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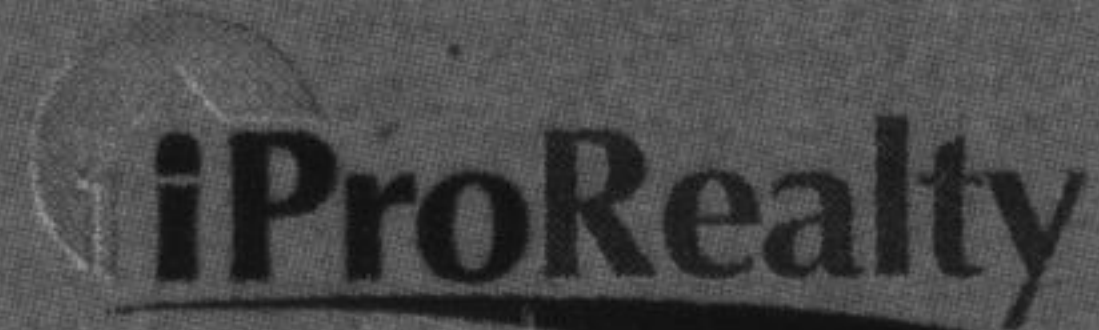
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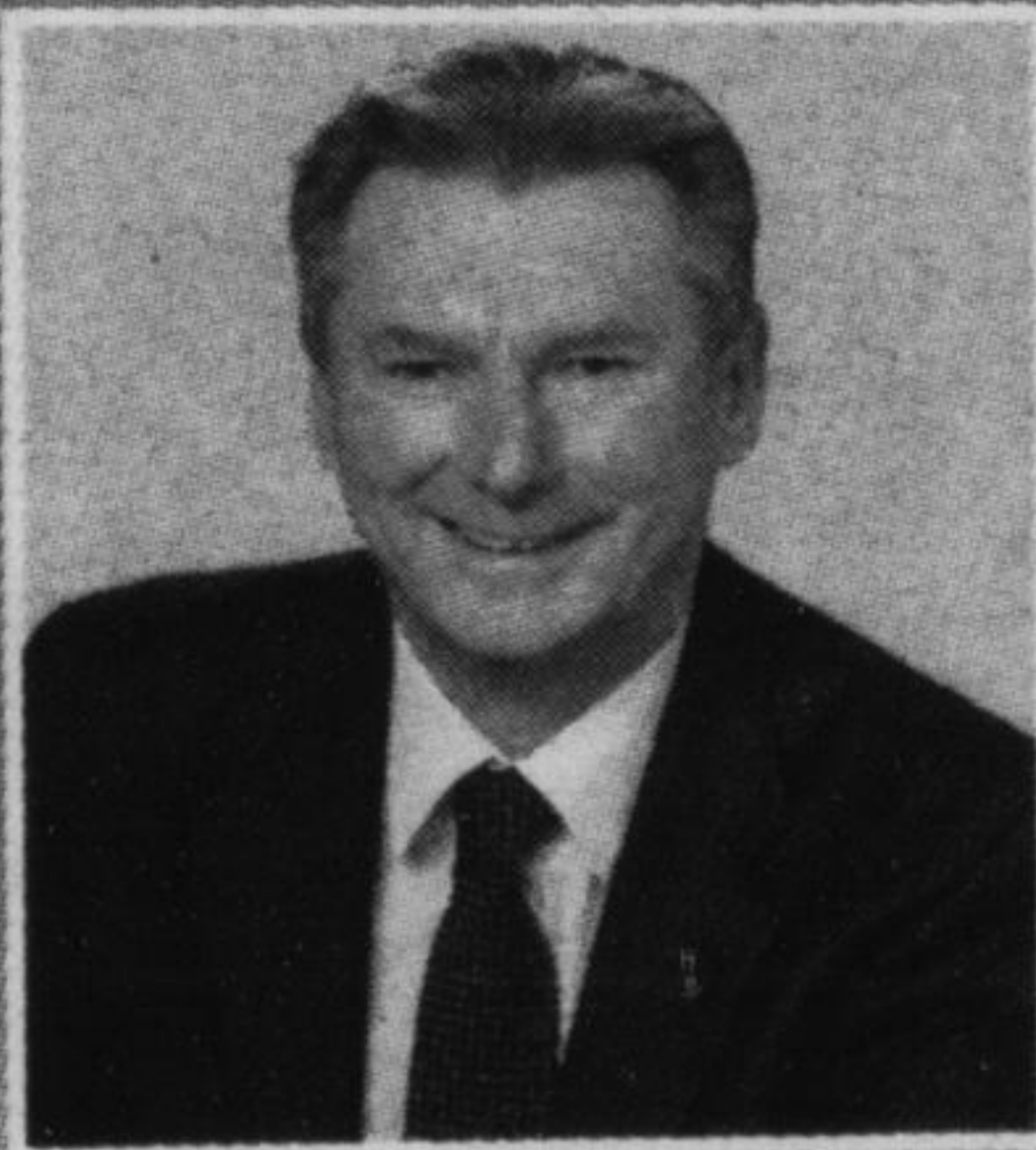
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Call NOW and
get SOLD!



iPro Realty Ltd., Brokerage



Moe Miljour

BSc., Broker
416-346-1682 moemiljour@yahoo.com



OPEN HOUSE
SUN, Nov. 9, 2-4PM
578 Roseheath Dr.

