

RESALE HOMES COLLECTIONS

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Andrew Cowen & Susan Cowen deliver local knowledge to homebuyers and charitable assistance to their community

Susan and Andrew Cowen RE/MAX Hallmark York Group Realty Limited rebrands with fresh new look



It's evident that Realtor Andrew Cowen loves what he does, whether it's finding a new home for a client or contributing mightily to a range of charities to help those in need in Aurora.

After sixteen years of helping York and Simcoe Region residents procure their home, Cowen described the joys of being a realtor: "The job has so much variety and involves meeting new people who are interested in new homes. Most importantly, I'm not stuck in a cubicle doing a predictable job. Every real estate deal is different—each set of clients has different needs and there are different problems to solve. I enjoy helping everyone from first-time buyers to those with multi-million dollar custom estates. The most satisfying part of working in real estate is our excellent level of client satisfaction that has led to high levels of repeat and referral business. I grew up in real estate so it's been a great choice. I've been in it full time since 2008, and growing up in the business gave me invaluable experience from the very beginning, especially as Susan was so active and successful."

The amiable Cowen—whose mother Susan Cowen has been in business since the mid-1980's—spoke fondly of the invaluable perks that come with sharing a real estate office with family: "The biggest advantages are familiarity and trust. Non-family real estate partnerships often don't last because they lack the strong family link. It's an easy road to navigate when it's in the family. There's a comfort level to it, especially since Susan has been in the business since the '80s. It's difficult to be a single agent, especially given the record number of real estate agents in the GTA. A big advantage of our partnership is that we can leave our clients with one another and retain the high level of familiarity and consistent service."

In addition to the advantages of a family-based business, Cowen addressed the good news that broke on September 4 when the Bank of Canada cut its rate by .25%: "So many people still misunderstand the link between bank rates and mortgage rates in terms of immediate help, but cuts are always welcome news. The three consecutive cuts in rates have instilled a bit more confidence in markets, especially housing. The consumer surveys we have taken suggest that most buyers are going to get back into the housing market when there's a full point drop in the bank rate. Activity has been at a twenty-year low so any change in that direction will be appreciated by all. There's a huge amount of pent up demand that will be served in the coming months."

Another impediment to home ownership is the specter of vacant homes in Aurora and throughout Canada which limits available properties. Cowen posits a solution: "The problem goes back to the recent rise in various taxes, including capital gains, which is not the most beneficial solution. The federal government needs to implement a rollback of the capital gains tax for a one-year period so owners cash in vacant homes they own and get these homes into circulation. It could also have a favorable impact on pricing and affordability with more housing stock for buyers to choose from."

Born, raised, and currently residing in Aurora, Cowen extolled the virtues of buying a residence in his hometown: "Despite its recent growth, Aurora still has a small town vibe—the shops, restaurants, parks, schools, and the trail system. I spent so much of my childhood on the trails. You get everything you'd want in a smaller town, but you're close enough to Toronto—its sports teams, concerts, theatres, direct flights from Pearson—and in Aurora, we have access to so many excellent public, Catholic, and private schools. St. Anne's, as an example, is the only private girls school in York Region."

In addition to promoting the qualities of town life in Aurora, Cowen also pointed to his company's recent rebranding and its new slogan: "Sold on Cowen—A History of Success" acknowledges our successes of the past, but looks towards the future of the Cowen brand and our use of local knowledge to help clients secure a home not only in Aurora, but also in Newmarket, Oak Ridges, north Vaughan, King Township, Whitchurch-Stouffville, East Gwillimbury, Bradford, and South Simcoe."

Cowen also acknowledges the social needs in these varied communities and his membership in local charities: "So many people are struggling throughout York and Simcoe region. One of the service groups I've belonged to over the last five years is '100 Men that Give a Damn.' The group is comprised of over 100 local business owners who lay aside funds every three months for charitable donation. At the end of the year, three local charities are selected from the many applicants for a \$10,000 grant. The winning presentation receives \$10,000 and the two groups who don't secure the top grant are given \$1,000 each to help with their charitable services. It's satisfying to help these local agencies and keep our charitable donations in the community where we can see the maximum benefit."

