

ROYAL LEPAGE
Meadowtowne Realty, Brokerage
Independently Owned and Operated

100
YEARS
SINCE 1913

Milton
milton

www.meadowtowne.com

905-878-8101
475 MAIN ST. E.,
MILTON



Carole D. Budworth
Sales Representative



905.864.9242

www.carolebudworth.com

HOT OFF THE PRESS



Spectacular 5 acres within minutes of town with a front view of Rattlesnake Point and a rear view of Mount Nemo. Organic apple orchard on the property. Solidly built brick custom bungalow with oversized double car garage, workshop and parking for 10 plus cars. A rare find and a rare property. Priced to sell at 799,900.00. Call today for further details.

HOT OFF THE PRESS



Fabulous half plus acre lot in a Muskoka like setting located between Milton and Rockwood close to all commuting. Brick bungalow, 3 bedrooms, 2 baths, sunroom addition. Oversized double car garage with inside entry, long driveway with ample parking. Don't miss out on this one - priced to sell quickly at \$479,000. Call Carole for further details or to view at 905-864-9242.

HOT OFF THE PRESS



Fabulous century house one block off the Main Street to walk to all amenities. Numerous upgrades of great room and master bedroom addition, wrap around front porch, rear tiered decks, windows, roof, siding, distressed hickory floors, new baths, 52 pot lights, upgraded plumbing and wiring. Take yourself back to yesteryear but with all the mod. cons. Close to schools and park. Priced to sell at \$699,000. Call Carole for more details or for a private showing.

SELLING MILTON.CA

Sandy Del Papa 905-878-8101 Matthew Clapperton
AN ACCREDITED "HOME STAGING" PROFESSIONAL
ROYAL LEPAGE
SELLING MILTON FOR OVER 35 YEARS

HAWTHORNE VILLAGE

You don't want to miss out on this one. Desirable upgraded town home on a quiet family oriented street in the heart of Hawthorne Village. Walk to schools, shopping, transit and Beaty Park. Easy access to the highway. Upgrades include: finished basement, dark hardwood in the living/dining room, large kitchen with built in microwave and gas stove, central air and vacuum, garage entry to home and more...\$379,700 Contact Matthew before it's too late!

