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TOM & DIANE
MITCHELL
SALES REPRESENTATIVES

York Region Real Estate

Volume 1, Issue 10

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Buy or Sell with
Tom & Diane Mitchell
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*Some conditions/restrictions apply.
Subject to availability. Available to charities



Lighten Up Your Home This Spring

Spring cleaning is a tradition that allows us to freshen up our homes and get a head start on the hectic seasons of spring and summer.

As the signs of spring make their first appearances in nature, it is time to pay tribute to the joy and jubilation of nature. It's also time to wake up your home with a new, modern and fresh look.

Here are a few tips to help you cheer up your home this spring:

1. Organize, clean and de-clutter

Spring decorating begins with cleaning and de-cluttering. Extra clutter and crowding in your home décor can drain your energy. Remove any forgotten autumn, winter, Christmas and Valentine decorations and pack them away. Clean and polish surfaces including shelves, tabletops, end tables and countertops. The point is to lighten and brighten up the appearance of the areas you want to decorate. Clean your windows and open them up to air out the staleness left by seasons of hibernation and closure. You want to bring the outside in.

2. Rearrange furniture

Start to change the feel of your home, or a specific room or two, by bringing in some very simple key elements to modify your surroundings. Your aim is to change from cold and closed in colder seasons, to warm, fresh air and brighter for the spring season. It is both a change of season and a change of mood.

Most of your furniture has probably been in the same position for years. Simply switching the placement of a couch, or repositioning the TV can make you feel like you have a whole new room. If you don't have much room for movement, change and update the smaller things, like pillows, throws, and lamps. Remember, even a small change will do you good and brighten up your room.

3. Give your home a new feel

Nothing brings the feel of spring in like the colours and textures of the season. Keep a spring garden in mind and pick the colours and flowers you like the

most from the spring garden colour palette. Choose the ones that look best with your overall colour schemes, already in place.

And, nothing says spring more than fresh flowers. Make sure to be consistent with creating arrangements. Choose a colour scheme, like all white, instead of mixing bouquets. Use the same type of flower in one glass container with a beautiful white satin or grosgrain ribbon wrapped around it.

Make your home sing by introducing some pretty, spring colours and textures and get happy. The infusion of brighter colours and fresh flowers and plants reinforce your seasonal changes and gives your home a new relaxing looks and feel.

4. Brighten up your rooms

New, updated window treatments can make one of the most profound changes to the look and feel of a room. With spring in the air, you want to maximize the natural light that flows into your rooms. Choose something light and airy, like a soft drapery or a sheer window shading. If you are worried about privacy, you can place room-darkening blinds that you can adjust for a look and feel that is tailored to your unique needs. In addition, sunscreen window shades are especially popular options that will prepare your home for the glare of the sun and the heat of the upcoming summer.

5. Think outside the home

After winter has left its cold and dingy mark, the outside of your home will also need some touching up. Be sure to wash the doors and windows, and touch up the paint if necessary. Hand a wreath of silk spring flowers, or place real potted plants on your porch!

Hopefully these tips will help inspire you to refresh your home for spring without spending too much money.



KELLER WILLIAMS
ADVANTAGE REALTY, BROKERAGE
INDEPENDENTLY OWNED AND OPERATED
1271 GORHAM ST. #7, NEWMARKET, ON L3Y 8Y7 905-898-6300

www.TheMitchellTeam.com
or Call 905-898-6300

Mitchell Kid's Corner

Time sure does fly, in just over two months school is finished and I can hardly wait. I have really enjoyed high school, but the homework has been tough. I'm not looking forward to the year-end exams.

I love that spring is here because that means summer is just around the corner. I'm hoping we spend some time at the beach this summer. I really love Sauble Beach. They have a chip truck on the beach, they are so good! Hockey season is over and tryouts for next season start in a couple weeks. I'll be playing lacrosse and ball hockey this spring.

Megan will be finished her first year of university the end of the month. She's pretty excited about her second year because she will be moving into a house with 4 girls in September. This year she shared a single room with 3 girls and it was pretty tight. I helped her move in last September and it was pretty funny. I think they had over 100 pairs of shoes in the room. Megan has been coming home working on her painting business every weekend and will start full-time in May.

We finally got to meet Jamie-Lee's boyfriend, Vincent. He's from Switzerland and is a journalist for Swiss TV. He seems like a very nice guy. I hope he comes back to visit again soon. I wouldn't mind going over to visit him. Jamie-Lee has been very busy with her painting business as well. She is hoping to do her International MBA and has been studying to take the SATs.

My Mom and Dad are doing great. They will be celebrating their 27th wedding anniversary on the 29th of May.

Have a great month!

Luke Mitchell

SEMINARS

Millionaire Real Estate Investor Seminar

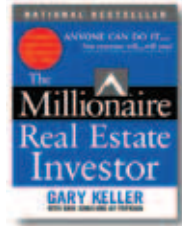
Based on the *New York Times* best seller, *The Millionaire Real Estate Investor*, **The Workshop** reveals proven and tested models to help you build a real estate investment portfolio**.

