

YOUR HOUSE YOUR HOME

A WEEKLY GUIDE TO CENTRAL ALBERTA REAL ESTATE | SEPTEMBER 1, 2017

Central Alberta's
**OPEN HOUSE
LISTINGS**
inside

**24 Sawyer Close,
Red Deer**

Check out this
**EXQUISITE SORENTO
EXECUTIVE 2 STOREY**

5 beds/3 full baths

Chef's kitchen, granite, hardwood,
walk-out basement and wrap around deck.

\$1,379,500

*For further info on this multiple listing service home,
see page 14 or contact a member of the Red Deer Real Estate Board.*



View our complete publication ONLINE at www.yourhouseyourhome.com



Network Realty Corp. 403-346-8900

3608-50 Ave www.networkrealtycorp.ca



NORM JENSEN
403.346.8900



CHARACTER HOME!

1.5 storey on 3 LOTS! Across from Park. Tons of recent reno's! Newer shingles and deck, huge parking pad in back!!



EXTENSIVE LANDSCAPING!

Awesome location on a close in Anders Park! Boasting 4 bdms, 2 baths, Fully Finished. Private yard with park like setting.



CLEARVIEW MEADOWS!

Fully Finished Bungalow with Detached Garage. 4 Bdms, 3 Baths. Great layout! Private Backyard!



ANOTHER PEGASUS BEAUTY!

1250sqft Half Duplex, Gorgeous layout, fireplace, main flr laundry, 5pc ensuite, tons of extra's!



Janice Mercer
403.598.3338

#105 4902 37 ST RED DEER CA0106197

\$239,500

\$30,000 PRICE REDUCTION!
OPEN HOUSE SAT. SEPT 2, 1-3 PM

SELLERS MOTIVATED! 1370 sq ft 3 bedroom 2 bath main floor condo. Fees include everything but phone and cable.

104 REICHLEY ST, RED DEER MLS CA010993

\$399,800

REDUCED \$20,000!

Immaculate 1353 sq ft Fully Developed Bungalow. 3 bdms up, open concept Move in Ready!

9 PORTWAY CL, BLACKFALDS MLS0112690

\$443,900

Fully developed Executive 2 storey Walk out, Granite countertops, open concept, bonus room over garage Move in Ready!

17 CONNAUGHT CRES, RED DEER MLS CA0110523

\$659,800

Location, Location, Location! Executive Fully Dev Pegasus built bungalow. Stunning professionally landscaped yard backing on to tranquil treed reserve.

CALL OR TEXT JANICE @ 403-598-3338 OR VISIT MY WEBSITE @ jjmercerc.ca FOR COMPLETE LISTING DETAILS.



Alex Wilkinson
Follow or contact me on

403-318-3627



UNIT 221 - 48 HOLMES

Wonderful fully finished bi-level located across from a park and close to shopping. 3 bedroom unit also comes with 2 parking stalls. Lots of nice updates in this one. **Call Alex!**



26 KERRY WOOD MEWS

Awesome 2 storey home located in a private close. 3 Bedrooms up and lots of great space to call home. Dbl parking pad out front. **Call Alex to view.**



60 LAWFORD AVE UNIT 60

Great 2 bedroom condo with west facing balcony overlooking the park. Undergound parking and ready to move in! **Call Alex!**



7 WOODROW CLOSE

3D tour! Come see this awesome 5 bdrm fully fin'd home in one of Westlakes best Closes! Features inc large kitchen, covered deck & 3 bdms up. Gas F/P in LR. **Call Alex!**



314 JARVIS GLEN WAY, SYLVAN LAKE

3D tour! Spectacular executive home steps to the lake. This home has it all. Meticulous design with gourmet kitchen and triple att'd garage. **Call Alex for your private tour.**



96 OAKWOOD CLOSE

3D Tour available! Immaculate custom built 2 storey walkout backing onto green space! This fabulous home has all the space you will need! Theater room, games room. **Call Alex to view!**



5702 SOUTH ST, BLACKFALDS

Over 3 acres on the edge of Blackfalds offers triple grg, custom deck & entertainment area. Interior features include theater room, cozy European F/P with stunning views from the deck!



UNIT 227-260 DUSTON ST.

Now just **\$159,000** - Move in ready 1 bedroom condo on the second floor. Comes with 2 parking stalls. 1 is heated and underground. Clean, tidy and ready to go **Call Alex!**



2414 - 12B IRONSIDE ST

Top floor 2 bedroom, 2 bath condo. Lots of space, great in views. Corner fireplace and underground heated parking and stall make this the place to be. **Call Alex!**



482 LANCASTER DRIVE

Just **\$310,500** Ready to move in 3 bedroom 2 bath fully finished home. Close to Collicutt and schools. Great family home in great family area. **Call Alex!**



19 LAUREL RD SYLVAN LAKE

Take the Tour! Gorgeous fully finished bungalow backing onto a park! One of a kind. **Call Alex to view!**

TAKE THE 3D TOUR OF MY PROPERTIES AT www.geraldldore.ca

or call me at (403) 872-4505



Gerald Doré
403.872.4505



11 PARKLAND PLACE

Cedar log cabin near mins to beach/marina at Parkland Beach. 1139 sq. ft. 3 beds, 1 bath, full concrete bsmt., south-yard

OPEN HOUSE SUN. SEPT 3, 1-3 PM

Only \$424,900!

