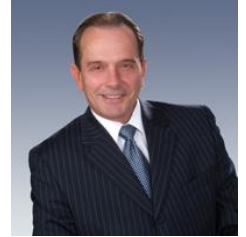


Ernie MacMaster



Ernie MacMaster's Newsletter – April, 2015

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Hello and welcome to my April, 2015 Newsletter. Each edition of this newsletter will contain a variety of information regarding buying and selling a property and properties currently available. Call on my experience, know how and complete extensive knowledge of our marketplace. View great free Real Estate tips on buying, selling, staging, moving and testimonials from hundreds of satisfied customers on my website at www.erniemacmaster.com!

Virtual Tours, Slide Shows, Photos & Feature Sheets for all my listings can be viewed at www.erniemacmaster.com

More Listings Needed for My Clients / Buyers

Contact Me For A *FREE* Property Evaluation

Did You Know...

"It is the greatest personal reward for me as an agent to receive a referral from a past customer or to do repeat business with a client."

In all my years as a Real Estate Professional dating back to 1980, I've been through many cycles. But one thing has remained constant: When hired by someone to perform a service, you must give 100% of yourself to provide that service.

Allow me to provide you with the same Award Winning Service.

7 Chapais Crescent, Toronto - \$629,900



228 Rumsey Rd - \$799,900 - Sold Over Asking



Know What You Can Afford:

Knowing your affordable price range will bring your house hunting into focus. How much of a house you can afford depends on three things:

- How much you can afford for the monthly mortgage payment
- How much of the down payment you have available
- The amortization, or length of time required to pay off the loan, assuming interest rate does not change

An important step in securing mortgage financing is the credit check. As a routine part of the application process, the lender will order a copy of your credit bureau report. Because a credit report contains information about you, you have a right to inspect a copy of it. Your personal credit report is compiled by Canadian credit bureaus from various sources. The report shows information generally going back six to seven years, including personal information such as your name, address, date of birth and Social Insurance Number. It also includes historical data such as current and previous addresses, current and previous employers, and public records like bankruptcies, liens or judgments. Most importantly, your credit report contains your credit card, mortgage and loan payment information.



Thinking Of Purchasing A Recreational Property?

Buying a home can be a bit overwhelming. There's so much to think about and do. So, it's important that you have someone you can trust to make the process as smooth as possible and offer expert advice.

Since 1980, I have been helping people find their dream homes and guiding them every step of the way – from determining what you can afford and showing you homes that match your wants and needs to presenting an offer and closing the sale.

Recreational properties provide the perfect way to escape the hustle and bustle of the city and spend time with family and friends. Not only that; a cottage, chalet, cabin or piece of lakefront property is also a smart, long-term investment. Because you won't likely live near these vacation properties, it's important to work with a real estate agent who is familiar with the market. Since we have over 16,000 agents from coast to coast, we've got you covered.



Thinking of Selling Your Home?

- **First impressions count**

Like a first date or job interview, the first impression of your home is the most important. Walking into a home with fingerprinted screen door windows or cluttered entranceways, can influence the potential homebuyer's decisions. Likewise, strong odours can ruin a sale, so pay close attention to pet, cooking and cigarette smells in your home. Light delicately scented candles or have cookies baking when showing.

- **Curb appeal**

Homebuyers decide whether or not to look inside a house by the appearance of your home's exterior. Paint or wash the outside of your home. Check your gutters and chimney and make necessary repairs. Keep your lawns trimmed and flower beds weeded. Use urns to define walk spaces and ensure that window boxes are full of healthy all-season plants. In winter ensure your driveway and walkways are clear of ice and snow.

- **Create the illusion of space**

To make your home seem more spacious, it is key to de-clutter and re-organize. Start by removing excess furniture to make rooms feel more open and replacing any items that are not appropriately sized for the room. Clean and organize your closets and remove excess clutter from all areas of your home. Strategically placed mirrors can also help to create the illusion of more space.

- **Modern choices**

Ensure that the décor of your home is modern and tasteful. Use neutral tones on your walls and floors and add colour with removable items such as throw pillows or bedding. Steer away from too many personal touches to create a minimalist and contemporary space, remember less is best!

- **Doggie don'ts**

"Love me, love my pets", doesn't apply when selling your home. Take your pets with you when your house is being shown, or at least keep them outside. Pets under foot will quickly put a damper on an otherwise positive showing. While making sure that your house is odour-free and spotless applies to everyone, pet owners need to take special care.

- **Beautify your backyard**

Don't forget about your backyard. A house showing doesn't always end at the backdoor. Beyond size and layout, potential buyers can also be influenced by the state of your yard. Keep the lawn, hedges and flowerbeds manicured. Buy exterior storage containers to hide gardening tools, kids toys and pool supplies. Lastly, interested buyers may decide to look inside your shed, so make sure that it is organized and clean.

Home Staging Tips:

When it comes to selling your home, there's one thing to keep in mind: people don't buy houses, they buy homes. Your goal is to make it easy for potential buyers to picture themselves living in your home. The act of grooming and decorating a house to properly showcase its features and make it more attractive is referred to by industry experts as home staging.

Spring Maintenance Tips:

- Check your furnace, air exchanger and air conditioner filters, and clean or replace them if needed.
- Check and clean your range hood filters on a monthly basis.
- Make sure all indoor and outdoor air vents (intake, exhaust and forced air) are clear of snow and debris.
- From the ground or any overlooking windows, check your roof for missing or damaged shingles. Have any damaged ones repaired.
- Check the condition of caulking around windows and doors. Replace as necessary.
- Test ground fault circuit interrupter(s) on electrical outlets each month by pushing the test button, which should cause the reset button to pop up.
- Consult your hot water tank owner's manual and follow its recommendations for testing the temperature and pressure relief valve to ensure it isn't stuck. If you are unsure, consult a plumber.
- Shut down and clean the furnace humidifier, and close the furnace humidifier damper on units with central air conditioning.
- Have your fireplace or wood-stove and chimney cleaned and serviced as needed.
- Clear all drainage ditches and culverts of debris.
- Check smoke, carbon monoxide and security alarms, and replace their batteries.
- Clean all windows, screens and window hardware. Repair any holes in screens or replace them if necessary.
- Open the valve to the outside hose connection once any danger of frost has passed.
- Examine the foundation walls for cracks, leaks or signs of moisture, and repair them if required.
- Repair and paint fences as needed.
- Make sure your sump pump is operating properly before the spring thaw sets in, and ensure the discharge pipe allows water to drain away from the foundation.
- Re-level any exterior steps or decks which may have moved due to frost or settling.
- Clean any debris from eavestroughs and downspouts, reattach any sections that are loose, and make sure they are securely attached to your home and that the flow of water discharges away from your foundation.
- Have well water tested for quality, and test for bacteria every six months.
- Carry out any spring landscaping and, if necessary, fertilize young trees.