Date: Tues., April 28th or Tues., May 19th

Time: 7:00pm - 9:00pm

Location: Newmarket Public Library

To Register call **905-898-6300** or
email at admin@themitchellteam.com



First Home Seminar

In this seminar you will learn: • When is the right time to buy? • How to come up with the down payment? • Understanding the mortgage qualification process • How to assemble your home buying team....and much more.

Date: Tuesday, May 12th

Time: 7:00pm - 9:00pm

Location: Newmarket Public Library

To Register call **905-898-6300** or
email at admin@themitchellteam.com



Meet the Award Winning Mitchell Team

Our highly skilled team takes customer service to new levels

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How to Conquer Your Fear and Overcome Homeownership Hurdles

There are many benefits of homeownership. It creates a level of stability in a person's life and provides a safe environment for children to grow and learn. A home can also have several financial benefits, creating borrowing power for the homeowner and the opportunity to build wealth that can be passed on to children and grandchildren.

Still, many Canadians are sitting on the sidelines because of all the negative news they have heard on the radio, seen on television or read in newspapers. Others may not have enough extra money to save for a down payment or have other financial difficulties, such as poor credit scores that make it difficult for them to get approved for a mortgage.

This article will help you overcome these hurdles and take advantage of one of the best times in recent memory to buy a home in one of many wonderful communities across Canada.

First, how to conquer your fear of a falling market?

1. Stop listening to negative news and people. If you are waiting for "all lights to be green" then you will wait forever. You must stop every negative source of information from coming into your mind and concentrate on the positive aspect of the current market such as lower mortgage rates, lower prices and more selection.
2. Read a self-help book on how to set up goals and achieve success. Every successful person that I know has had to overcome fear of failing in order to reach their goal. You need to fill your mind, body and soul with positive thoughts that keep you encouraged as you embark on your journey towards homeownership.
3. Speak with your real estate agent. He or she will be able to show you many bargain deals that will make your mouth water. Imagine snatching up a beautiful home in your favourite neighbourhood which is priced twenty thousand dollars below market value because the owners have to move in eight weeks.

Stop listening to advice from family and friends. When the market turns back to a seller's market, the deals and the selection will quickly go away. If you find the right home, and the price is below other similar homes that are comparable then go for it.

Second, how to come up with the down payment?

Using a \$300,000 purchase price as an example, the following chart shows the different down payment options available for you and the amount of down payment money needed to qualify for a mortgage:

Type of Mortgage	% Down Payment	Amount of down payment required
Conventional	25%	\$75,000
High Ratio	5%	\$15,000
No Down Payment	0%	\$0 (\$4,500 must be available for closing costs)

Once you have established the amount of down payment you need, you must put in a solid plan to raise this money in the shortest possible time. Here are a few ideas to help you:

- Simply start saving by having a pre-determined amount of money transferred from your chequing account to your savings account each month.
- If you are a first-time buyer, use money from your RSP as a portion of your deposit.
- Consider moving to a less expensive rental unit and save the difference each month toward your down payment.
- Pay off your credit cards or consolidate them to reduce your debt and the interest you're paying.
- Consider a second job with the income going directly towards saving for your down payment.
- Borrow from family; relatives may be happy to help.
- Sell some investments or possessions.
- Pass up luxuries such as movies and eating out, and deposit the money you would have spent into savings.
- Take your lunch to work, clip coupons and use them, drive more slowly to avoid unnecessary fuel consumption or take local transit, cut back on long-distance calling - it all adds up.

By cutting back on your day-to-day expenses you will be able to put more of your earnings away in a savings account. Budgeting doesn't have to mean economy meals and nights in with just a book for company - there are many ways you can cut back without feeling like you are depriving yourself.

Work up your plan vigorously. Many first time buyers that I know were able to save up the required down payment in around two years, and now are the proud owners of their own dream homes. It only takes some planning, will power and discipline.

Mitchell Team Market Watch

Aurora - N06	2008	2009
Sales	80	61
Listings	198	156
Average Price	\$468,544	\$415,862
% of Asking	98%	97%
Avg Days on Market	26	45
East Gwillimbury - N15		
Sales	26	16
Listings	55	54
Average Price	\$454,069	\$302,563
% of Asking	98%	97%
Avg Days on Market	32	37
Newmarket - N07		
Sales	124	128
Listings	262	195
Average Price	\$340,019	\$335,243
% of Asking	98%	97%
Avg Days on Market	29	45
West Gwillimbury - N18		
Sales	46	25
Listings	90	67
Average Price	\$291,352	\$280,446
% of Asking	98%	97%
Avg Days on Market	34	41

YTD March 31, 2009

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TOM & DIANE MITCHELL

SALES REPRESENTATIVES

Additional Photos Online www.TheMitchellTeam.com



Executive Privilege...

