

Century 21

Future Realty Inc.

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Milton's Local Experts



Century 21 Future Realty is very proud to congratulate our 9 AWARD WINNERS at the 2014 Century 21 Kickoff.

RE11 • Thursday March 20, 2014 MILTON CHAMPION • www.insideHALTON.com

\$799,900



WWW.7072GUELPHLINE.COM

Rolling hills and acreage abound on this turn-of-the-century 10 acre estate. Built in 1891 this historic home embodies the charm and elegance of yesteryear. The estate includes a massive 13 stall barn and a 3600sq ft drive shed complete with a heated workshop. This property is ideally suited for a hobby farm enthusiast or someone looking for a home based business with loads of storage or to escape the city gridlock.

Chantalle Chasse
416-540-8190

Seth Ferguson
905-462-0292



www.SethAndChantalle.com

\$412,700



WWW.338DUNCANLANE.COM

Aristo-built Trillium Model townhouse. 1571 Sqft of living space with 9' ceilings, open concept layout, sunken foyer. Upgraded Kitchen with dark espresso tall cabinets, quartz countertop/breakfast bar. Stainless steel appliances, hardwood floor on main level & upstairs hallway. Master w/walk-in closet & 4pc ensuite w/ sep shower & soaker tub, stone countertop, fenced yard & California Shutters.

Chantalle Chasse
416-540-8190

Seth Ferguson
905-462-0292



www.SethAndChantalle.com

\$274,900



WWW.318LAURIERAVE59.COM

Great starter townhouse or investment property situated in Milton's Bronte Meadows neighbourhood. This home has been well maintained over the years, including the kitchen & upstairs bathroom. 3 good-sized bedrooms, finished basement with bar, 1.5 bathrooms, deck for entertaining in the hot summer months, separate garage.

Chantalle Chasse
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Seth Ferguson
905-462-0292



www.SethAndChantalle.com

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Plus earn AIR MILES to
get you there!**

John Di Giacomo • 416-366-SOLD
www.JohnDiGiacomo.ca



Whether buying or selling, this is your home we are dealing with, not just a house. Emotions are involved and I think that you deserve someone who understands and respects that.

Let me assist you, in finding your dream home, in a neighbourhood that is right for you, and in the price range you want. Or if you are interested in selling a property, I also have the expertise to help you get the fastest sale possible and at the best price.

**Four time winner of the Toronto
Sun Readers Choice Award for
Favorite Real Estate Sales Rep.**

Teresa Gamble • 905-467-0584
www.teresagamble.ca



\$1,600/MTH



AVAILABLE NOW

This Top Floor "Chic" Model Condo is Available Now! With Two Bedrooms, 1,022 Sq. Ft. of Space, and a Full List of Upgrades this Suite Won't Last Long! Both Bedrooms Feature Walk-in Closets and Great Views of Milton! The Master Bedroom enjoys an En-suite Bathroom with Gorgeous Tiled Shower! Act Now to Benefit from 12 Months Free Cable, Phone, Internet, and PVR! And Don't forget - Two Parking Spaces are included! www.1421CostiganRoadMilton.com

Mike Herdes • 905-699-1802

www.MikeHerdes.ca



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John Cavan, AMP
Agent
Mortgage Architects
Ask your local mortgage planner

INCREASINGLY FIRST-TIME BUYERS ARE ARRANGING THEIR MORTGAGES THROUGH MORTGAGE BROKERS

In March 2011, the Canada Mortgage and Housing Corporation (CMHC) conducted a survey of recent mortgage consumers in order to gain a perspective on attitudes and behaviours. One of the most significant findings is that more and more first-time home buyers are looking for the advice, expertise and choice that is available through mortgage brokers, a very strong upward trend when looking at past survey results. In 2011, 48 per cent of first-time buyers completed their transaction with a mortgage broker, up from 45 per cent in 2009 and 35 per cent in 2007. Clearly, today's generation of home buyers are very savvy about seeking out their options; they understand the value of professional advice, and don't want to be tied to one particular bank's products.

The survey results also indicate that there is confidence and prudence on the part of homeowners in terms of how they view and manage their mortgage debt:

- 39 per cent of recent buyers set their payments higher than what was required;

- 20 per cent of recent buyers have already made a lump sum payment on their mortgage;
- 39 per cent intend to reduce their amortization at their next mortgage renewal;
- a large majority of recent home buyers (86 per cent) agree that homeownership is a good long-term investment;
- 84 per cent were confident they got the best mortgage deal for their needs; and,
- 82 per cent indicated that their mortgage professional - either a mortgage lender or mortgage broker - took the time to fully understand their financial situation and mortgage needs.

While many home buyers and owners are confident and prudent, the study points out that many Canadians can benefit from more service, education and advice in several areas. The research showed that during their mortgage research:

- only 23 per cent of first-time buyers received advice on budgeting;
- only 18 per cent received advice on managing debt; and,

- 25 per cent of recent buyers are not sure of where to go to receive reliable advice in case they find themselves in financial difficulty.

Independent mortgage brokers - who have access to more than 50 different lenders, including most of the major banks - are increasingly focusing on education and long-term advice. In addition to offering access to a broad range of mortgage options, most brokers provide credit advice, debt management tips and debt restructuring that can help save thousands of dollars.

If you are one of those home buyers looking for more help with budgeting, managing your debt load, or need some place to turn when in financial trouble, then a conversation with an experienced mortgage broker is a great place to start. The right broker will make a significant difference in your financial life by partnering with you to help you achieve your financial and homeownership goals.

More savvy first-time buyers are turning to mortgage brokers, perhaps you should too!

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.