... 'Sold on Cowen—A History of Success' acknowledges our successes of the past, but looks towards the future of the Cowen brand and our use of local knowledge to help clients secure a home not only in Aurora...

In addition to his active membership in '100 Men that Give a Damn', Cowen also noted that he donates funds from each of his housing sales to "the Children's Miracle Network to make a difference in kids' lives" Susan and Andrew both support the Southlake Hospital, Aurora Sports Hall of Fame, Blood Services, Heart & Stroke Foundation, and Canadian Mental Health Association.

With the level of local knowledge he offers his clients and a sizeable charitable stake in his community, Andrew Cowen's contributions to the Town of Aurora are evident.

Contact Andrew Cowen's office at 905-727-1941, call his cell at 647-330-0231, email him at Andrew@SoldOnCowen.com, or visit www.SoldOnCowen.com

Written by Jim Stewart



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How Toronto's condo market slump and Bank of Canada rate cuts are shaping York Region's real estate scene

Recent developments have significantly impacted Toronto's condo market, which is currently experiencing its most significant downturn in two decades.

This shift, detailed in a recent Financial Post article, has created notable ripple effects in the surrounding areas, including York Region. Adding another layer of complexity are recent rate cuts by the Bank of Canada, which are reshaping the real estate landscape in York Region.

The Toronto condo market has faced a dramatic slowdown, with sales dropping sharply due to rising borrowing costs and broader economic uncertainties. This downturn has led to a notable increase in available inventory, causing prices to adjust downward as sellers struggle to attract buyers. The surplus of condos and the reduced sales activity have created a challenging environment for those looking to sell in Toronto.

Against this backdrop, the Bank of Canada's decision to cut interest rates has introduced a new dynamic into the housing market. Lower borrowing costs are making mortgages more affordable, which can significantly increase purchasing power for buyers. For those in the market, this means that more favorable loan terms could enhance their ability to afford higher-priced homes or secure better deals on mortgages. This decrease in borrowing costs is likely to stimulate activity in the housing market, encouraging more buyers to explore their options.

The surplus of condos in Toronto, coupled with the Bank of Canada's rate cuts, is likely to shift buyer preferences towards York Region. As the Toronto condo market faces an oversupply and declining prices, buyers may find better value in York Region's single-family homes. This trend could lead many to seek more spacious and stable options, offering more "bang for their buck" compared to the congested condo market. Consequently, this increased demand for single-family homes in York Region might stabilize or even boost property values in the area, as buyers explore more cost-effective alternatives.

With these market changes, York Region's real estate landscape is poised for adjustments. Buyers should

consider leveraging the current low interest rates to maximize their purchasing power. Whether they are interested in condos or single-family homes, understanding the impact of these rate cuts can help them make more informed decisions. On the other hand, sellers in York Region need to adapt their pricing strategies to align with the supply & demand, as well as competitive market conditions. Highlighting the unique features of their properties, whether it's the extra space of a single-family home or the amenities of a condo, can help attract buyers who are exploring their options due to the shifts in Toronto's market.

Buyers and sellers alike must stay informed about these trends and adjust their strategies accordingly. Working with experienced real estate professionals will be crucial in navigating these evolving market conditions and making the most of the opportunities presented by these changes. The Michele Denniston Real Estate Group is always committed to providing you with expert, reputable and top-tier real estate service. Visit us at 50 Doctor Kay Dr. Unit C-22 in Schomberg, or contact Michele directly at (416) 433-8316 or michele@micheledenniston.com

Source- <https://financialpost.com/news/toronto-condo-market-faces-biggest-pullback-two-decades>



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DOS AND DON'TS of bathroom renovations

Bathroom renovations are significant undertakings that cost homeowners sizeable amounts of money.

ACCORDING TO REMODELLING MAGAZINE'S "2024 Cost vs. Value Report," the average cost of a mid-range bathroom remodel across the United States in 2024 is around \$25,000. Homeowners who want an upscale remodel can expect to spend around \$80,000 in 2024.

