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Article Summary - Mortgage Broker Version (Banker's) Volume 4, Issue 6 (June 2008)

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Shop Smart, With a Little Help From Us!

When borrowing hundreds of thousands of dollars, a subtle clause in your mortgage contract can cost or save you thousands of dollars. Let us explain all of the financing options available to you, so you can shop for your dream home with certainty and peace of mind.

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A Garden To Go!

Whether you have the tiniest of terraces or the biggest of backyards, you can exercise your green thumb by creating a container garden – a garden you can easily take with you the next time you move.

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Over And Out?

You've found a property that meets your needs and, ideally, at least a few of your wants. There's just one problem: it's overpriced. Now what?

Dollars and Sense

A buyer's opinion of a home is largely influenced by subliminal factors. Increase your odds of fetching top dollar for your property by appealing to buyers' senses: sight, sound, smell, taste.

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A Case Study on Understanding Your Prepayment Options

Having insisted on "the best rate" possible, Carol was happy to finally get the discount she was looking for. Savings are savings, or so she thought. It wasn't until six months later, when a family emergency forced her to look at refinancing, that she came to understand how her decision would affect her in the long term.

Terminology Tip: FSBO - FSBO (pronounced "fizzbo") stands for For Sale By Owner. The term refers to a property that is being sold directly by its owner, without the assistance of a real estate sales representative. Some homeowners opt to list their homes as FSBOs in order to avoid paying an agent's commission. However, it should be noted that FSBOs have a high failure rate, for a number of reasons ranging from overpricing to lack of proper marketing and representation.

HOMEMAKER OPTION

Featured Recipe: Replace article on page 4 with this issue's featured recipe.



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