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Can You Afford the Home of your Dreams

Daydreaming about owning something you can't afford can be fun. Whether it's a diamond-encrusted watch from Tiffany & Co., or the latest Lamborghini, even the thought of trying one on or going for a test drive can be exciting.

The problem with daydreaming, however, is that it's all-too-easy to dismiss it as just that - a dream.

But, what if you daydream about owning a beautiful home in a desirable neighbourhood? Before you dismiss that as just fanciful thinking, it's worth finding out if that dream could actually be achievable.

You might discover that you do qualify to get into the home of your dreams.

It's relatively easy to figure it out.

First, you need to learn what homes are currently selling for in the neighbourhood you're targeting. If vou've been through that exercise already, keep in mind that the market might have changed substantially in the past few months.

The next thing you need to determine is approximately how much you can expect to get for your current property. That's a fairly easy calculation and is based on what "comparable" homes in your neighbourhood have sold for recently.

Finally, you need to find out how much of a mortgage



you may need and what your payments will likely be.

Once you have those numbers, you'll know if you can afford the home of your dreams in the neighbourhood you'd love to get into.

Then you can stop daydreaming and make it happen!

DIY Tips for Making Lawncare Easier

Keeping your lawn, flowerbeds and shrubs looking great enhances the "curb appeal" of your property. However, it can also be a lot of work! Here are some doit-yourself tips for making these tasks easier and less time-consuming:

- Add mulch around trees and shrubs. That way, you won't have to cut grass in those areas, plus you'll avoid the need to use shears or a trimmer to do the job properly.
- Adjust lawnmower blades to the

- optimal height for short, well-groomed grass. That way, you won't have to mow as often.
- Use tools that don't require you to bend over or work on your knees. That will greatly reduce fatigue. (Example: Stand-up grass shears.)
- Consider applying mulch in flower beds. That will reduce weeds. It will also help retain moisture, so you won't Want more tips for making your property have to water as often.
- Avoid high-maintenance plants that

- require strict watering and tending regiments. No-fuss plants are ideal. (Talk to your local gardening center.)
- Consider using a soaker hose. It has holes all along the tubing that gently release water. Simply snake the hose through flowerbeds and shrubs or around trees, turn on the water and the hose does the rest.

look great, especially if you're thinking of selling? Call today.

"Do what you have to do until you can do what you want to do." Oprah Winfrey

"Nobody can go back and start a new beginning, but anyone can start today and make a new ending." Maria Robinson