



# RE/MAX REAL ESTATE CENTRE INC., BROKERAGE

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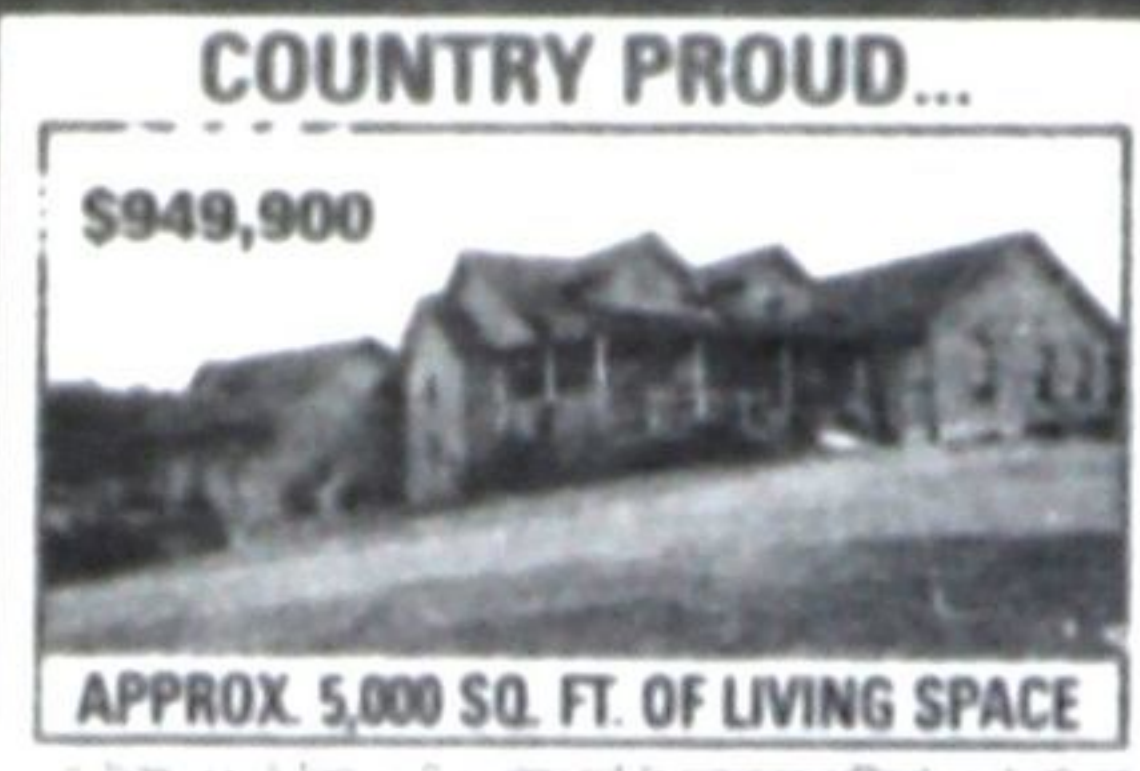


**COACH HOUSE**



**SECLUDED AND SERENE**

with a rolling, treed setting located just outside the village of Campbellville. Quality finishes enhance this custom built two storey home with luxurious entertainers kitchen with expansive counters and cabinetry open to the eat in area with a walkout to an elevated deck. The main floor family room with gas fireplace is trimmed in oak for that warm cozy feeling with a step up to the living room with character windows, steps away from the elegant, separate dining room. Four spacious bedrooms grace the upper level with a master bedroom retreat with a marble granite and maple trimmed ensuite oasis. Rich and warm throughout. A great lower level completely setup for the in laws or older children with a walkout to a Tiki Hut with stone backdrop, 4 person sauna, 7 person salt water hot tub and a shower all overlooking the treed landscape. A huge bonus feature of a separate coach house finished on two levels offering endless possibilities for the extended family to enjoy. Come see this unique property, you'll be impressed. **Call Mike. \$1,199,900**



