening and lighting can provide an attractive view of your house at night.

More lawn tips and information about tool options for proper maintenance can be found online at www.husqvarna.ca.

www.newscanada.com

27 Quick and Easy Fix Ups to Sell Your Home Fast and for Top Dollar

Milton ON - Because your home may well be your largest asset, selling it is probably one of the most important decisions you will make in your life. And once you have made that decision, you'll want to sell your home for the highest price in the shortest time possible without compromising your sanity. Before you place your home on the market, here's a way to help you to be as prepared as possible. To assist home sellers, a new industry report has just been released called "27 Valuable Tips That You Should Know to Get Your Home Sold Fast and for Top Dollar." It tackles the important issues you need to know to make your home competitive in today's tough, aggressive marketplace.

Through these 27 tips you will discover how to protect and capitalize on your most important investment, reduce stress, be in control of your situation and make the best profit possible.

In the report you'll discover how to avoid financial disappointment or worse, a financial disaster when selling your home. Using a common-sense approach, you will get the straight facts about what can make or break the sale of your home.

You owe it to yourself to learn how these important tips will give you the competitive edge to get your home sold fast and for the most amount of money.

To order your FREE Special Report, visit www.MiltonOntarioHomesForSale.com/27tips.asp or, to hear brief recorded message about how to order your FREE copy of this report, call toll-free 1-800-457-8075 and enter 1023. You can call any time, 24 hours a day 7 days a week. Get your free special report NOW.

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