

Improve your home's curb appeal with the stroke of a brush

Painting is an inexpensive way to transform just about any space. Many people paint the interiors of their homes, but home exteriors also can undergo dramatic makeovers with fresh coats of paint. Timing the job right and heeding some tips from professionals and do-it-yourselfers who have tread the painting path before you can make the job go smoothly.

Consider the time of year

Consider local weather patterns and forecasts when planning an exterior painting project. Choose a time of year when there is little rain and low humidity, such as autumn. Keep in mind that the paint will require a couple of days to dry completely and cure, and that can be difficult in damp weather. Don't hamper the final outcome with poor timing.

Prepare the painting surfaces

Resist the temptation to start painting straight

away. Paint may not adhere to unprepared surfaces, and dirt and other debris may show through and mar the finished product. Repainting a home's exterior will likely involve removing peeling or chipping paint prior to making your first strokes. Wear protective gear when scraping, sanding or brushing old paint, as such tasks can generate dust that can be dangerous to inhale, particularly if the old paint contains lead.

Employ a chlorine bleach solution to kill any mildew and to scrub any dirt from the house. In addition, repair any cracks or imperfections. For example, if you're painting stucco, you may have to fill in any pitting or holes. Use this opportunity to inspect caulking around windows and doors. Recaulk as needed to seal up drafty areas or those that may cause water infiltration prior to painting.

Prime and cover stains

It may be a little extra work, but apply a quality primer as the first coat to hide any imperfections, such as wood knots or discolouration from weathering. Primer provides a smooth, even surface upon which to put your paint colour. Once you have applied the primer, test your paint colour in a small, inconspicuous spot to see how the colour looks in the daylight. You do not want to paint the entire home only to find out you dislike the colour.

Try these painting techniques

Rent a paint sprayer for large surface areas. The sprayer will produce a more uniform application and is less time-consuming than painting everything with a brush or roller. Make sure you've chosen a high-quality paint, as the added expense is worth it if the paint lasts longer and coats more evenly. Also, if you have purchased multiple cans of paint, mix them all in one large bucket to ensure the same colour; otherwise, the colours may not match perfectly.

The experts at Home and Garden Television recommend working your way from top to bottom in a smooth, controlled manner, overlapping each stroke by eight inches. Trim and hard-to-reach areas should be left for brush work so you can maintain control over your tools.

If you are painting areas like steps or staircases, consider adding a little fine-grain sand to the paint to improve traction, as paint can be slippery when wet.

If painting your home's exterior is beyond your capabilities, hire a professional. He or she will get the work done in a timely manner, and you can rest assured that the job will be done correctly. (MCG)

LOOK

FOR OUR FLYER

in today's
Canadian Champion!

from: **Wasif Khan**
& Gagandeep Lotey
Sales Representatives

of Homelife/Miracle Realty Ltd., Brokerage
Office: 905-454-4000

*Selected Areas only Delivered to ZONE Z1 & ZM

Wasif Khan **Gagandeep Lotey**
Dir: 647-786-8765 Dir: 416-828-7017

Wasif Khan **Gagandeep Lotey**
Dir: 647-786-8765 Dir: 416-828-7017

OPEN HOUSE SAT & SUN 1-4PM
960 MCNEIL DR, MILTON

NEW LISTING

Stunning Mattamy Totburg II Home 3331 Sq. Feet Done Right. Over \$100K In Upgrades Including Beautiful Kitchen With Custom Cabinetry, Hardwood Floors Throughout The Entire House, Pot Lights On The Main Floor, Oak Staircase With Iron Spindles, Crown Molding And California Shutters Throughout The House, 2 Bedrooms With Jack And Jill, Upgraded Light Fixtures, Stamped Concrete In The Front And Back, Upgraded Butlers Pantry, Finished Basement With 2 Bedrooms, Includes All Stainless Steel Appliances And Upgraded Light Fixtures, 5 Bedrooms With 3 Washrooms On The Second Floor, Close To Schools, Beauty Library, Shopping Mall And Transit, 2 Master Bedrooms, Granite Counters In Kitchen, Freshly Painted. **Call Surinder for a Private Viewing.**

MLS# W3532979 Asking \$999,900

Century 21 *Surinder Singh* Direct: 647-295-5003
Office: 905-672-2200
Ssingh960@hotmail.com

John Cavan, AMP
Agent

M Mortgage Architects
Ask your local mortgage planner

Brokerage #12728

HOUSE-SHOPPING WITH A FULL WALLET

Talk about high-stress shopping. Searching for the perfect home – the place where many of the biggest dreams of your life will unfold – is not exactly like browsing for a new pair of shoes. It's a much bigger purchase, for starters, and you'll hopefully enjoy it for longer. And of course a good part of your personal and financial life will be riding on the choice you make.

Given all that, it's surprising that some people who go house-shopping have no clear idea of what they can afford. It's often a recipe for heartbreak – when the house they've fallen in love with is NOT a house they can afford. There's nothing more disheartening than seeing a client's dream dissolve when he or she is turned down for a mortgage loan. On the other hand, many home buyers set their sights too low, too, making a conservative guess on what they can afford, then spending time and thousands of dollars on "moving up" purchases that...

What you want to do is to go house-shopping with a full wallet: with an actual pre-approval from a lender. This way, you will know – to the dollar – what you qualify for and exactly how much it will cost you to carry the mortgage. You'll also have the interest rate held for you for a specified time period, typically 90 to 120 days.

So, what exactly is involved in the pre-approval process anyway? You should expect to provide your mortgage planner with information on your employment/ income, assets and liabilities, and down payment. The planner will also obtain a report on your credit history. This diligent analysis of your information is exactly what underpins the strength of a mortgage pre-approval. Your information will then be submitted to the best lender or lenders that can meet your needs.

Most lenders will quickly prepare your pre-approval, which essentially is a conditional mortgage approval that states the mortgage amount, term, interest rate, expiration date and required documents. Of course, it's important to be aware that you'll eventually need to substantiate the information you provided for the pre-approval when you go back to the lender for the actual mortgage. That's why it's important to provide accurate information.

Even if you have a pre-approval, it's still recommended that you include in your offer a "subject to financing" clause. A pre-approval qualifies you – the borrower – and not the property. As a result, the final mortgage approval also depends on the house you decide to buy, so it will have to meet with

the lending institution's approval guidelines too. You'll need to provide the necessary information such as the offer to purchase, MLS listing, and any other documents required by the lender so they can assess the property. Once all of the lender's requirements have been met, the lender will submit the documents to your solicitor, who will set up an appointment with you prior to closing so you can sign all of the documents and review your closing costs. Then you're done; you've gone from pre-approval to getting ready to move.

Don't get a pre-approval confused with a pre-qualification. A mortgage pre-qualification is a much more informal procedure and more of a ballpark figure only, not a firm number of exactly how many dollars will be lent. A pre-approval lets you know precisely how much money the lender is willing to let you access, and you'll receive proof of this offer in writing.

Before you go browsing for a home then, schedule a visit with a reputable independent mortgage planner to secure your pre-approval. Sellers will know that you are serious, agents will go that extra mile for you, and you'll know that your new home is within your budget.

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.