**COUNTRY PROUD...**

**\$949,900**

**APPROX. 5,000 SQ. FT. OF LIVING SPACE**

Country pride... This beautiful property offers a 2.5 acre lot with a large 50x100 ft. pool, overlooking the family room with vaulted "cathedral" and woodwork. Main floor master bedroom with luxury ensuite, plus second bedroom. 3rd and 4th bedrooms, main floor laundry room, finished lower level with 2nd bed, bedrooms, washroom and walkout. The 2nd floor has 2nd bedroom, walkout to some of the most beautiful views of the area. Call Mike \$949,900



**IMMACULATELY CLEAN!**

This ground floor "Willow" floorplan is 1,239 sq. ft. with a very tasteful neutral decor. A previous builder model unit with crown mouldings and California Shutters, you won't want to miss this one! Call Lindsay for a showing today. **Reduced to \$354,900**



**CAMPBELLVILLE BUNGALOW**

Situated in the desirable village of Campbellville, nestled away in a very quiet court. Great for family and kids. Brick and stone bungalow of approx 2640 sq. ft. huge Living Room, separate Dining Room, spacious eat in kitchen is open to Family Rm with gas fireplace and walkout to deck. Master bedroom has 2 piece ensuite. Master bedroom and 2nd Bedroom at one end of home and 3rd bedroom and full bath at other makes home ideal for in laws or Nanny suite. Professionally landscaped 95 acre pie shaped lot very private, gorgeous free form 19 x 38 heated in ground pool with waterfall, interlocking patio and Pool House. **Call Lindsay today for all the details. \$929,000**



**JUST LISTED**

**SOLD FOR RECORD PRICE!**

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



**TORONTO APARTMENT**

Southern exposure, excellent location, close to malls and walk to Subway TTC. Large living room open to dining rm, balcony. Excellent opportunity to improve investment, underground parking B179 is exclusive use and close to elevator. **Call Lindsay for all the details. \$115,900.**

Visit Milton Canadian Champion Real Estate at [www.insidehalton.com](http://www.insidehalton.com)



**John Cavan, AMF**  
Agent

**Mortgage Architects**

Ask your local mortgage planner



**HOW TO GET A MORTGAGE AFTER BANKRUPTCY**

It's not always easy to get a mortgage after bankruptcy, but it's not impossible. In fact, you can get a mortgage after bankruptcy if you follow a few key steps. First, you need to be patient. Your bankruptcy or consumer proposal will stay on your credit history for at least six years, but by following a few key steps you can re-establish your credit worthiness in the eyes of mortgage lenders. Here are a few tips:



**BUILD YOUR DOWN PAYMENT**

Your credit rating may be down, but a large down payment may be enough to convince a lender you're worth the investment. Now that some of your debt load (and interest payments) have likely been filed, use the extra income to save your cash and improve your financial position. The larger the down payment, the better in this case.



**IMPROVE YOUR CREDIT SCORE**

A mortgage is a big investment for a lender, but there are smaller steps you can take to improve your credit score ahead of time. Take out an RRSP loan, apply for a secured (pre-paid) credit card, or apply for a car loan. Your credit rating plays a huge role in a lender's decision to give you a mortgage, so focus on establishing a good track record post-bankruptcy.



**WAIT IT OUT (BUT NOT THAT LONG)**

You may not have to wait for your bankruptcy to disappear from your record to secure a mortgage. Most prime lenders (the ones with access to those low interest rates) will consider your mortgage application two years after your bankruptcy discharge. At this time, you'll also need to prove you've re-established credit and kept yourself in good standing.



**PAY ON TIME, ALL THE TIME**

Never miss a payment again. After filing for bankruptcy or a consumer proposal, your ability to manage credit will be placed under a microscope. The best way to recover is to be the perfect borrower. Make your minimum payments on all bills and keep outstanding balances on cards and lines of credit to a minimum. Not doing so will be a huge red flag for lenders.

**WANT TO KNOW MORE? CALL ME TODAY!**

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.