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Chris P. Richie, Broker
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Sean Anderson, Broker of Record
seananderson@remaxinthehills.com

Dale Poremba, Sales Representative
dale@remaxinthehills.com

Jennifer Unger, Sales Representative
jenunger@remaxinthehills.com

David Waters, Sales Representative
davidwaters@remaxinthehills.com

Carmela Gagliese-Scoles
Sales Representative and Administration
carmela@remaxinthehills.com

Karen Caulfield, Sales Representative
karen@remaxinthehills.com

"SOMEONE STOLE MY HOUSE!!!"

Just when you thought that the world was upside down enough, apparently this is a thing that we now have to contend with! People are impersonating home owners, fooling the Realtors, the Buyers, the Solicitors, the Banks and leaving the true owner homeless! They are taking everything...AND the kitchen sink!!! All jokes aside, it's outrageous and incomprehensible that this could happen, but indeed it has happened! June 2021 in Toronto, a woman's condo was sold by an imposter while she was living out of country. The only reason she even found out was that she stopped receiving the bill for her monthly condo maintenance fees in July, the first month after the fraudulent deal had closed.

The property was listed by an impersonator who somehow gained access to the vacant home, staged the photo shoot, listed it for $978,000.00 and sold it in 7 days for $970,000, all without the owner's knowledge. In the process, the impersonator appears to have conned the Buyer, two sets of Real Estate agents, the Lawyers involved in the sale, a major Bank, and the Ontario Land Registry.

This particular incident is still under investigation and so it will be interesting to see how the whole mess unfolds. The one thing that hopefully will help is that the homeowner in this particular situation had title insurance. Title insurance is an insurance policy that protects residential or commercial property owners and their lenders against losses related to the property's title or ownership.

Title insurance is not mandatory, but most people do purchase it these days as part of their closing legal fees when buying their home.

Remember, like anything some policies are different so perhaps you might want to carefully read yours. Also, if you don't have title insurance, you can still purchase it. Check on your parents too, as perhaps they have been in the same home for many, many years, paid off the mortgage and like to go down south for extended periods... make sure someone is checking on their home, but also it would be wise for them to have a title insurance policy.

For more information about Title Insurance, you can visit https://www.fsco.gov.on.ca/en/insurance/brochures/Pages/understanding-title-insurance.aspx or speak to a local Real Estate Solicitor.





834017 4TH LINE | MONO

- Bungalow with 2+2 bedrooms, 3 bathrooms, main floor office was 3rd bedroom
- Strip hardwood flooring, dura-ceramic tiles, finished basement with rec room & fireplace
- Eat-in kitchen, living room & dining room combo, cedar lined main bathroom
- Furnace 2015, A/C 2020, Decks resurfaced 2020, UV light 2023, Roof 2011
- Above ground pool with deck surround plus 2 more decks: 10x24 ft & 16x24 ft
- 22x24 ft workshop, 2x6 construction, 2 storey, insulated, passive Geothermal heat
- 2 car garage, 100.08 x 196.47 ft. lot, hot tub, parking for 6 cars on the driveway

*based on listing units and/or dollar sales for the Caledon/Mono area determined by an independent research firm from data drawn by the Toronto Real Estate Board through mid 2021.

More Sellers TRUST Chris, CALL Chris, LIST with Chris, SELL with Chris than any other Realtor!!*

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What To STORE in a GARAGE vs. BASEMENT

WHEN YOU OWN A HOME, outside of the closets, there are likely two main places where you can store your possessions: your garage and your basement. However, certain items will do better in one location over the other. Read on to learn about what to store in your garage and what is best to store in your basement.

What to Store in the Garage

In general, the items you should store in your garage have a common theme: they are all items that are used outdoors.

Car supplies – If you have a car, truck, or other vehicle, it likely spends a lot of time either in the garage or parked nearby. Therefore, it is only logical to store items for your vehicle, such as wiper fluid and extra tires, in your garage. The garage is also a good place for things you often transport in or on your car, such as a roof rack or camping gear.

Yard and gardening tools – Tools and equipment like shovels, hoses, outdoor extension cords, lawnmowers, and flowerpots can all be stored in the garage. Bags of soil and ice melt also make good candidates for garage storage.

Outdoor toys – Any product for outdoor entertainment can withstand the elements, so it can be stored in the garage when not in use. This includes bicycles, patio furniture, children's toys, and pool accessories.

Infrequently used items – If you have an attic, you may already store infrequently used items there, but if you don't, the garage can be a great place to keep them out of sight. Just remember that delicate items may be ruined in Canada's extreme temperatures.

What Not to Store in the Garage

The items you should not store in the garage fall into three main categories: dangerous materials, things that will attract pests, and delicate objects.

Hazardous materials – Anything flammable or otherwise hazardous should be approached with caution. For example, propane tanks can leak and ignite and should be stored outside in a well-ventilated area.

