



The Amy  
**flowers**  
TEAM

Broker

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**PRESTIGIOUS HOME**

4+2 bedroom Mattamy home has nothing overlooked. Everything you could want & more. Granite counters, hardwood floors, finished basement, private courtyard. 2nd floor family studio is an added bonus. You will not want to miss out on this one!  
**\$750,000**



**STUNNING HOME**

Beautiful Sherwood 5 model close to schools. Gleaming hardwood floors throughout. Gas fireplace, granite counters, custom backsplash and so much more. 4 large bedrooms. Master ensuite features soaker tub & extra large separate shower. Call us today!  
**\$704,900**



**COUNTRY HOME**

Amazing one of a kind property. Original stone farmhouse with all of today's amenities. Huge custom kitchen complete with modern cabinets, granite counters, island, backsplash and so much more. Huge family room is the ideal space for family movie night.  
**\$859,900**



**CUSTOM BUILT**

Over 4000sqft of luxurious living space. Nothing has been overlooked. From the gorgeous hardwood floors & oak staircase to the granite counters & so much more. All bedrooms have ensuite access. Don't miss out on this rare opportunity.  
**\$1,099,900**



**HARDWOOD FLOORS**

Popular 43 bedroom Tiffany Cambridge model (1695 sqft) Spacious semi detached features large eat-in area & glass tile. Open concept layout with pot lights & 9' ceilings. Ample space for any family. Call us before it's too late!  
**\$459,900**



**QUIET STREET**

Mattamy's popular Wyndham model. Located on a quiet street fronting onto wooded area. Gleaming hardwood floors on the main level. Separate formal living & dining room. Master bedroom complete with soaker tub & separate shower. Fully fenced yard.  
**\$509,900**



**FINISHED BASEMENT**

3 bedroom home with finished basement. Open concept layout with large eat-in kitchen. Tons of natural sunlight throughout. Generous bedrooms this home has it all. Landscaped yard with pergola & interlock patio.  
**\$529,900**



**GREAT LOCATION**

Close to amenities this 3 bedroom home is walking distance to everything you need. Kitchen has custom backsplash & extra pantry. Main floor laundry w/ access to garage. Fully fenced yard with lush gardens & pergola  
**\$599,900**



**COMPLETE PRIVACY**

Mattamy's 4 bedroom Hazelnut model (2647 sqft) Backing onto ravine for total privacy. Hardwood floors, amazing kitchen, generous bedrooms everything you could want and more. Call us before its too late!  
**\$699,900**



**FINISHED BASEMENT**

Mattamy's Scottswood model (2235 sqft) with a finished basement. Hardwood floors, granite counters, 9' ceilings, wet bar in bsmt, gas fireplace, main fl mud room and so much more. Don't miss out on this amazing home!  
**\$659,900**

Amy Flowers\*, Michelle Merritt\*\*, Neil Maxwell\*\*, Robin Kerwin\*\*

\*Broker \*\*Sales Representative



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**John Cavan, AMP**  
Agent

**Mortgage Architects**  
Brokerage #10207

Ask your local mortgage planner



**MORTGAGE BROKERS OFFER A STRESS-REDUCED MORTGAGE PROCESS**

Your home is likely to be one of the biggest purchases you'll make in your lifetime. It's no wonder that home buyers can feel a little stressed about the mortgage process. Even if you are looking to refinance, or if your mortgage is up for renewal, it can be a nerve-racking time.

It's a good thing for Canadian home buyers that the mortgage brokerage industry is taking off. Why? Besides being responsible for a revolution of new mortgage options, these brokers have put a strong emphasis on education and customer service. Mortgage Architects - an elite mortgage brokerage in Canada - offers a stress-reducing overview of what you can expect from the mortgage process.

1. You'll begin with an application, which you can complete online at [www.mortgagearchitects.ca](http://www.mortgagearchitects.ca). Or you can pick up the phone or just walk through the door wherever you see one of their signs; they're in many of the major centres across Canada. Your broker will review the application with you, and begin to prepare the submission to the lender or lenders that best meet your needs.
2. Actually, mortgage brokers do more than place your mortgage with a lender. They get to know you. They want to understand

your needs today and your goals for the future. Only then can they work on your mortgage design and determine key features like fixed versus variable, amortization period, increase and blend, repayment structure, and prepayment privileges. They'll also review your budget and other types of debt you may have. This is a confidential conversation and your broker is working for you, not the lender. So be up-front; if you have concerns about your situation - or the mortgage - this is the time to talk about it.

3. Your broker will order your credit report and advise of the additional information that will be required. Expect to provide paystubs or proof of income (in most cases), and proof of down payment, if it is required. If your mortgage is for a purchase, you'll also need to provide a copy of your signed Agreement of Purchase and Sale, including all schedules, MLS listing, and the name, address, phone/fax number of your lawyer. In some situations, an appraisal of the property may also be ordered.
4. The application goes to the lender (or lenders) that can best meet your needs. An independent broker has access to more than 50 different lending institutions, including most of the major banks. Your broker will know where you're likely to get the best rates and mortgage options. This wealth of product choice is a key reason

so many Canadians are choosing mortgage brokers today. Your broker will negotiate the best deal for your situation.

5. The selected lender will issue an approval that will require your signature. Approval documents will be emailed or faxed to you and will include the payment details, terms, and pre-funding conditions (if any). You'll need to make sure these conditions are met and forward on any required documents. Once you have your approval, you can waive your financing condition if you had one. If you don't require your mortgage funds right away, your broker will hold onto your approval, and keep an eye on the markets for you. If rates happen to go down - or there's a shift in the market outlook - they'll be back in touch to let you know.
6. You will then fax or deliver everything back to the broker: the signed approval, and any other supporting income documentation. If anything gets missed, your broker will let you know.
7. Time to meet with your lawyer. Your lender reviews the final package and sends instructions to your lawyer. You'll need to visit your lawyer so you can provide identification and sign documents. Your lawyer will also give you the final details on closing costs and any adjustments. Thanks to your broker, you'll be well-prepared for this visit - and for homeownership ahead!

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](mailto:john.cavan@mtgarc.ca). John Cavan's website is [www.stressfreemortgage.ca](http://www.stressfreemortgage.ca). Contact John today about your stressfree mortgage opportunities.