Such a large financial commitment underscores the significance that homeowners get their bathroom remodels right. Mistakes will only increase the already substantial financial commitment homeowners must make, so it can help to keep these dos and don'ts in mind.

DO WORK WITH A CERTIFIED, RELIABLE CONTRACTOR. YouTube tutorials can give a false impression of renovation projects in relation to their degree of difficulty. Renovations as significant as bathroom

remodelling projects require the skills and experience of professionals.

DON'T IGNORE RETURN ON INVESTMENT (ROI). There's no denying certain projects provide a better return on investment than others. The upscale bathroom remodel with a nearly \$80,000 price tag noted above may prove awe-inspiring, but homeowners looking to get as much of their money back at resale should know that such a renovation recovers 45 percent of homeowners' initial investment. By contrast, the mid-range bathroom remodel yields a 74 percent return according to Remodelling magazine. Though ROI may not be the deciding factor for every homeowner, it definitely merits consideration when planning a project.

DO PAY ATTENTION TO THE DETAILS. Planning a bathroom renovation can be overwhelming, as homeowners have many decisions to make before the project even begins. For example, homeowners will have to choose a vanity, fixtures for the vanity, light fixtures, toilet, shower head, and an assortment of additional features when planning the project. Contractors work with clients to show them all of their options,

and some will offer advice on products or materials if asked. But homeowners are ultimately the ones who will have to live with the choices they make during the planning process, so these details merit ample consideration and should not be treated as trivial.

DON'T EMPHASIZE COST OVER QUALITY. Homeowners should do their best to establish a renovation budget and stay within that budget, but quality materials should take precedence over cost. Many budget-friendly furnishings and accessories are durable and aesthetically appealing, so homeowners need not enter a bathroom renovation thinking high-end products are their only options. But it's important that homeowners recognize the conventional wisdom that buyers get what they pay for when it comes to home renovations. If homeowners try to cut costs on materials, they may need to update or redo the bathroom much sooner than they would if they invest in quality furnishings and accessories the first time around.

Bathroom renovations can be costly. Remembering some simple dos and don'ts can give homeowners the peace of mind that their renovation investment will result in an impressive, durable space.

7 budget-friendly bathroom upgrades

(NC) Looking for inexpensive ways to bring your bathroom back to life? Here are seven tips from Donna Fraser, bath merchant at The Home Depot Canada, to make your bathroom feel new without breaking the bank.

DON'T RELOCATE
Running new pipes or moving existing ones can drive up your renovation cost. If possible, keep toilets, sinks and showers as close to their original locations as you can. If you must move something, sinks are generally the least expensive to reposition.

CHOOSE A SINGLE SPLURGE ITEM
If you plan to renovate around one stunning main focal point, you'll be able to get away with using lower-cost items elsewhere. If you want to make a statement with a mosaic floor tile, for example, use a more economical tile on the shower walls.

SWAP YOUR VANITY
Your cabinet is one of the main focal points of your bathroom. Replacing an older-looking model with a modern one, like a fluted Gluckstein Elements vanity, is a great way to easily update the look of the room. You can also paint a past-its-prime vanity and add new pulls to bring new life to your bathroom.

USE CONTRASTING TILES
A wall – or floor – of inexpensive tile looks rich in two-tone contrasting or complementary shades. A warm-tone checkerboard floor is a bold look that's trendy right now. You could even make it counter height so it becomes a casual backsplash to accent a simple pedestal sink.

PACK A PUNCH WITH PAINT
Paint is an inexpensive way to add drama. Popular this season is "paint drenching" which gives your entire room a cohesive and monochromatic look by painting the walls, ceiling and baseboards all the same colour. The technique has a sophisticated feel that gives low-cost, high-impact results – especially in a space like a small powder room.

LOOK FOR DEALS ON FAUCETS
You may love the look of nickel, but chrome offers a similarly modern accent at a much lower cost. Try not to focus on one specific brand either; provided you choose faucets in the same finish you can pick from different product lines and price points.

