

The Liberal Real Estate Review

HAROLD KEFFER LTD.

MAPLE — 4 BEDROOMS
\$73,900. Bright spacious brick bungalow, 70 x 135 lot, country kitchen with walk-out to deck, finished basement, attached garage and workshop. Call Beverley Pollock 889-8181, Res: 636-1243.

SOUTH — HILLCREST MALL
Airy 7 room brick rancher, fireplace, eat-in kitchen, floor to ceiling window view of 100' x 150' country lot (desirable area). Asking only \$79,900. Al Faulkner 889-8181, Res: 222-6027.

THORNHILL
Try \$6,500. Cash down. Detached 4 bedroom home, 61 x 163 ft. lot newly decorated. 1 block to Yonge St., near all schools, immediate possession. Call Mr. Keffer 889-8181, Res: 889-2315.

MAPLE BUDGET CONSCIOUS
Here is the bargain you're looking for. Super clean bungalow on 60 ft. x 150 ft. lot, 3 twin sized bedrooms, basement finished in knotty pine, 16 x 32 above ground pool, quality constructed in A1 condition. Helen Train 889-8181, Res: 889-6078.

\$55,900 — TRY \$5,000 DOWN
4 Bedroom brick bungalow, twin, backing onto parkland, eat-in kitchen, 23 ft. living room, large rec room, move in condition. Mr. Fenwick 889-8181, Res: 884-1436.

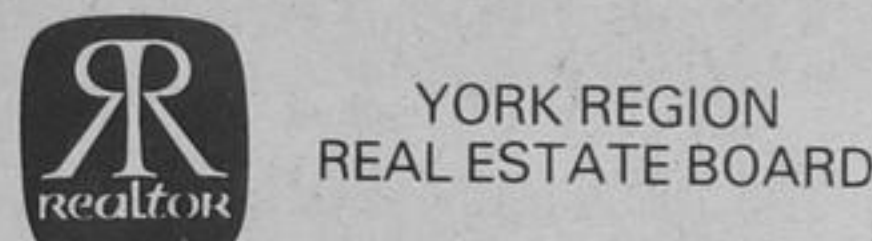
RICHMOND HILL
Try \$6,000 Down. Attractive and clean brick home, 3 bedrooms, 2 complete baths, fireplace, nice kitchen, garage, 354 deep lot, trees and garden. Immediate possession! Call Herb Hoover 889-8181, Res: 884-8496.

BAYVIEW — THORNHILL WHY PAY RENT?
\$420 month carries this immaculate Town home, 4 appliances, new broodroom, all draperies, finished family room, 1 1/2 baths, garage. Call Beverley Pollock 889-8181, Res: 636-1243.

a Moving experience

A HOUSE or YOUR HOME?

When you are selling your property ask yourself what the purchaser is buying. Is he buying a house, or your home?
Your attitude toward the sale of your property can be a distinct advantage to you. Once you put your home on the market try to think of it as a purchaser would — as a house.
This should keep you in an objective frame of mind, allowing you to deal with the marketing and sale more effectively.
On the other hand, if you feel you are selling your home, you might place yourself in the position where you can be offended. If upset by the offered price, or some special item requested in the offer, it's possible to lose not only your objectivity, but also the sale you want.
A buyer is not likely to place any value on your memories, sentiment or labour of love you have in a house. He may not even use it in the same way you have used it.
Your reasons for selling can be varied and usually easily apparent to you. Your feelings about the house at the time a sale is possible, might sneak up on you and distract your practical approach to reviewing an 'offer to purchase'. Difficult though it may sometimes be — when you are selling a house, keep and treasure your memories for yourself — and offer for sale — A HOUSE!



YORK REGION REAL ESTATE BOARD



Real Estate
Realtor H.S. SADLER FRI. R.P.A.
ONTARIO LAND ECONOMIST
EMERALD ISLE REAL ESTATE LTD.

THE NHA LOAN

The NHA mortgage is a home loan insured by the National Housing Act. The NHA does not actually lend you the money (in most cases), it only insures the mortgage. So, you start with the private lending institution from which you want to obtain the mortgage. They will arrange to inspect the property and have it appraised by the CMHC.
The NHA loans are guaranteed by requiring the borrower to pay an insurance fee of 1% of the face value for home ownership and 1 1/4% for rental housing. This insurance fee is added to the loan and paid off in proportional monthly installments over the life of the loan. This is the lender's protection against loss.