Items that attract pests or vermin – Don't tempt animals and insects by storing items in your garage that they can make a meal out of or a home in. This includes actual food, including pet food and wild bird seed. Even if it is packed in a storage container, it is not necessarily safe.

Fragile or valuable items – Even if your garage is insulated, it is still more exposed to the elements than the rest of your home. As a general rule, don't store anything in your garage that you wouldn't keep in the trunk of your car.

What to Store in the Basement

In general, the items you store in the basement have a common theme: they are all items you use indoors.

Plastic furniture – While any furniture could be stored in the basement, there is always a risk of water damage, with certain materials being more susceptible to damage than others. Plastic furniture is the safest to keep below ground.

Kitchen Supplies – Often, homeowners keep a pantry in the basement with extra food and drinks. You could also store those countertop kitchen appliances in the pantry that you only pull out a handful of times each year and don't need to always have available.

Toys – If you have children, they likely have toys they are either too young or too old for that are being stored. The basement is the ideal location to have them nearby to switch them out when needed.

What Not to Store in the Basement

The items you should not store in the basement are anything that could be susceptible to water damage.

Photos and paper documents – Anything paper that is important, either practically or sentimentally, should not be stored in the basement. It only takes one incident of water damage for them to be ruined. Basements are also often damp, creating additional opportunities for damage.

Wood furniture – Wood naturally absorbs water, causing it to swell, weaken, fall apart, or form mould. The humid environment of a basement could cause it to deteriorate more quickly than in other areas of the house.



Photo by Kay Ingulli on Unsplash

"SOMEONE STOLE MY HOUSE!!!" ... cont'd from page 1

Years ago, Mortgage fraud was the big concern. As opposed to actually selling the property to a new Buyer, the con artist pretended to be the owner or used fake documentation to transfer title to them, then scammed the bank into placing a mortgage on the property. The fraudster would then take the mortgage monies and disappear, leaving a new large mortgage on the house that now the owner and bank had to contend with. The most preyed upon with this particular fraud were properties where the mortgage had been paid off.

As for the stolen condo-I truly hope that the Buyer who was duped has some kind of recourse as they must have a ton of expenses-deposit, moving costs, furniture, time and energy all lost!

For most people that just live in their home full time the likelihood of this happening would not be a cause for concern. But if you have a rental property, would a tenant be able to pull this off as well? It is possible! What about people that travel extensively? Or perhaps you're a "snowbird" and you winter in Florida? If any of these apply to you, you may want to take extra precautions and protect your investments, because at the end of the day, you want to have a home to come back to!

EXPLORE THE NEIG

The quality of the surrounding community is a significant factor in determining whether you will be happy in your new home. While choosing a neighbourhood and forming an accurate impression of it is tough until you actually live there, preliminary research on the area can reduce the likelihood of suffering from buyer's remorse down the road. So, how can you ensure that you're well-informed? Here are five strategies for investigating a neighbourhood before you buy.

MORTGAGES ARRANGED with your Best Interest in Mind

Are you a 1st time home buyer?
Moving Up? Renovating your home?
Is your mortgage coming up for renewal?



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MORTGAGE ARCHITECTS

Photo by Nathan DeFiesta on Unsplash

The garage is probably the best place to store your belongings if you run out of space in your closets. It is an even better choice if it is insulated. Whether you are storing items in the garage or the basement, installing a few shelves and using storage bins can go a long way in increasing storage space in your home.

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info@LHLaw.ca | www.LHLaw.ca

Brampton Office
350 Rutherford Road South, Suite 320, Plaza II
Brampton, Ontario L6W 4N6
Phone: 905.452.7400 | Fax: 905.452.6444

Caledon Office
15955 Airport Road, Suite 201
Caledon East, Ontario L7C 1H9
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Georgetown Office
8 Guelph Street,
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GHBOURHOOD Before You BUY

Choosing a Neighbourhood: Journey of Discovery

To determine whether the area is ideal for you, it is best to pay multiple visits. Listen for things like planes, trains and automobiles as you wander the neighbourhood. Living near places that frequently generate loud noises is probably not a good idea if you have a low tolerance for such sounds.

You should consider the condition of nearby houses as well. A neighbourhood may not be in good shape if many homes are on the market and the fences, yards, and windows all look neglected. Conducting a daytime and nighttime exploration, as well as weekday and weekend visits, are all recommended.

Reach Out to The Neighbours

Talking to locals can be an excellent strategy for gaining insight into a community. Keep your eyes peeled for possible encounters with your future neighbours so you can introduce yourself. Inquire whether they recommend the area to you and your loved ones. A good way to find out if you'd like to move there is to talk to people who already live there.

Check The Prevalence of Crime in a Given Area

There are several factors to consider before purchasing a home, but one of the most important is the local crime rate. Although there is usually some level of criminal activity in every area, some places are considerably safer than others. If the neighbourhood you're looking at has a low crime rate, you're likely to feel safer.

