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**OASIS ON THE FOREST**  
**FORBES TERRACE**



...is the perfect setting for this distinctive brick and stone, energy-star Heathwood home. Beautifully bright open concept with vast windows, 9 foot ceilings, granite counters and gleaming hardwood. The master bedroom retreat with vaulted ceiling, Escarpment and park views and a spa like ensuite is complimented by having upper laundry. Bonus features of Lower level rec. room, 5th bedroom and full washroom, salt water heated pool, cabana and extensive landscaping. It's all done. **Call Mike. \$959,900**

**71' X 132' MATURE TREED LOT**  
**NEW PRICE!**



...is the perfect setting for this well maintained brick bungalow with hardwood floors, three main level bedrooms and a renovated washroom. A side door leads to a lower level with rec room, kitchen, 4th bedroom a full bath. Bonus features of over-sized double garage, recent furnace and air plus a fenced yard. **Call Mike. \$529,900**

**MIRACLE ON MILLSIDE...**  
**GREAT VIEWS**




...if this beautiful home lasts on the market. A highly desired layout with a bedroom and washroom at opposite ends of the unit with the eat-in kitchen, living and dining rooms in the middle. Bonus features of in suite laundry, pool and party room. Great views. **Call Mike. \$319,900**

**JUST LISTED**  
**SOLD FOR RECORD PRICE!**



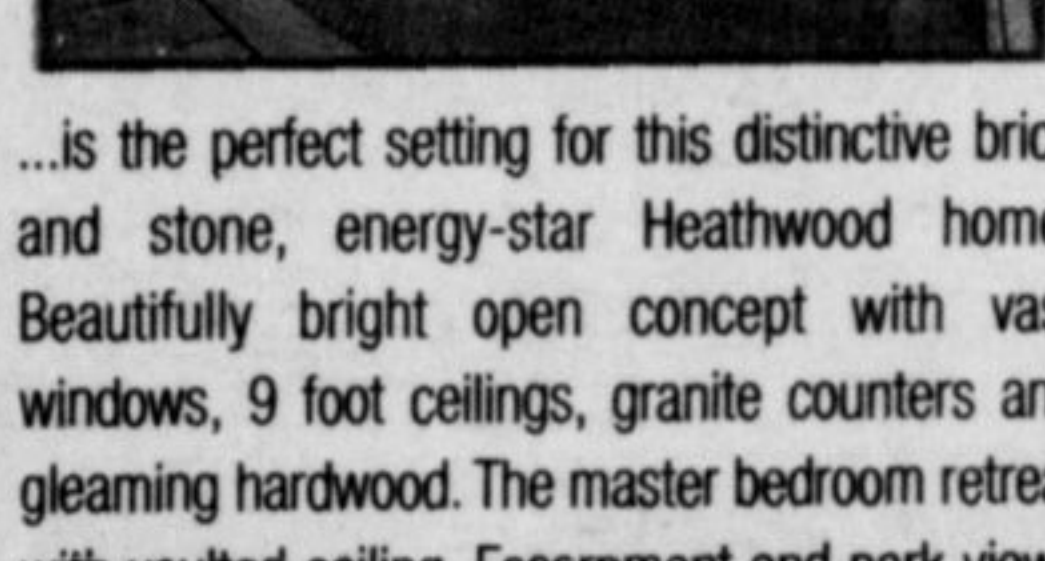
One of the nicest units in the building, this Arowhan model contains 1,150 sq. ft. of refined finishes. Fully updated with a gorgeous kitchen (2010), beautiful hardwood flooring (2014) and a new master ensuite (2014) - just to name a few recent upgrades. This unit is sure to impress! Call Krista for your personal viewing today! \*Record price based on per square foot cost.

**12037 GUELPH LINE**  
**NEW PRICE**  
**SOLD**



This charming home was built in 1888 and has finishes you don't find in today's homes including oversized trim and covered front porch. You've driven by this home and admired it before-now is your chance to buy! **Call Lindsay for your personal viewing today! \$469,000**

**COUNTRY PROUD...**



...is how you'll feel in this elegant bungalow sitting up high on 3.5 acres. Open concept kitchen overlooking the family room with vaulted ceilings, skylights and woodstove. Main floor master bedroom with luxurious ensuite plus second bedroom, den and separate dining room make for convenient living. Finished lower level rec. room, two bedrooms, washroom and walkout. The three car garage has a finished room above for home office or man cave. Bonus features of granite, in-floor heating and superior construction. **Call Mike. \$949,900**

**A WONDERFUL FAMILY HOME...**  
**JUST LISTED!**  
**SOLD**




Located in Bronte Meadows, this immaculately clean four bedroom home is sure to impress. The stunning back yard features an inground pool, patio area and side yard- all tastefully landscaped with easy to maintain gardens. This home will not last long on the market- **Call Lindsay to see it today! \$629,900**

**A RARE GEM**  
**NEW PRICE!**  
**SOLD**



This top floor 'Willow' model (1,239 sq. ft.) is located within the highly sought after Centennial Forest Heights condominium. With two full bedrooms and two full bathrooms, downsizing has never been so easy! **Call Lindsay to view this unit today. \$382,900**

**PRESTIGIOUS BRIDLEWOOD ESTATES**  
**SOLD**



This Carriage Manor Model home is located in the prestigious Bridlewood Estates. Reside in comfort and elegance with approximately 4,130 sq. ft. of refined finished living space, located on a gorgeous and tranquil 1.5 acre lot. Built by renowned builder Carson Reid, this home is part of an upscale new development in picturesque Campbellville. **Call Lindsay for your personal viewing today!**



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

**5 REASONS TO REVIEW YOUR MORTGAGE**

There is no need to wait until mortgage renewal to re-evaluate your mortgage needs. There are many reasons people actively review their mortgage before renewal.

**INTEREST RATES**

Have mortgage rates changed since you've had your mortgage? If rates have decreased refinancing your mortgage can sometimes offer long-term savings. If you have questions about your current interest rate I can help you determine if there is any potential savings.

**CHANGES IN INCOME**

Has your income changed? If your income has increased you may be interested in using some simple mortgage pay down strategies to be mortgage free sooner. Conversely if your income has decreased and you are finding

mortgage payments difficult, it's worth looking at your mortgage or total financial picture to see if re-structuring your mortgage or debts will help you feel financially more comfortable.

**CHANGES IN FAMILY STRUCTURE**

Depending on the stage or changes in family structure you may need to look at your mortgage when looking at things like maternity or paternity leave, paying for university or looking to retire. I can help you determine strategies to make your current life situations more comfortable.

**RENOVATIONS**

Looking to renovate your home and wondering how best to finance the improvements? Let's take a look at the different options I can offer you.

**INCREASED DEBT LEVELS**

Are you faced with increasing debt levels and looking to consolidate high interest debts into your mortgage? I can help determine your best options when it comes to managing your debts.

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.