Usually the interest rate and down payment on these loans are a little lower than conventional loans. So why doesn't everyone use an NHA loan? Because there are some drawbacks too. There is a statutory limit on the amount of money which can be loaned based on the type of housing and the borrower's gross income. Also, there can be a great deal of red tape and delay involved and some properties may not be able to pass the rigid NHA inspection standards to qualify for the loan.

If there is anything we can do to help you in the field of real estate, please phone or drop in at EMERALD ISLE REAL ESTATE LTD. 10212B Yonge St. Richmond Hill. Phone: 884-2377. We're here to help!

Keith Hood

REAL ESTATE LTD.

THORNHILL GREEN POOL SIZE LOT
\$10,000 down. Spacious 4 bedroom split level. Formal dining room overlooks sunken living room. Bright eat-in kitchen, panelled family room with fireplace. Unique design. CALL MRS. MOORE.

PRIME THORNHILL LOCATION THERE'S STILL TIME TO
Choose your own color scheme in either of these two new custom homes. Solid oak circular staircase, 4 bedrooms, 4 baths, Hollywood kitchen, main floor laundry, library and family room, 2 fireplaces, walkout, 2 car garage. Pool size lot. Priced to sell in the \$170,000's. CALL WENDY COLLARD.

BAYVIEW - MARKHAM \$7 - 10,000 DOWN
Quiet, child safe street, fully detached brick bungalow, 3 bedrooms, bright kitchen, large living-dining room. Open basement, private, fenced lot. CALL LU DOBSON or DAVE HODGES.

THORNHILL GREEN \$95,900 5 YEARS NEW
Beautiful split entrance bungalow. 4 kingsize bedrooms, Hollywood kitchen with walkout, L-shaped living-dining rooms. Panelled family room, log burning fireplace, walkout basement, 2 car garage, pool size lot. CALL KEITH HOOD.

CROSBY - BAYVIEW \$52,500 — SPOTLESS
3 bedroom brick home, bright modernized kitchen, sunny living room, dining room, rec. room, private lot. Ideal location. CALL LU DOBSON or DAVE HODGES.

FOR FAST PERSONALIZED SERVICE CALL 226-9822

2 ACRES PLUS KING CITY
Brick Home — 2 storey older style full basement, shed, close to transportation. Ideal for Horse lovers, REDUCED TO \$89,900.00.

CHRISTMAS PRESENT FOR ALL THE FAMILY
Brick Bungalow, large kitchen with eating area. Basement fully finished — bedroom, playroom, rec. room. Wall to Wall Stone Fireplace. Well landscaped lot with many trees. 165 ft. frontage \$79,900.00.

MAKE AN OFFER
Brick Bungalow, finished basement with 4th bedroom, rec. room, laundry area and workshop. Heated mudroom, broodroom — Fireplace. Asking \$75,900.00.
OAK RIDGES — 94 ft. FRONTAGE
Features — 3 bedrooms, full basement, garage, walk-out. Existing \$40,000.00 mortgages. JUST \$79,900.00.

JACK BLYTH LTD.

773-5241 REALTOR 883-3939

Emerald Isle

REAL ESTATE LIMITED

OWNER TRANSFERRED — \$89,900.00
This 5 bedroom, spotless home offers gracious living, family room with brick fireplace on the main floor, new top quality broodroom, air conditioned, immediate possession. TO INSPECT THIS HOME CALL MRS. JACOBSEN.

884-2377 773-4391 884-2498

Members of York County, Ontario & Canadian Association of Real Estate Boards

A. E. LePAGE

ONTARIO LTD. REALTOR

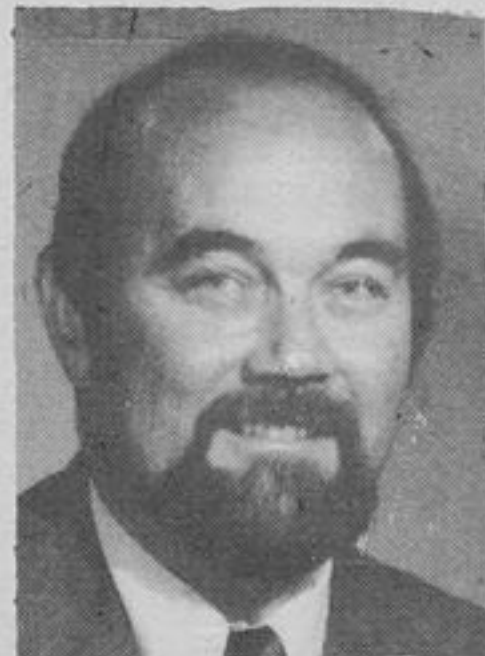
HOME OWNERS
We have a number of clients extremely interested in purchasing a home in your district, several of these people have expressed willingness to wait for possession. It presents an opportunity should you be contemplating a change. We shall be pleased to advise you as to the present market value of your property (there is no obligation). A call to Harry Pridham will assure you of immediate attention. Direct Line 832-1064.

