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*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!!*

LOG OR NOT!

Part of our beautiful countryside is the variety of properties, settings & even houses that make our rural lands truly unique. Stone, brick, wood, board & batten & of course log. Having said that, is it really log? What is a log home?

There are a variety of log homes in our area. Many actually are so old that they were brought in from the Ottawa Valley & reconstructed. When you look at a log home you sometimes see "chinking" or mortar between the logs that looks whitish. This is to stop air, etc. from entering the home. Another way to build a log home is to stack logs on top of one another without chinking using things like a rope type material to fill the gaps. You end up with a somewhat different look.

Similarly there are "Panabode" log homes. My office actually is one. The buildings consist of B.C. Cedar that is milled & constructed, you guessed it, in B.C. So essentially they are a "prefab" or a previously built home that is then disassembled log by tedious log & reassembled on site.

A variation of all of these is either Timber Frame or Post & Beam (P&B). Some are round logs, while others are square timbers. Often the concept here is that the logs are put in place, before the walls. They in fact form the skeleton & are the structural support to build the home around them. The beams themselves, often Pine or Fir, are then visible inside once the home is finished & can also be allowed to show outside.

There are many varieties of this type of construction & varied looks from a modest cottage type structure, to substantially large executive homes. It is common for them to be open concept interior with vaulted ceilings, large beams as mentioned, visible in the walls & perhaps across expanses of the room at wall break height. They are often grand & impressive.

An option here is to not make the beams structural at all. In building a couple of homes myself I chose to go another way. I built conventional construction 2 x 6 framed homes. Then, once the drywall was installed I chose where I wanted beams & did them after the fact. There are a couple of differences here. One is it is potentially a less expensive route. The other is you again, choose where you want a beam, so no

cont'd on page 3



15 ARLOW RD. | CALEDON

- 2 storey home with 3 bedrooms, 2 bathrooms, 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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Serving CALEDON, MONO, ADJALA and surrounding areas

WHAT are the STEPS to BUYING A HOME?

What are the steps to buying a home? You're starting to think about becoming a homeowner, or maybe you've even started to look at listings. Either way, you likely have lots of questions, from the general "how tos" to specific queries around financing, different home types and locations, to how to make an offer. To help simplify what can be a complicated process, we've outlined the steps to buying a house in Canada.

Here's our 10-STEP HOME BUYING PROCESS CHECKLIST to get you started!

1. Choose a real estate agent that's right for you.

A home is a huge investment, so work with a realtor that's knowledgeable, professional and responsive. Treat your search for the right agent like a job interview. Meet with a few different agents, ask lots of questions and check references.

2. Know your budget.

As you already know, buying a home is going to be expensive. Knowing exactly how much it will cost and how much you can spend is a crucial step in making a wise investment. Consider your lifestyle, your income and any current debts you're carrying. Are you secure in your employment? Are you planning any major life changes in the near future, such as a job change or growing your family? Be mindful of the financial impacts this could have.

3. Explore mortgage options and get pre-approved.

A mortgage pre-approval informs you of how much your lender is willing to lend you based on a number of factors, such as your credit rating, income and debts. The lender also guarantees the current interest rate for up to 120 days (time may vary depending on the lender), giving you the freedom to house hunt, knowing that you're safe from interest rate increases. If rates drop, so too should your guaranteed rate. In addition to the interest rate, be sure to also take into account the terms of the mortgage.

4. Start home hunting.

Admittedly, this step that has many substeps, but let's narrow it down a bit. While the old adage of "location, location, location" still stands when it comes to good real estate investments, the recent trend of remote workplaces has given people greater flexibility when it comes to answering that all-important question of "where?" Then comes the what: what type of home do you need to accommodate how you and your family live? Condominiums, townhomes and freehold homes each offer distinct benefits, so ensure you're choosing something that will work for you for the next rive years. Create a remax.ca account and register to receive listings that meet your criteria when they hit the market.

5. Schedule showings.

Did you know your agent can show homes in-person or virtually? Virtual showings have been around for some time, often used for purchases by buyers from overseas, however it has picked-up speed with local buyers too, due to the Coronavirus pandemic. Regardless of how you choose to view the listings, keep your eyes on the prize. Remember your budget and the must-haves outlined in step #4 above.

You've found the home you want, in a location you like. Now, to make an offer to purchase for a price and terms that are agreeable to both you and the seller. Here's where working with an experienced realtor can give you the upper hand. Different market conditions require a different approach – a seller's market might mean lots of competition, requiring you to come in at or over asking price with few to no conditions, while a buyer's market means you have choice and time is on your side. Lean on your agent on how to best handle the situation.