ACCESSORIZE
Stacking white towels is an economical way to get that boutique-hotel look, while pillar candles accented with a few fragrant soaps and fresh-cut flowers lend an air of tranquility without the spa price tag. Updating and upgrading low-cost items like towel bars, mirrors and the hardware on drawers and doors can breathe new life into an old bathroom, for a fraction of the cost of a full renovation.

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Is your home protected from flooding?

(NC) Your home is your castle. But rather than building a moat around your sanctuary, your focus should be on how to keep water from rain, melting snow and flooding out of it. Climate-driven disasters are very stressful events. Insurers like Aviva Canada have been looking at new ways to help minimize the impact on Canadians and help their homes become more resilient against climate change.

Here are four ways to prevent water from invading your castle.

EXTERIOR INSPECTION

Before winter arrives, you should inspect your roof to make sure there aren't any missing shingles or gaps in the flashing around the chimney. If you can't safely do it yourself, contact a local roofing company for an inspection and to make any necessary repairs. Inspect all windows, exterior doors and other openings (dryer vents, garden faucets, etc.) to make sure they are properly sealed with caulking.

CLEAN YOUR EAVES

Your eavestroughs and downspouts are essential fixtures that protect your home from water damage. At least twice a year (spring and fall) you should clear any leaves and other debris that gather in them to ensure the water can flow freely. The end of each downspout should be located at least 1.2 metres (four feet) from the foundation. Make sure the water coming out of it flows away from the building. If not, you'll need to regrade the soil so that it does.

To minimize build-up, consider installing gutter guards on your eavestroughs to block anything from clogging them.

In winter, don't allow snow to build up against the foundation. This will help prevent flooding if there's a rapid snowmelt in spring.

EQUIP FOR SUCCESS

If you don't already have one, consider installing a backwater valve. These devices prevent sewer water from flooding into your house through the main drain if there's a clog on the sewage line. If your home has a sump pump, make sure it has a backup battery system so it can continue working even if the power goes out.

GET HELP WITH IMPROVEMENTS

Both older and new homes could benefit from some renovation projects that help improve resiliency against flooding. Fortunately, you may not have to foot the entire bill yourself – many municipalities across Canada offer subsidies for eligible improvements. Some projects that could be covered in addition to a

backwater valve and sump pump installation include downspout disconnection and disconnection of foundation drains (weeping tiles) from the municipal system. Check in with your local municipality for details.

Find more flood-prevention tips at aviva.ca.

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Nailing It: How I'm turning houses into homes (and cracking a few jokes along the way)



By **Julien Laurion**
Real Estate

HEY THERE! I'm Julien Laurion, and if you're looking for a realtor who also knows how to swing a hammer, you've come to the right place. Sure, I'll help you find your dream home, but don't be surprised if I show up in a tool belt, cracking a few jokes while I turn your house into the place you'll never want to leave. Think of me as a house-whisperer... with a really great sense of humor.

REALTOR + CONTRACTOR = A LOT OF TOOLS (AND I DON'T JUST MEAN THE ONES IN THE SHED)
Let's be real—most realtors will tell you the size of the yard, how “cute” the neighborhood is, and maybe throw in some buzzwords like “open-concept” and “natural light.” Don't get me wrong, I'll do that too, but I've also got a few tricks up my sleeve. Like actually knowing if that open-concept living room

is even possible without bringing the whole house down. I'm not just your average realtor—I'm also the guy who can rip out that 1970s shag carpet and replace it with floors you'll actually want to walk on.

Being both a realtor and a contractor means I'm like a one-stop shop. I'll help you find the house and, if it's not quite perfect, I'll help you make it perfect. I can already hear you asking: “Wait, you can sell me the house and fix it up?” Yep, that's exactly what I do. It's like getting a handyman and a realtor all in one. Pretty sweet deal, right?

REAL ESTATE DOESN'T HAVE TO BE BORING—OR TERRIFYING

Let's face it—buying a house can be stressful. There's paperwork, there's budgeting, and there's that voice in the back of your head wondering if you'll ever see your bank account recover. But here's my take: why not have some fun with it?