COMMERCIAL PROPERTY
Property plus building. Prime parcel — Yonge St. frontage, Richmond Hill. Building 55' x 60', will sell or rent. For full information, call Harry Pridham, direct line, 832-1064.

EXECUTIVE 5 BEDROOM \$164,000.00
Custom built sidesplit. Formal living-dining room. Family room with fireplace, bar plus walkout to pool. Owner anxious. Call Bruce Crowder, 221-5515.

EXCEPTIONAL SEMI
Immaculate 3 bedroom bungalow, close to everything. Separate dining room. Finished rec room with fireplace. Vendor has bought. Asking \$57,500. Bruce Crowder, 221-5515.

deal with the people with n.s. smith REAL ESTATE LIMITED



JIM GAUGHAN
MANAGER



"Ask about our 6 per cent Purchaser Assistance Program"

884-4425

889-7624

RICHMOND HILL BARGAIN 5 BDRM. SPLIT LEVEL
Combination living-dining area, bright kitchen, large family room, 2 fireplaces, 2 washrooms, large private well treed lot on a quiet court, move in now, asking only \$83,500.00, including many extras, CALL DICK PLUMMER.

RICHMOND HILL SOUTH \$5-6,000 DOWN!!
Charming 3 bedroom TOWNHOUSE, family eat-in kitchen, separate dining room, 17 ft. living room, walkout to full length balcony, broodroom, professionally decorated throughout, garage, CALL DENISE ELLIOTT.

QUIET CRESCENT LIVING 3 BEDROOMS! 2 BATHS! ONLY \$53,900
This Richmond Hill brick special offers possession to suit, possibility of Apt. for in-laws, fridge & stove, fenced yard, close to schools and transportation, CALL KARL SPRACKLIN.

A REAL CHARMER 225' TREED LOT
Richmond Hill! Steps to Yonge! Living-room with fireplace, separate dining, eat-in kitchen, 3 bedrooms, 18' rec room, older up-dated home, garage, \$61,500, CALL KAREN CHARITON.

RICHMOND HILL BUY LOT 50 x 181 — ASK \$56,900
Detached home has 3 bedrooms, family kitchen, combination living-dining, full basement, dead end street, quiet residential area, CALL TERRY MACEY.

MOVE IN FOR CHRISTMAS OWNER TRANSFERRED
Brand new 3 bedroom, 2 storey home in Baif Subdivision, sacrifice for just \$56,800. Owner says "make an offer". CALL BRAM OGDEN.

HOWARD S. LEE REAL ESTATE LTD.

New office opening in Newmarket

Experienced or beginner Sales Personnel wanted

We're happy to announce that we've associated with one of the largest and fastest-growing Real Estate Organizations in North America. So now we are International!

If you join our Organization, you will have every opportunity for success! You will receive the personalized help and attention of a small Company, since we are independently owned, and there is no danger that you will get lost in a corporate shuffle. You will be close to top management — our offices stay vital and dynamic because they are locally owned. In every way we offer a better chance to get you where you want to be!

YOU ARE TRAINED BY EXPERTS
It's the important foundation for any career. And it is probably the single most important reason why you should join us! Our training is very comprehensive. You'll learn every phase of selling, from forms to telephone procedure. From how to list to how to close! The classes are conducted by skilled instructors who give you the benefit of their years of experience! When you complete this training, you'll have the knowledge, skills and confidence you need for a rewarding career with our Company.

YOU ARE BACKED BY MASS ADVERTISING
Our Organization will provide all the advantages of massive advertising; your prospects will read about us in full-page newspaper ads, hear about us on radio, see us on television and see our signs all over town! Thus, an important part of the selling job will have been done for you.

