



NEW CHOICE REALTY LTD.
470-1951

**LAST WEEK OUR SELLERS
SAVED \$9,026
IN COMMISSION DOLLARS**



**THE MINICOM
3 1/2%
SOLUTION**

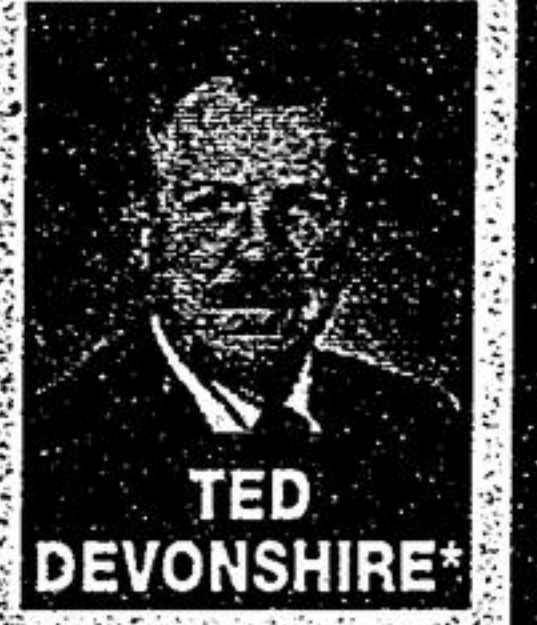
MLS REALTOR
MULTIPLE LISTING SERVICE



**HOW MUCH
CAN YOU
SAVE?**



**CALL FOR YOUR
FREE EVALUATION
TODAY!**




SOLD & SAVED
\$3,179¹



\$275,900
JUST LISTED!!
Four level backsplit in popular Conservation area of Markham. Fabulous 66' lot backing to school / park, newer gourmet kitchen with Jennaire stove, Eurotil windows & shutters, 4 bdrms. & inground pool for summer fun! Just move in & enjoy! Paul Goodwin*, 470-1951.



SOLD & SAVED
\$2,565¹



\$299,800
WANT TO LIVE NEAR YONGE & SHEPPARD?
Beautiful North York location, this home is located near homes of greater value. Lovingly cared for on 60x125' manicured lot. Three bedrooms with separate entrance to fin. bsmt. Ideal for in-law suite. Buy now, renovate later. September closing. Diane Bromley*, 470-1951.



SOLD & SAVED
\$4,189¹



\$184,900
GREAT NEW PRICE!
This lovely reno'd 2+1 bdrm sidesplit in old Stouffville is a must see! Huge lot! Continental kit! Fin. rec rm. Firepl. Cac. Cvac. B/i Jenn Air + many extras. Ted Devonshire*, 470-1951.

CANADA'S LARGEST FULL SERVICE Minimum Commission Real Estate Company

* sales representative ** associate broker *** broker/owner ¹Based on 6% commission

You're not alone when it comes time to buy a home

NC - Finding and buying the home you want to live in is a big - and exciting - job. But you don't have to do it alone. Choose professionals who have the experience to help you make your important decisions.

- A Real Estate Agent will save you time and much more**
An experienced Real Estate agent will:
- Help you determine which area you want to live in
 - Know about neighbourhood services such as schools and shopping
 - Know how much houses have sold for recently
 - Often know about houses soon to come on the market
 - Help you with your Offer of Purchase

- What you can expect from your lawyer**
A lawyer is the second professional you really can't do without when purchasing your new home. Your lawyer will:
- Do the title search on your new property and advise you if you require a new land survey
 - Verify the purchasing agreement to ensure only the proper amounts are paid out to the vendor
 - Register the mortgage and the deed for the property for you in your name and obtain the keys to the house
 - Transfer the funds to the vendor's lawyer

- Think of your personal banker as your partner and you'll really benefit**
Your personal banker can help you before, during and after you buy your new home. Your personal banker can help you:
- Budget and show you ways to save for your down payment
 - Determine how much of a mort-

- gage you can afford and still have money left over for other things in life
- Understand about different mortgages and which one is best for you
- Issue funds for your lawyer
- Determine which payment options are right for you

- Become mortgage and loan-free faster
- Finance your renovation
- When it's time to trade up to a larger home

This article was submitted by CIBC.

The following checklist can make your move smoother

- NC - The following is a step-by-step guide for organizing all the details leading up to your move.
- Two months before moving day**
- Choose your movers. Obtain references and price quotations. Tell your mover what time you expect to receive your key.
 - Complete a Change of Address form and mail them to your friends and family.
 - Complete and mail your Driver's License Change of Address.
 - Re-direct mail, magazine and newspaper subscriptions and credit cards.
 - Notify the telephone company, cable, utilities and delivery services.
 - Alert your bank or trust company, insurance company, doctor or dentist, school.
- Tips:** Keep all your receipts for moving expenses. If you move closer to work, you may be able to claim it on your income taxes.

- One month before you move**
- Packing Preparations:**
- Obtain boxes, twine, tape and packing paper.
 - Begin packing items you don't use frequently.
 - Verify that your homeowner's insurance covers your possessions during the move.
- Support Preparations**
- Arrange for child and pet care during the move.
 - Book a service company to disconnect/connect appliances and electrical fixtures.

- Arrange for painting, cleaning services, etc.
 - Reserve elevator times
 - Arrange for personal transportation and food on moving day.
 - Arrange for replacement locks on the doors of your new home.
- Packing Tips**
- Prepare a floor plan of your new home to speed furniture placement.
 - Set aside items that will be used immediately in your new home.
 - Tape down the arm of your stereo and place a blank tape in the VCR.
 - Label cartons with their destination room.
 - Use linens as fillers to cushion other items.
 - Put heavy items in small boxes, and save larger boxes for light objects.
- General Tips**
- Consider moving valuable items yourself.
 - Double check your old home for left behind articles, lock doors and windows, check the furnace and turn off the lights.
 - Keep cleaning supplies handy.
 - Keep important phone numbers accessible.
- Security**
- Don't ask movers to handle flammable items, pets, or motorized vehicles.
 - Empty fuel containers from lawn mowers and power tools. Do not transport combustibles.