Working with me means you'll get straight answers, a few laughs, and probably a couple of “dad jokes” thrown in for good measure. For example, when you ask if that weird patch of grass in the backyard will ever grow, I might say, “Well, maybe it's trying to keep the lawn low-maintenance for you!” It's all about keeping the process light while making sure you end up in a house that you love (and one that doesn't flood every time it rains).

FIXING PROBLEMS BEFORE YOU EVEN KNOW THEY EXIST

One of the perks of working with me is that I'm not just going to tell you the house is “charming” and walk away. I'm going to give you the real scoop—because I've seen what can go wrong. Leaky roof? Don't worry, I'll patch it up before you even notice the puddle. Basement that feels more like a cave? I've got some tricks for that, too.

And don't get me started on those renovations that have you thinking, “How hard can it be?” Spoiler alert: Harder than YouTube makes it look. Luckily, I'm here to save you from DIY disasters and to make sure that Pinterest board of yours doesn't stay a pipe dream.

QUALITY (AND HUMOR) BUILT-IN

At the end of the day, what matters most is that you get a home that's not only built to last but built to love. That's where I come in. I've got the tools (and yes, I'm talking about the literal ones this time), the experience, and the passion to make sure your home is perfect. Whether I'm selling you a house, renovating it, or just helping you decide if that wallpaper really is as “retro-chic” as the listing claims, I'm all in.

I won't just hand you a set of keys and disappear. I'll be there, making sure everything's up to snuff and

that you're happy with the result. And hey, if we have a few laughs along the way, all the better.

LET'S MAKE THIS FUN

If you're ready to buy, sell, or give your home the makeover it deserves, I'm here to help—and we're going to have a blast doing it. Because, honestly, real estate doesn't have to be all stress and serious faces. With me, you'll get the results you want and some good laughs while we're at it.

So, what do you say? Ready to turn that fixer-upper into a dream home? Or maybe just ready to find one where the pipes don't sing you the song of their people every time you turn on the faucet? Either way, I'm your guy. Let's build something great (and fun) together.

I've got your back from start to finish. I'm a local Realtor who has lived in Aurora for more than 30 years and know it inside and out. With A LOT of home construction experience, I have an eye that will help you make informed decisions re: home concerns and renovations. Let me help you with your next big purchase/move. Please feel free to call or email me directly at 416-402-5530 or julien@bigtuna.ca or check out my socials at @bigtunarealty

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MARKET UPDATE – AUGUST 2024

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\$1,360,986	\$2,211,674
AVERAGE 40 DAYS ON MARKET	AVERAGE 54 DAYS ON MARKET
NUMBER OF SALES	NUMBER OF SALES
59	23
136 NEW LISTINGS	67 NEW LISTINGS
SALE TO LIST RATIO	SALE TO LIST RATIO
98%	97%
YEAR OVER YEAR % CHANGE	YEAR OVER YEAR % CHANGE
-3.09%	-0.27%

*The statistics provided were obtained from the Toronto Regional Real Estate Board's Market Watch AUGUST 2024; Summary of Existing Home Transactions for All Home Types, AUGUST 2024 + Focus on the MLS Home Price Index for Composite, AUGUST 2024 for York Region's Aurora and King

As we enter the fall market, the pulse is that the market moving and maintaining a steadier pace. There is more choice for Buyers shopping on the market, which means an opportunity for Offers with home inspections or finance conditions again and fewer multiple offer night occurrences. Our inventory is up substantially year over year and the physical number of sales are down year over year as well. With this in mind, Sellers need to ensure their pricing strategy is competitive to be positioned strongly "in" the market and not just sitting "on" the market. Working closely with your real estate advisor to strategize is integral. In an evolving market, the Key Advantage Team are your trusted partners for insight and support, to help you make informed decisions with confidence. If you are thinking of buying or selling, now is the time to connect to talk strategy.

– Provided by Key Advantage Team Royal LePage RCR Realty
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5 ways to maximize your closet space

(NC) Organizing a messy or cluttered closet makes it easier to find your clothes, creates space and makes the whole room look neat and tidy. Here are some closet storage ideas, tips and tricks to help maximize space in your closet.