It can also be a good idea to check crime maps of the area you're looking at by doing a quick search on Google. In addition, you can get in touch with the local police for further assistance in finding this information, such as the Toronto neighbourhood crime maps, which show the number of crimes per 10,000 residents.

Examine Recent Changes in Property Values

Considering property value trends is not crucial if you are a renter, but it is essential if you are considering purchasing a home. Before you buy there, you need to know if home prices in the area are rising, stagnant, or falling. Knowing these tendencies is helpful. Also, you can extrapolate information about a neighbourhood's public amenities funding from the property tax rates there.

It's important to remember that property values aren't indicative of a neighbourhood's desirability and that affordable housing doesn't mean a place is terrible to live in. However, they are essential to investigate when learning about a community, especially if you plan to make a long-term investment there.

Try Out Your Commute

The commute you endure every day can significantly affect your happiness. While a quick Google Maps search can give you a general idea of your commute and how long it might take, nothing beats experiencing it for yourself, whether you're travelling by car, foot, bike or public transportation. In addition, the best time to test your commute is when you would typically be on your way to or from work.

Buying the Perfect Home in An Ideal Neighbourhood

It's just as critical to locate a desirable community as it is to find the ideal dwelling. You can improve a house, but a neighbourhood's characteristics are much more challenging to alter. Don't rush into buying a home; instead, take your time to learn about the community and get a feel for the area.

Your RE/MAX real estate agent is another great way to learn the ins and outs of a neighbourhood you are considering moving to. Their expertise and experience in local communities mean they can share insights that you may not be able to find on your own. Reach out to a RE/MAX agent today, and get a head start on choosing the right home for your family in the right neighbourhood.

Photo by Marie on Unsplash

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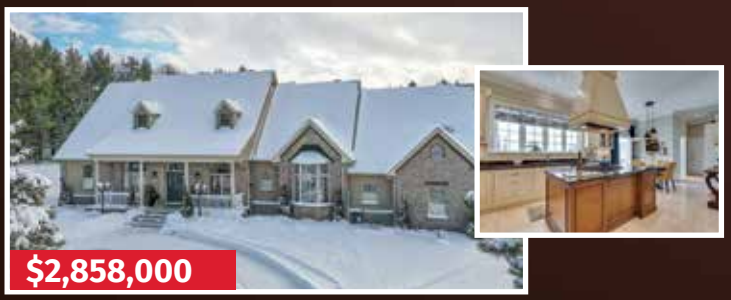
2 TERRY ST. | CALEDON

- Bungalow with 3 bedrooms, 2 bathrooms & open concept main level
- Eat-in kitchen open to living room, full basement for room to grow
- Covered porch, big back deck, above ground pool, room for gardens
- 26x30 foot workshop which is insulated, heated, has water, 12 ft. ceiling, 10 ft. door
- House and shop have steel roof. Hook-up for generator. Plenty of room for parking
- Perfect for contractor or at home worker with high exposure & visibility from road
- Easy access to GTA via Go pick up nearby, Highway 10 to Highway 410, Highway 9



15 GILES RD. | CALEDON VILLAGE

- 2 storey home with 4+1 bedrooms, 3 bathrooms, living room & family room
- Finished walk-out basement has 1 bedroom, rec room & exercise room or office
- Open concept eat-in kitchen/living room with walk-out to large deck & fireplace
- Main floor laundry, large dining room off the front foyer
- Primary bedroom has a walk-in closet & 5 piece ensuite bathroom
- 138 x 245 foot lot, brick & stone exterior, 9 foot ceilings on main floor, natural gas
- 3 car garage, on a cul de sac, park across the street, high speed internet



247496 5 SDRD. | MONO

- Stone bungalow with 3+2 bedrooms, 4 bathrooms, main floor laundry & sunroom
- Eat-in kitchen has travertine floor, centre island, gas stove, walk-out to sunroom
- Living room with 15' vaulted ceiling, gas fireplace, travertine floor & pot lights
- Primary bedroom has hardwood floors, 6 piece ensuite & walk-in dressing room
- Finished basement with 2 bedrooms, family room, office, bathroom & storage rooms
- 10 acres, paved driveway, natural gas, groomed trails, 2 deck areas, gazebo & fort
- Insulated 3 car garage, shed, flagstone fire pit, roof 2022, A/C 2018, generator



15 ARLOW RD. | CALEDON

- 2 storey home with 3 bedrooms, 2 bathroom, lower level laundry
- Finished basement, 3 season sun room, family room with fireplace
- New roof, replaced windows, newer furnace, hook-up for generator
- Inground pool with new pump, huge level grassed backyard
- 93x252 ft lot with natural gas, high speed internet & town water
- Close to parks, trails, community centre with tennis courts & conservation
- Great commuting location close to Airport Road & Highway 9

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