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Pablo and Silvia Loeffler specialize in Real Estate

for the Mississauga area.

With over 25 years of Real Estate experience they are ready to serve you with all your Real Estate needs.

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BROKERAGE

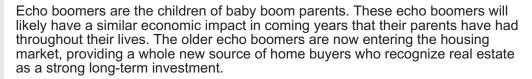
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Real Estate market is well positioned for the future

Canada's real estate market has undergone some rapid changes in just a short period of time leaving many prospective home buyers and sellers to wonder what lies ahead.

While no one has a crystal ball to predict the future, it's fair to look at the demographics and other factors driving the market to get a sense of what's ahead. In general, the Canadian real estate market is positioned well for the future.

Eight million Canadian baby boomers have accumulated wealth through equity in their homes, investments, inheritances, etc. They're in their prime real estate buying years for their principal residence and also for income properties and vacation homes.



People move for lifestyle reasons. Canadians change jobs, get married and have babies, and that all creates a demand for housing, regardless of changing market conditions. Many of these growing families have not yet bought their first home and are either renting or living with family as they save for a down payment.

Moderating house prices and record low interest rates have delivered lower carrying costs for homes, and that will bring back buyers who have previously been locked out of the market.

So, the foundations for a good real estate market comeback are there. Of course, this is just the general overview.

If you are thinking of moving in 2009 call us for a more detailed picture of what's going on in our local marketplace and we can arrange a mutually convenient time to discuss the real estate market in our neighbourhood.

Thinking of buying or selling?

Numbers Are Helpful, But Knowledgeable Local Realtors Are Priceless!

Real Estate with Heart

buying or selling is just the beginning

Definitely intended to solicit new Vendors and Buyers except those under contract



3-49% 5-YEAR CLOSED/FIXED MORTGAGE Terms & Conditions Apply

As Sutton Member Group Realtors, we have access to the very best mortgage rates and terms, custom designed for the qualified prospective home purchaser.

The Sutton Member Program rewards select clients with ultra-low interest rates on the financing of their primary residence. We have access to the very best rates and terms (3.24% - 5-year fixed/closed at May 15, 2009) custom designed for any prospective purchaser. You are invited to learn more about this special offer. Variable Rate available 2.50% - 5-year variable/closed, prime+ .25% =2.50% based on the current prime rate of 2.25%. Refinancing rate available 3.45 % 5-year fixed/closed. Rates subject to change and may not be as stated. O.A.C., terms and conditions apply. Mortgages facilitated by Finder Financial Services Ltd. FSCO #10245.

Asked \$409,900

3038 Haines Rd #67 Dundas & Cawthra

SUTTON MEMBER PROGRAM

THE PRIMROSE – 1754 SQUARE FEET

Brand New Executive Tomnhouse -

End unit- Lots of windows - granite country in kitchen, Hardwood in Living /Dining room, Harsacker at the north parts, 1 year Free Rogers Cable / internet. Specious and not provide /Dining-room, Party size eat–in kitchen, 3 large and now with Ensuite bath including separate state of a call-in closet. Extra large family room with walk-out to patio. Extra storage space



756 Dodsworth Cres. Bloor & Cawthra

APPLEWOOD HEIGHTS. Spacious and exight 3 Bodrows to the Bungalow located on architecture and end fit etc. I say few minutes affile to be health of essission and Court with a say access to the QEW and The Queensway.



WE'VE <u>SOLD</u> ALL NUR PROPERTIES!

and we are actively working with qualified purchasers who would want to buy the following types of homes

RIGHT NOW

DETACHED BACK-SPLIT with swimming pool up to \$550,000

SEMI-DETACHED BUNGALOW with possible in-law suite up to \$350,000

DETACHED BUNGALOW

(no stairs) up to \$450,000

NEW TOWNHOUSE close to Tomken and Dundas

If you, or someone you know, is thinking of selling in the near future, this may be the opportunity you have been waiting for...

Thinking of Moving in with the Kids?

Part 4 in a special series

Take the time to consider these questions when deciding whether to move from your home and live with your relatives.



5. Will you contribute financially?

Moving into your children's home can be a financial drain for them, but it can also have financial benefits.

- Lighten their financial burden:
 Contribute. Parents often want to contribute to the household and can pay more than a nominal amount for food.
 Many pay rent if they can afford it, or pay for some or all of the renovations required to prepare the home.
- There's no single right or wrong way to handle finances. As a family you need to decide what will work best for everyone.
 Come to a financial agreement before making the decision to move in with them.
 This won't necessarily be easy, because money is an emotionally charged subject in most families. To avoid problems or resentments later, have open discussions about this up front.
- By pooling your resources, you might come up with a better living arrangement for everybody. Pooling the financial resources of both you and your children, you may be able to get a home that's much more comfortable than either of you could afford alone. "I know a number of people who bought a bigger, better house to live in together and got better care for everybody".
- Include siblings in the money talks. If you're giving money to one of your children, will the other siblings agree with this, or will they object or resent it? Will the siblings help pay for the cost of your care? Big financial issues often arise between caregivers and their siblings. "How are your children going to feel about you paying money that was eventually going to be their inheritance?".
- "There's no simple answer. It's really about families talking and deciding what the agreement is going to be."

If you have any questions or would like to discuss your options, please feel free to call us.

Look for Part 5 of this special series in the July Edition of The Applewood Press.