USE SHELVES TO OPTIMIZE SPACE AND ADD DECOR
“Adding wooden or wire shelving to your closet is a great way to increase storage for items like shoes and other non-hangable items,” says Katie Linnen, storage and organization merchant for The Home Depot Canada. “Wire shelves are perfect for letting things like linens breathe, while wooden shelving is sturdier for heavier items. Installing adjustable shelving systems, like the models from StyleWell, provide maximum versatility to display accessories, and keep your totes and bins organized.”

HANG THINGS THE SMART WAY
Hang your garments efficiently with a few of these tips. Use two rods at varying heights to hang twice the number of items. Use the highest-level rod for long items like coats and dresses. Smaller hangers

and specialty hangers can be used for ties, scarves and belts to keep them organized and accessible.

USE BASKETS AND BINS
Baskets and bins are an effective way of storing smaller items like jewelry, linens, pajama pants, accessories and other items that don't require hangers. Bins can be stacked and hidden in shelving to keep your closet looking neat and organized.

KEEP YOUR SHOES TIDY
Store your shoes with one from each pair facing in opposite directions to help maximize space. Put them in shelving or cubbies or get a shoe rack to keep them organized. There are also shoe storage solutions that can be mounted to your door or wall, angling downward to give you a clear view of what's on the rack or shelf. Shoe boxes are great for keeping dust at bay but are usually bulkier and take up more space. Rods can even be installed on your wall to hang your high heels from, creating a cool and organized look.

USE DRAWERS TO ORGANIZE LARGE AND SMALL ITEMS
Drawers are a great option for storing towels, pants and anything else that's foldable. Plus, they slide away neatly for hidden storage but still give you access when needed. You can even use the top of the cabinet as another storage area.

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\$3,500,000

3194 County Rd. 89 Innisfil
58.8 acre Farm stretching from 89 to 2nd Conc., with 4 bdrm, 1 bath raised Brick bungalow, 30 clear acres of rich black soil farmable land, 28 acre of wooded lot situated 2k from the 400 & 89 intersection, Tanger Outlet Mall and highway frontage access on one of the last major east west connector link to the 400 series corridor not under developer control.

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Tips for renewing your mortgage

(NC) Is your current mortgage term coming to an end?

If you still owe money on the mortgage, you will need to renew it. The process is easier when you know the steps to follow.

1 REVIEW YOUR MORTGAGE RENEWAL STATEMENT

A federally regulated lender like a bank must provide you with a mortgage renewal statement at least 21 days before the term ends. The statement must contain the following information:

- the balance or remaining principal at the renewal date
- the interest rate
- the payment frequency
- the term
- any charges or fees that apply

The renewal statement must also specify that the interest rate will not increase until your renewal date. Beware that the renewal of your mortgage term may be automatic. If your lender plans on automatically renewing your mortgage, it must say so in the renewal statement.

2 REVIEW YOUR MORTGAGE NEEDS

Make sure you have the right mortgage product. For example, some mortgages allow flexible payments, which can help you pay off your mortgage sooner. Look for features like being able to:

- increase payments
- change payment frequency
- make additional payments

3 SHOP AROUND

You do not have to accept the interest rate in your renewal letter. And, you don't have to renew your mortgage with the same lender. Start shopping around before your mortgage term ends. Contact various lenders and mortgage brokers to see what interest rates and mortgage options they can offer. Tell your lender about the offers from other lenders.

4 SWITCHING TO ANOTHER LENDER

If you decide to switch your mortgage to another lender, the new lender will need to approve your mortgage application. There may also be costs associated with switching lenders, such as setup and appraisal fees. Ask if your new lender is willing to pay for some or all your costs to switch.

Learn more about renewing your mortgage at canada.ca/money.

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What are the differences between fixed and variable-rate mortgages?

(NC) For many people, buying a home is the single biggest purchase they will ever make.

While the excitement of finding your dream home can be exhilarating, those feelings can sometimes give way to stress and confusion when it comes time to apply for a mortgage.