7. Get a home inspection.

Regardless of the market, this is one condition that we recommend you keep as part of your offer. The home inspection is intended to identify any existing or potential underlying problems in a home, alerting the buyer of risks and giving them leverage in negotiating a reduced selling price. Your home inspector will examine systems that are visible without opening walls or floors, including heating, plumbing, electrical, roofing and foundation. The inspection should take approximately three hours and will cost a few hundred dollars, depending on the size of the home.

8. Close the deal.

The closing period for your transaction is typically 90 days, however it can range depending on the agreed upon terms in the Agreement of Purchase and Sale. The homebuyer has some important obligations during this waiting period. Once the offer has been accepted, there's a window during which you must take all the necessary steps with regard to your offer conditions, such as financing, home inspection and anything else that needs to happen before you officially seal the deal. Your mortgage lender will need a copy of the offer to ensure it's in-line with your pre-approved level of financing. After any adjustments or repairs have been done to your satisfaction, your Realtor will finalize the deal and your lawyer will process the paperwork, including the mortgage documents with your lender. All of this will point to a final date of actual legal possession: the real closing day.



B	A	L	G	I	V	U	Y	F	Y	S	H	Z	A	N	T	Z	Q	V	S	Q	L	Y	P	I	haunted
M	R	P	A	N	D	T	T	P	T	D	D	U	N	N	P	Z	B	C	X	U	U	L	S	T	bloody
A	D	G	K	R	M	M	O	A	V	E	X	E	K	H	R	P	A	G	F	Q	Y	T	P	S	wicked
T	S	E	T	X	U	W	R	X	D	K	O	H	M	V	E	R	N	H	F	D	Y	S	O	U	ghoulish
L	B	U	K	M	O	T	X	P	C	S	T	L	Z	L	E	K	C	R	J	R	Z	O	O	S	halloween
Z	U	V	V	C	L	R	A	I	Q	A	V	S	Z	D	F	T	I	Q	B	I	V	H	K	J	costume
B	Q	U	G	E	I	T	F	N	D	M	V	Z	R	A	I	G	X	G	D	W	S	G	Y	S	scared
H	O	J	D	K	Q	W	Z	C	R	E	E	P	Y	W	H	L	X	Q	Q	Q	H	C	M	T	creepy
O	U	H	G	H	X	E	R	Y	H	E	X	F	P	T	S	H	S	I	R	P	O	B	G	B	masked
K	Q	G	F	A	K	U	U	P	N	W	P	O	F	J	L	D	P	X	Y	T	L	M	Q	P	evil
B	S	V	I	F	E	X	E	E	Y	H	B	U	Z	Y	J	P	G	F	J	A	R	A	K	K	supernatural
A	L	Q	W	A	S	M	M	E	V	I	L	K	S	W	N	E	E	F	R	Y	W	U	A	Z	frightful
O	C	N	B	P	U	L	H	V	T	I	Y	D	J	D	E	T	N	U	A	H	Y	S	Y	Z	ghostly
V	I	M	M	T	Y	K	S	Z	H	S	I	L	U	O	H	G	E	H	U	E	R	G	J	A	witchful
Q	J	O	S	B	J	O	U	F	U	I	E	F	R	Y	V	R	L	J	Q	Y	O	S	A	O	gory
B	L	O	O	D	Y	S	I	Q	R	C	N	V	I	Q	F	R	W	P	X	K	G	R	D	G	startled
U	C	X	G	H	A	L	L	O	W	E	E	N	F	H	I	Y	U	G	S	R	E	D	O	G	spooky



14726 Caledon King Townline | South Caledon

- Sidesplit with 3 bedrooms & 2 baths
- Finished walk-out basement
- 1.38 acres just outside Bolton
- Meticulously maintained home



9. Update utilities, transfer services and change-of-address.

During your closing period, keep track of utility and credit card bills, magazine subscriptions and any other regular mail or standing orders that you receive at your current address. Alert them of the address change in advance of your closing date. Also be sure to contact your doctor and dentist. For family and friends, you can easily send a change of address card via mail or email, but there are a few more steps when it comes to informing government agencies.

10. Move into your new home!

If you're moving during the busy season (typically summer) ensure you've booked a moving company well in advance. If you're doing it yourself, book the truck, enlist some help and ensure you have ample packing materials. Here are some packing tips:

- Pack the items you will need first in a clear plastic bin
- Pack your plates vertically so they are less likely to break
- Take a photo of how you electronics are connected so you can know where the wires go
- Wrap your breakables in clothing to save on bubble wrap
- Keep your glassware safe by pa cking it with clean socks

LAWYER

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by appointment only

LAWYER

LOG OR NOT! ... *cont'd from page 1*

interference with room design, furniture placement, etc. It takes some planning but the end result can be terrific.