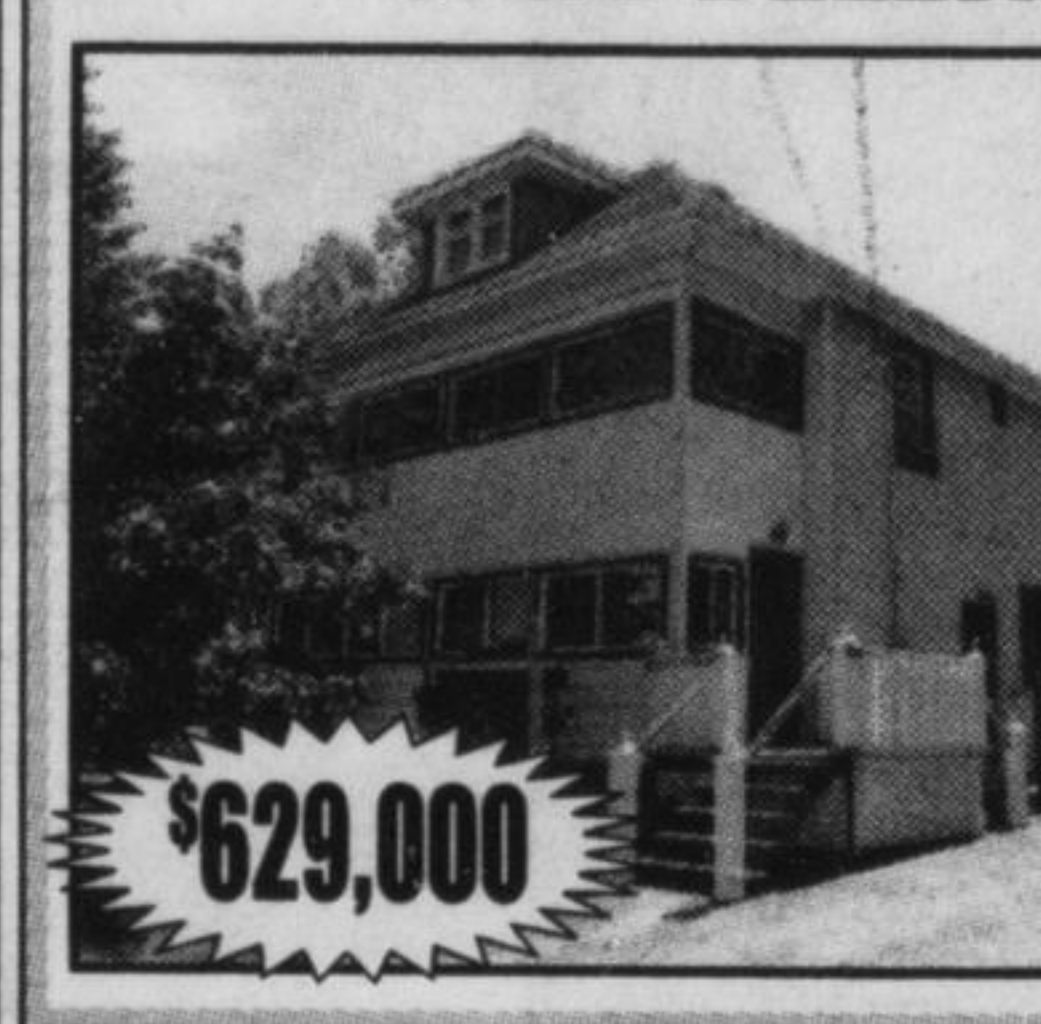


Doug Howden**
Broker

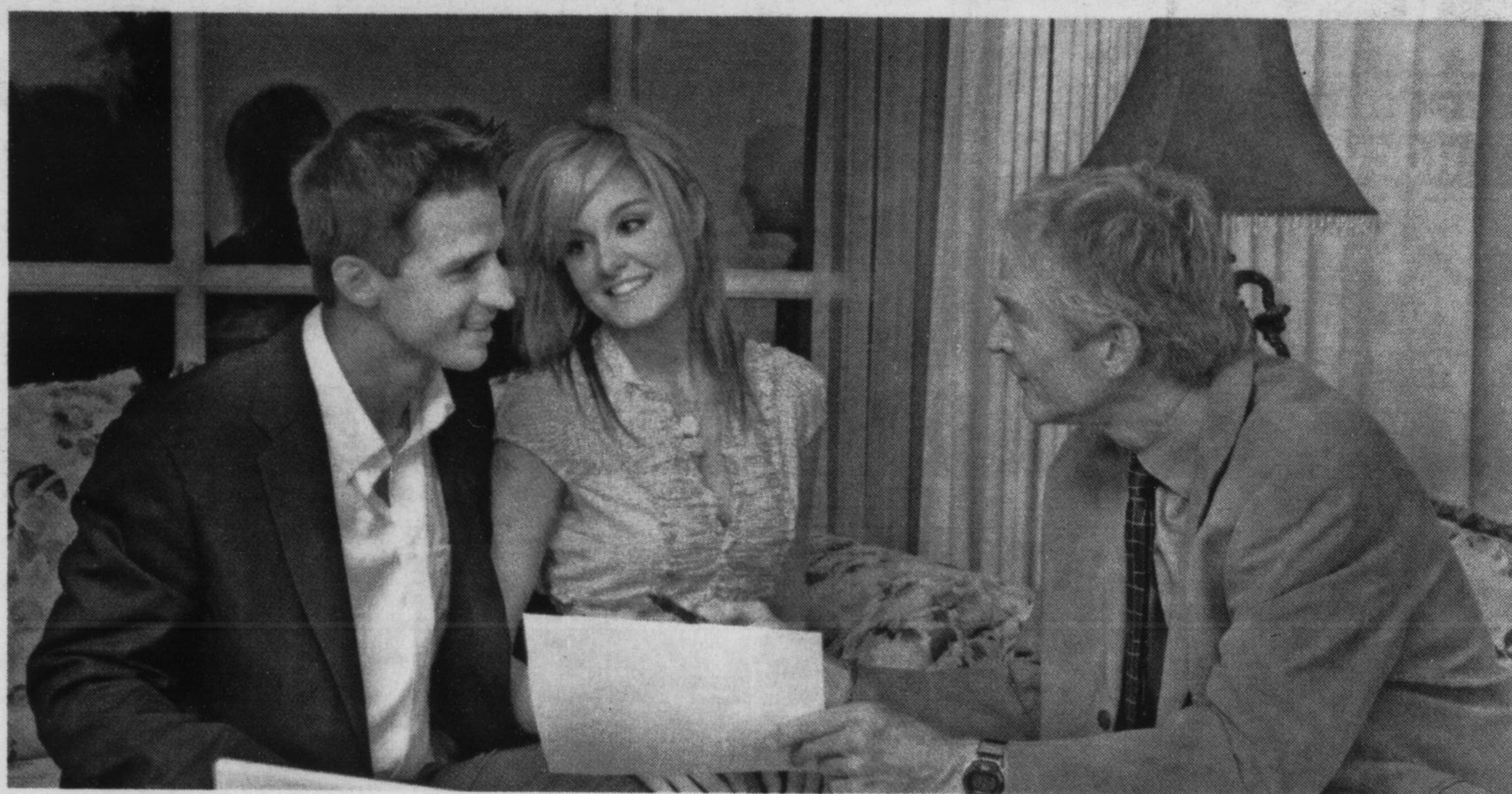
905-878-8101
doughowden@royallepage.ca



CAMPBELLVILLE WORK/LIVE



Charming century 4 bedroom home and work shop on just under a half acre in Campbellville. C4 zoning allows for some commercial uses. Both house and shop have natural gas heating. Shop is insulated with hydro and in great shape. Perfect for work, hobbyist or rental income.



Save by choosing a shorter amortization

Canada continues to experience a remarkable period with interest rates touching historic lows. Continually examining ways to reduce overall housing costs is always prudent, say specialists in this field. One excellent way of accomplishing this is to make sure your maximum mortgage amortization is 25 years instead of 30. Cutting your amortization even by just five years can significantly reduce the amount of interest paid over the life of a mortgage. For example, according to BMO Bank of Montreal, on a \$400,000 mortgage at a 5 per cent interest rate, moving from a 30 year to a 25 year amortization can save upwards of \$70,000 in interest. This will help you build equity in your home sooner and ultimately give you the opportunity to put these savings towards other long term goals, such as retirement. No matter what your mortgage amortization might be, you should also be sure to stress-test your mortgage payments. Use a mortgage payment based on a higher rate to stress-test your budget; this way, you will have peace of mind knowing that you can afford a sudden increase in interest rates. Also, ensuring your total housing costs, including mortgage payments, property taxes, heating costs, etc. do not consume more than one-third of household income provides a good rule of thumb for ongoing affordability. Advisors also remind us to enlist help from a financial professional. With the right advice they say, you will be able to get the mortgage that's right for you.

www.newscanada.com

Real Estate Agents Can Save Buyers Money