Whether you're a first-time homebuyer or are looking for a new place to call home, it's important to understand the terms of a mortgage agreement and how the mortgage process works.

To help you get started, here's a breakdown of some of the key terms you should know.

What are the differences between fixed and variable interest rates?

A key step towards homeownership is deciding what type of interest rate works best for you and your family.

You'll need to decide between a fixed-rate or a variable-rate mortgage. As part of this process, you may want to speak to your lender to help you decide which option works for your specific needs and how comfortable you are with the possibility that your interest rate could change during the term of your mortgage.

FIXED RATE

For fixed-interest-rate mortgages the rate will not change over the course of a term, regardless of prime rate fluctuations. As your interest rate is locked in, fixed-rate mortgages offer the security of knowing your payments will not change over the term of your mortgage. However, you may see the impact of changes to rates when you renew.

VARIABLE RATE

The interest on a variable-interest-rate mortgage can fluctuate with changes to the lender's prime rate. However, the amount of each payment generally stays the same.

If the prime rate rises, then typically more of each payment will go towards paying the interest, and a smaller portion will go towards paying the outstanding balance. This means your payments may increase if you change your payment schedule during the term or

at the time of renewal to get you back to your original repayment schedule (i.e., your amortization period).

While you're not required to make changes when your interest rate increases, you do have options, which may include making a lump-sum payment, increasing your payment amount or converting to a fixed-rate mortgage. Connecting with a mortgage specialist may help you to figure out what may work best for your unique needs.

When interest rates increase and the payment doesn't change, the payment amount may no longer cover the interest charged on a variable-interest-rate mortgage. This means you have passed the trigger rate.

After you pass the trigger rate on a variable interest rate mortgage, unpaid interest will start to increase the amount owing. At a certain point, you may reach what's called the trigger point, and you will then be required to adjust your payments, make a prepayment or convert to a fixed-rate mortgage.

Learn more about the different types of mortgages and options you have at td.com.

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For Sale - King
King City

Nestled in a lush forest backdrop on 2.68 acres, this property features 3 kitchens, 5 bedrooms & 6 baths. Ideal for entertaining with a finished lower level & perfect layout for multi-generational living. Rear grounds has direct access to Centennial Park. **\$4,398,000**



For Sale - Concord
Patterson

Newly renovated (June 2024) townhome with 3+1 bedrooms & 4 baths. Bright & modern open concept layout with with a fully finished lower level. Close to incredible amenities plus easy access to major transportation routes. **\$1,175,000**



For Sale - Aurora
Aurora Estates

Custom French Chateau on 1.77 acres with over 8,000 sq.ft. of living space. Walk-out lower level with wine cellar & sauna. Rear grounds surrounded by mature trees has an inground pool, cabana & picturesque privacy. **\$4,800,000**



For Sale - Vaughan
Lakeview Estates

Incredibly spacious condo with 2,095 sq.ft. of luxury living featuring 3 bedrooms, 3 baths & 2 parking spaces. Open concept layout with large balcony with multiple access points. Steps away from top dining, shopping & TTC. **\$1,220,000**



For Sale - Aurora
Aurora Estates

Enchanting home with over 6,800 sq.ft. of luxurious living. No need for a cottage with this one-of-a-kind retreat. Finished lower level with games room & home gym. Oversized workshop can convert to hobby/office/garden house. Private rear grounds. **\$3,998,000**



For Sale - King
King City

Experience luxury living at its finest. Custom built residence with every attention to detail, modern amenities & unparalleled comfort. 5 bedrooms & 5 baths with 6,184 sq.ft. above grade. Must see to appreciate. **\$4,298,000**

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MAGNIFICENT EXECUTIVE HOME IN KLEINBURG
 Luxurious 4-bedroom home with over 4,300 sqft of living space plus a finished basement. Located in a prestigious community near parks and amenities. Features a gourmet kitchen, spacious family room with 19ft ceilings, formal dining and living rooms, and a private backyard. High-end finishes throughout and a 3-car garage.