Another difference between a post & beam or timber frame, as opposed to log is the amount of wood interior. The logs show boldly throughout the entire structure. They typically form interior & exterior walls. As in P&B the ceilings are wood "Tongue & Groove" so all in all a lot of wood. Sometimes this can be a little too much wood. The ability to decorate for example is virtually non-existent other than painting the log. (Good Gracious No)

In P&B you have a lot more options. Drywall is generally used between the standing piers giving you the ability to make the home your own taste as any other. The homes are often brighter with the drywall & less wood but some may say it also lacks the character, charm & romance of true log.

So do your homework & let your dreams come true. My team & I have extensive experience in these options from building, to renovating & of course marketing & selling. We would love to be your guide through the process of buying or selling one of these gems.

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Is your mortgage coming up for renewal?



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MORTGAGE ARCHITECTS

SOME OF OUR RECENT SOLDS



2 Snowberry Court | Caledon Village
- Bungalow with 3+1 bedrooms & 2 baths
- Part finished basement
- 3 car garage & main floor laundry
- 125x242 foot lot



329 Elderberry Street | Orangeville
- 2 storey home with 3 bedrooms & 4 bathrooms
- Open concept floor plan
- Finished basement with den, office & rec room
- Detached 2 car garage



16477 Winston Churchill Boulevard | Caledon
- Log bungalow with 3+1 bedrooms & 3 baths
- 2.5 car garage & 3 garden sheds
- Finished basement & main floor laundry
- 6.6 private acres with a pond

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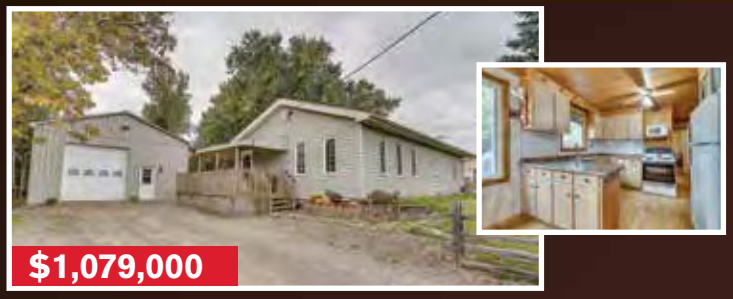
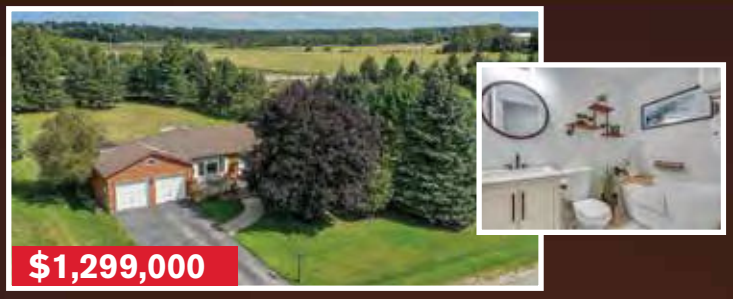


2 TERRY ST. | CALEDON

- 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, playground set, 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. Good for at home worker
- Easy access to GTA via Go pick up nearby, Highway 10 to Highway 410, Highway 9



17 MADILL DR. | MONO

- Raised bungalow with 3+3 bedrooms, 3 bathrooms & office on main level
- Finished basement has 3 bedrooms, 1 bath & a rec room with a gas fireplace
- Main floor laundry with access to garage, updated main bath with soaker tub
- Primary bedroom has hardwood floors & ensuite, eat-in kitchen with w-out to deck
- 121 x 249 foot lot, private treed perimeter, brick exterior, storage shed
- 2 car garage, hard top gazebo, fire pit area, front porch with composite boards
- In the hamlet of Camilla just outside of Orangeville



41 PINE RIDGE RD. | ERIN

- Bungalow with 3+2 bedrooms, 4 bathrooms & main floor laundry on 1.4 acres
- Finished basement has 2nd kitchen, 2 bedrooms, bathroom, rec room & office
- Updated eat-in kitchen with heated porcelain floor, centre island, granite tops
- Primary bedroom features hardwood floors, walk-in closet & 7 pc. ensuite bath
- 3 fireplaces (2 wood burning, 1 gas), 4 season hot tub room with views of nature
- Multiple walk-outs to 3 decks & private yard surrounded by conservation
- Winding concrete driveway, 3.5 car garage to store all your equipment & cars



8045 5TH SDRD. | EVERETT

- 2 storey log home with 3 bedrooms, 3 bathrooms, living room & family room
- Updated main floor laundry/mud room with access to backyard & quartz counters
- Family room has porcelain floor, wood stove, walk-out to patio, beamed ceiling
- Gourmet chef's kitchen has porcelain floor, granite countertops & centre island
- Primary bedroom with wood floor, outstanding dressing room & 5 piece ensuite
- 14.95 acres, high efficiency heat pump, windows 2010, 8'10" main floor height
- Oversize 3 car garage, dog kennel, trails, natural fed pond, just outside of Alliston

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