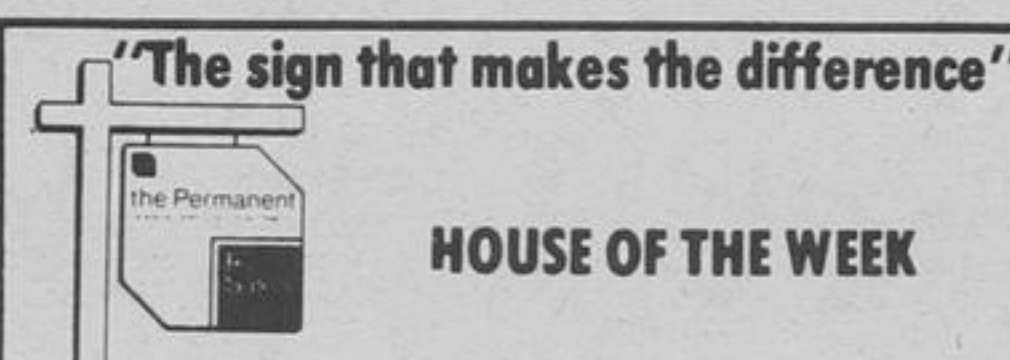
YOU'LL HAVE MORE ACTION
With massive advertising and a nationwide referral service, you will have opportunities to generate countless prospects; also a listing exchange service supplemented by all the major Multiple Listing Services.

DYNAMIC SALES TOOLS
You are supplied with professionally prepared brochures and direct mail literature, colour audio-visual film and many other aids.

WIN WITH A WINNER
Think about it! After all, tomorrow's success depends on the decisions you make today, Guarantee your place!

We are looking for sales persons who want to shape their future! Call for a confidential interview NOW!

HOWARD S. LEE REAL ESTATE LTD. 297-2223



HOUSE OF THE WEEK

MAPLE FANTASTIC
Must sell. Immediate possession. Beautiful side-split, 3 bedrooms, fabulous family room, stone fireplace, on large lot, 61' x 145', garage, all appliances. Walk to Plaza, bus to subway. Edward Gaughan, 225-2013 or 223-2110.

KING TWP.
Owner will swap for Thornhill house. Has 1/2 acre, immaculate 1974 2 storey, 10 rooms, exit Hwy. 400. Only \$106,000. Needs... split or 2 storey, under 2,000 sq. ft., with fireplace, around \$90,000. Call Jock Isenhardt, 881-3232.

Royal Trust Corporation of Canada



We can help you buy or sell anywhere in Canada through Nationwide. For prompt effective action selling your home, CALL JIM GAUGHAN.

Guaranty Trust Realtor

Represented in 71 Cities Across Canada

THORNHILL
\$39,900 — Royal Orchard — Yonge. 2 bedroom, 2 baths, 4 appliances, broodroom, 2nd floor, TTC, plaza shopping at door. Call Mr. Windsor

NEWMARKET
\$53,500. As is. Unfinished 3 bedroom split entrance bungalow. This home is situated on a 50' x 155' lot. Large eat-in kitchen, gas heating, one 4 piece washroom. Call John Cryer.

RICHMOND HILL
\$79,900 — 2 years new. 4 bedroom home, walk-out from living room, broodroom, finished rec. room. 2 washrooms, attached garage. Call John Cryer.

THORNHILL
\$99,500 — Bayview-Steeles. Made for living, home with main floor family room with fireplace, inground pool, broodroom through, finished lower level, double garage, air conditioned with purifier. Al Richardson.

GUARANTY TRUST CO. OF CANADA 883-1721 727-1201



BAYVIEW — STEELES
Elegant beautiful 5 bedroom, circular stairs, over 3,000 sq. ft. on 2 floors plus finished lower level (includes maid's quarters). \$225,000. Irene Benoit, 889-9330. \$5,500 DOWN TO 1ST MTGE.

Excellent buy on spacious 3 bedroom townhouse in the heart of Thornhill. Near all services. Large fenced yard. Irene Benoit, 889-9330.

A. E. LePAGE

ONTARIO LTD. REALTOR

Town & Country Properties Division
857-0651
CALEDON REGIONAL OFFICE 6 QUEEN ST. N. SUITE 201 BOLTON, ONT.

OAK RIDGES
Charming, easy to live in, contemporary 2 storey brick home with attractive Mansard roof, huge kitchen, with built-in dishwasher, gives you happy spot for menu planning, large 50' x 265' lot. Asking \$75,900. Call M. Zucker, 857-0651 or Res. 893-1938.