ELITE AURORA MANSION OPPORTUNITY
 Brand new luxury mansion with 3-car garage, finished basement, separate entrance, and elevator in South Aurora's exclusive Royal Hill community. This 5-bedroom, 6-bathroom home boasts upgraded finishes, an Italian chef's kitchen, spa-like primary suite, and a finished lower level with home theatre. Assignment sale.



BRAND NEW HOME ON SPACIOUS DOUBLE LOT
 Brand new custom-built executive home on a premium 96' x 126' lot in Richmond Hill. This masterpiece boasts an open concept layout, high-quality craftsmanship, 10' ceilings, chef's kitchen with quartz counters and Bosch appliances, spa-like ensuite, spacious bedrooms with walk-in closets, and a 38' x 126' easement. Perfect for luxury living.



PRESTIGIOUS REGAL CREST RESIDENCE
 Magnificent newly built 'Regal Crest' home in OakRidge Meadows offers 10ft ceilings, gourmet chef's kitchen, and a spacious open concept layout. Features include 4 bedrooms with ensuites, main floor office, and 2nd floor laundry. Enjoy nearby nature trails, Lake Wilcox, and convenient transit access.



SOPHISTICATED BUNGALOW IN VAUGHAN
 Sophisticated stone and brick Bungalow in sought-after Vellore Village! Nestled on a landscaped lot, this stunning home features a chef's kitchen, soaring family room, formal living with fireplace, main floor primary suite, and a fully finished lower level with separate entrance. Perfect for families seeking luxury and comfort.



PRESTIGIOUS HOME WITH PREMIUM FENCED LOT
 This executive home boasts a 3-car garage with an EV port on a premium lot in a prestigious community. Enjoy a grand 2-story foyer with a 3-way fireplace, a chef's kitchen, a private deck, a luxurious primary suite, and a finished walk-out lower level with a gym, recreation room, and additional office.



PEACEFUL BUNGALOW RETREAT NEAR LAKE
 Discover this upgraded walkout bungalow on a serene cul-de-sac near Little Lake. Enjoy modern living with three upgraded bathrooms, a spacious kitchen with stainless steel appliances, a private backyard with a waterfall, an oversized garage, and direct access to nature. Close to schools, parks, and amenities.



LAKE WILCOX LUXURY HOME HAVEN
 Brand new custom executive home being built on a 150' lot in Lake Wilcox. This 4+1 bedroom, 5 bath home boasts upgraded features perfect for family living and entertaining. Chef's kitchen with JennAir appliances, open concept living areas, luxurious primary suite, and a finished lower level. Close to Lake Wilcox Park and trails.



SPACIOUS NORTH RICHVALE FAMILY RESIDENCE
 Discover this inviting family home in North Richvale. Features 4+1 bedrooms, 3 bathrooms, and a private 85ft x 142.05ft lot. Highlights include hardwood floors, floor-to-ceiling windows, a well-appointed kitchen with French doors, a spacious dining room, finished basement with separate entrance, and expansive front and backyards. Perfect for any buyer.



LUXURIOUS 'FERNBROOK' HOME IN AURORA
 Presenting the exquisitely designed 'Fernbrook' executive home in Princeton Heights, Aurora Estates. This expansive lot property boasts premium finishes and a gourmet kitchen, with customization options available. It includes four generously sized bedrooms, each with its own private bathroom.



SPACIOUS CORNER SUITE WITH VIEWS
 Stunning 3-bedroom corner suite with breathtaking G-Ross Park views! Over 1300 sqft, fully renovated in 2019 with an open-concept design, chef's kitchen, and spa-like ensuite. Smart home features, two-car tandem parking, and top-notch amenities. Prime location near transit, shopping, and more—this gem won't last!



CHARMING FAMILY HOME, GREAT LOCATION
 Stunning 3-bedroom family house with modern features and a beautifully finished basement. Conveniently located near amenities, parks, shopping, and transit. Open-concept main floor, chef's kitchen, elegant living room, and spacious bedrooms. Includes community pool access. Don't miss out!

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