Record-low interest rates and record-low housing prices are renewing interest in the floundering housing market for many people. Now could be the time to sell and buy a new home and earn an even bigger slice of the real estate pie. Whether an individual is a buyer or a seller, or doing both, his or her goal is to get the best financial deal on the home -- and often that means having a qualified real estate agent working in his or her corner. Those entering the real estate realm may have misconceptions about what's involved. Oftentimes, individuals think they can go it alone and save money on real estate commissions in the process. However, not having a knowledgeable agent to navigate the process can end up costing more money in the long run. An agent is not there just to open up houses for viewing or to simply put a for-sale sign on the front lawn. Agents guide the seller or buyer through a complicated process of legalities and emotional hurdles. The agent also negotiates for the buyer and seller to help them make important financial decisions. "When sellers are interviewing real estate agents to market their homes, their primary focus is usually on the advertising that the agent will offer them," says Jessica Goodbody of Weichert Realtors. "Advertising is important, but, once sellers have an offer, they need a strong negotiator to help them get the best price and terms. Buyers should also look for agents who have strong negotiating skills and neighborhood knowledge which will

help them make the most of their purchasing power." Individuals can expect a real estate agent to help them navigate a process that, to first-time buyers or sellers, can prove intimidating. **Buying a Home**
1. Schedule a consultation to discuss what features and amenities buyer is looking for in a home.
2. The agent may suggest buyers speak with a mortgage consultant to figure out their buying power and obtain a mortgage pre-approval letter.
3. The agent will then look up home listings in a particular price range and help the buyers to view the homes.
4. When buyers find a home they want to purchase, the real estate agent will help them come up with a fair market price and write up the contract to present to the seller.
5. The agent will help the buyer negotiate on the final price with the seller.
6. In some states, the agent will accept a down payment to place in trust or work with a real estate attorney on behalf of the buyer.
7. The agent may be present during a home inspection, which is recommended.
8. The agent will then schedule the home appraisal.
9. He or she will then confirm the closing and be present at closing with the buyer and the attorney, if necessary.

www.newscanada.com