Luxury, Lifestyle, Location!! Prestigious St. Andrews on the hill. Incredible residence offers hdwd on main flr, eat-in kit with hdwd flrg, b/i desk, California shutters & w/o to deck. Family rm offers woodburning f/p. New shingles '06. Just Steps To Trails. Shows like a dream!!

\$685,000 ID#5261



Breathtaking Inside & Out...

Impeccable home on a ravine lot with Panoramic view of S.E. Nwmkt. Lots of upgrades t/out! Remodeled Kit w/granite counter/bcksplsh + w/o to lrg deck. W/o fin bsmt w/wet bar. New wdws, deck, roof, hdwd flrg & so much more! A truly magnificent home!!

\$499,900 ID#5321



Family Oriented Community...

Located on a quiet crescent this 4 bdrm home features an updated eat-in kit w/solarium style wdws, b/i appls & w/o to a fab w/a 2 tier deck. Mbr w/5pc ens w/i closet & sep sitting rm. New shingles '06. Close to Magna Centre & amenities + just 2 mins to 404!

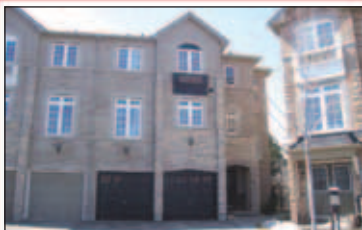
\$409,900 ID#5111



Desirable Family Neighbourhood...

Newer home in mature, desirable area of town. 9' clogs & hdwd on main flr. Spacious kit w/ceramics, b/i desk & w/o. f/r w/gas f/p. master offers 5pc ens w/sep shower & whirlpool tub. Part fin bsmt w/rec rm. Dbl car garage. Fully fenced yard. Just Move In!!

\$399,900 ID#5291



Stunning Executive Home...

Luxurious kit boasts granite counter, ceramic bcksplsh & cntre isln. Fab 9' clogs 2nd level. Comb Lr/Dr w/hdwd & w/o to balcony. Master retreat offers 5pc ens w/2 person air jet tub. Backs onto conservation & park w/stunning nature views! Premium Pie lot. Shows Like A Dream!

\$385,000 ID#5351



Nestled On a Quiet Court...

Fab 4 br home on quiet, mature court in sought-after family neighbourhood. L/R exudes character w/crown mldg, bay wdw & hdwd flrg. F/R offers woodburning f/p, hdwd flrg & w/o to lrg deck. Mbr w/ 3pc ens. Prof landscaped! Private, fully fenced Premium Pie Lot, with inground pool!

\$379,900 ID#5101



Gardener's Paradise...

Nestled on a quiet cres in mature area of town. Renovated eat-in kit '09 w/ceramics & b/i appl's. D/r w/w/o to lrg 2 tier deck. Wood burning f/p. Fabulous backyard w/above ground pool. Mostly upgraded wdws. Walk to hospital, schools, shops & transit. 10++

\$365,000 ID#5281



Perfection Plus...

Superb 4 bdrm family home w/recent updates. Charming wood porch w/sunset views! Gorgeous Eat-in kit '07 with walk-out to a 2 tier deck & very private backyard. Beautiful dark wide plank hdwd flrg t/out mn flr. Wood burning f/p in f/r. too many fabulous features to list!!

\$356,900 ID#5161



Summerhill Beauty...

Fabulous newly built 2st semi in sought after S. Summerhill. Spacious 1720sf "Langford 4" model. Eat-in kit w/w/o to lrg deck, perfect for summer BBQ's! Great rm w/cozy gas f/p Mbr w/4pc ens. , 2nd bdrm w/charming Juliet Balcony. 2nd flr laundry. Unspoiled bsmt. 10++

\$299,900 ID#5371



Updated Bungalow...

Just move in! Slrs have put a lot of care into making this home perfect for you, fresh paint, some new broadloom, new maple banister. Updates in the main bath. You'll love huge backyard & above ground pool in the summer. Rec rm w/gas f/p. quiet st. close to all amenities. 10++

\$299,900 ID#5381



Desirable Woodland Hills...

Fabulous freehold TH with 1485sf of spacious family living. Includes 55sf rear yard access from garage. Eat-in kit offers fridge, gas stove + b/i appl's & w/o to deck. Comb living/dining rm w/gas f/p. walk to schools, parks + close to shops & theatre. Great Value! Call for more details!

\$268,900 ID#5301



Fabulous End Unit Townhome...

Bright & spacious townhome w/ approx 1650 sf of spacious family living. Eat-in kit w/w/o, Living & Dining rm offer California shutters & hdwd flrg, Mbr w/4pc ens. Circular staircase. Prof fin bsmt. Walk to schools, buses & shops. Fabulous location! 10++

\$256,900 ID#5341



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