Family Home \$439,000

Three bedroom, two bathroom, upgraded windows throughout, roof resingled, updated gas furnace, new central air unit, new garage door. New hardwood flooring in living-room, walk-out to private and treed yard with two level wood deck. Main floor office with ceramic tile. Renovated washrooms, country kitchen with walkout to deck, Mstr. bedroom with walk-in closet and semi-ensuite. Finished rec.room. Very clean home. Call and ask for Moe 416-346-1682.



Great Location \$345,000

Mattamy "Cherrywood" model, 1040 Sq.Ft. Two bedroom, large Master w/walk-in closet. Five appliances. Two modern washrooms, bright open concept living and dining rooms, upgraded kitchen with walk out to a wood deck. This home is close to schools and parks and faces the escarpment and offers plenty of sunshine. A very clean home. Call and ask for Moe 416-346-1682.

Looking to Buy or Sell?
Our experts know the market!

BUY OR SELL YOUR HOME FOR A CHANCE TO WIN TWO 2014 ACURA ILX CARS AND MANY MORE PRIZES TO BE WON

TeamMcDadiCarDraw.com

 \$1,430,000 mc.dadi.ca/10075p Whispering Pines Estates. 2 acre wooded ravine lot. 5 bedroom. 6 bath. In-ground pool.	 \$975,000 mc.dadi.ca/42051 1.5 acre manicured lot. Approx. 2,500 sq. ft. Hardwood. 2 skylights. Finished basement.	 \$955,000 mc.dadi.ca/950m Gorgeous 5+1 bedroom. 6 bath. Hardwood. California shutters. Finished basement.	 \$659,000 mc.dadi.ca/208w Milton Trails. Tons of upgrades. Hardwood. Granite. California shutters.	 \$359,900 mc.dadi.ca/28d Freehold townhouse. 3 bedroom. 2 bath. Hardwood. Modern kitchen.
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NO HOME IS TOO BIG OR TOO SMALL FOR TEAM MCDADI

TeamMcDadiCarDraw.com



David Wheeler
Broker

O: 905-822-6900
T.F. 1-877-822-6900
D: 416-569-4834

www.wheelerburns.ca



Real Estate Services Ltd.

OPEN HOUSE SATURDAY, NOVEMBER 8TH, 1:00 TO 4:00 PM
4195 ENNISCLARE DR - MILTON
GUELPH LN NORTH OF CAMPBELLVILLE/MOHAWK RACE TRACK
N OF BROOKVILLE - E ON 20TH S.R. - N ON 4TH LN TO ENNISCLARE



\$1,299,000. WHAT A DEAL!!

4.4 Acre Rural Country Estate in Exclusive "Ennisclare Woods" Community of 29 Custom Homes where you own 1/29th of the adjoining 90 acres of Nature with private walking/cross Country ski trails! UNIQUE OPPORTUNITY! 2 Ponds + 5 bdrm + 5 bthrm + 4 fireplace + 3 car garage + reno'd kit/bths + ingrd pool + 1300 foot separate Heated workshop! Centrally located - 40 mins Pearson - 15 mins dntn Milton - 15 mins Georgetown - 20 mins Guelph - 35 mins Oakville/Mississauga! Be on Top of The World On Top of The Escarpment at same height as the Top of the CN Tower!



VISIT AN
OPEN
HOUSE
THIS
WEEKEND!

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

SHOULD I TURN MY HOME EQUITY INTO MONTHLY INCOME?

As a Mortgage Planner, I am often asked whether tapping into the equity in their home is the right way to retain financial independence when retirement funds run low.

To see if this option might be a good fit for you, consider if you agree with the following statements:

- Staying in my home is critical to the quality of my retirement lifestyle.
- The idea of renting instead of owning a home bothers me.
- My income consistently falls short of ongoing expenses.
- I expect my retirement savings to run out within the next few years.

- I am comfortable with using the value of my house to fund retirement.

If you answered mostly 'yes', a reverse mortgage like the nationally accessible CHIP Home Income Plan from HomEquity Bank may be a solution that meets your need. Here are some highlights of the program:

- If you have reached age 55, you may be eligible for CHIP. It lets you convert up to 50 per cent of the equity in your home into tax-free cash.
- Unlike other loans on the market, there are no credit or income qualifications and you are not required to service the interest, or repay the principal until you choose to move or sell.
- It is also guaranteed that you will never have to

repay more than the fair market value of the house at the time of the sale.

According to HomEquity Bank, when polled by the Brondesbury Group this year, 78 per cent of CHIP customers said they would recommend a reverse mortgage to others as a cash-flow solution. As a Mortgage Planner, it's been my experience that clients who choose to pursue this course of action do improve their day-to-day cash flow and are glad to be rid of their money problems in the long run. But this product is not for everyone, so looking at your individual circumstances and recommending the right course of action to help structure a retirement plan that meets your needs is important. If you'd like more information on how to use home equity effectively in retirement, contact me.

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.