MLS#CA0106319



113 LAMONT CLOSE

1623 sq. ft. 2 storey close to schools, Collicutt, parks and shopping! Priced to sell

MLS#CA0109720

Only \$359,900!



26 LAWSON CLOSE

1978 sq. ft. Walkout two-storey loaded with features on a quiet, exclusive, close!

MLS#CA0113702

Only \$549,900!



BUYING SECRET: YOU'RE BUYING A NEIGHBORHOOD TOO

Remember you are not only buying a house, but the neighborhood too. Is it safe? Talk to neighbors and ask questions. Spend time in the area to determine if it offers the lifestyle conveniences you'll need.

YOUR HOUSE YOUR HOME

Call Jamie at 403-309-5451



Quisha Yee
403-596-2792

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You Is What We Do!**

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TEAM RUSH



**Network
Realty Corp.**

37 Beju Ind Drive,
Sylvan Lake

FEATURE PROPERTY



BLACKFALDS. Abbey Master built brand new spacious bi-level set to be done by October. Open concept with over 1200 sq feet of living space & 9 ft ceilings. Main floor features a large front foyer with 3 spacious bedrooms complete with an ensuite. 10x12 rear deck. Basement open to finish and can be done by builder. **\$319,900**



Priced well below replacement cost. Perfect location on .75 acre wooded low maintenance. 4 gas FPs, built in appliances, sauna, multi media room, bathroom ensuite for every bdrm, infloor heat, hot tub off master bedroom, high end carpeting and hardwood flooring. **\$1,289,000**



\$5,000 CASH BACK TO THE BUYER. Perfect family home at a great price! **QUICK POSSESSION** on this well cared for home on a **QUIET CLOSE** in Kentwood. 3 bedrooms on the main floor. Basement is equipped with 2 more bedrooms, family room and a bathroom. **\$294,850**



Lakeshore for under \$140,000 with a view is a smile maker! Upgrades on this main floor unit include ceramic tile flooring and new paint and windows throughout. Natural gas hook up on deck. Very clean and well kept. **\$129,900**



Real Birch **HARDWOOD** floors through out the main level are both easy to maintain as well as classy. Newer **STAINLESS STEEL** appliances set up in the kitchen. **\$334,900**



1245 sq ft 2 storey townhome boasts a kitchen complete with quartz countertops, maple cabinets, vinyl flooring throughout and a 2 piece bath. upper level features 3 bedrooms with the master complete with a 4 piece ensuite, 2 additional bedrooms and a 4 piece bathroom. **\$294,900**



WALKOUT bungalow in Quiet Close. Central AC and Fireplace in family room makes it a comfy home all year round. Everyone loves the open concept living room, dining and kitchen combination. Office/Den could be 4th bedroom if needed. **\$369,900**

**YOUR HOUSE YOUR
HOME**

**Check out the open
house listings in the
centre of the magazine**

OPEN HOUSE

403-309-5451

Call Jamie today for your advertising needs!

How to find the right real estate lawyer

Buying or selling real estate is rarely free of complications. Unforeseen issues often arise during real estate transactions, and in such instances a real estate attorney can prove invaluable. While buyers, sellers or veteran real estate investors might be able to handle minor or routine issues on their own or with the help of their realtor, more complex matters are best left in the hands of a real estate attorney.

One of the benefits to hiring a real estate attorney when negotiating a complex or potentially complex real estate transaction is the expertise that lawyers can bring to the table. Realtors may have vast experience buying and selling homes, and many are adept at negotiating as well. But realtors are not licensed to practice law, and even the savviest realtor would admit that offering legal advice is not his or her forte. Men and women involved in complex or potentially complex real estate transactions would be wise to hire a real estate attorney, and the following are a few things to consider before hiring someone to represent you.

Experience

One of the reasons to hire a real estate attorney is to make use of their experience. Hurdles have a tendency to spring up during complicated real estate transactions. Men and women involving themselves in development deals or buying rental properties likely won't see potential red flags as clearly as a veteran real estate attorney will. When interviewing a real estate attorney, ask how long he has been working as a real estate lawyer and how long he has been practicing in your particular province and city. Zoning laws and other restrictions vary from province to province and city to city, so look for a lawyer who has considerable experience in your province and city or the province and city where the transaction is taking place.

Plan of action

When interviewing prospective attorneys, don't assume each one knows the best way to approach your particular case. Provide the details of your transaction and then ask each attorney to explain how they would approach the case. A veteran real estate attorney should be able to provide a detailed account of how he plans to represent you, including what needs to be done to get the transaction off the ground, any potential hurdles that might need to be cleared and how to clear those should they arise. Avoid attorneys who give general or ambiguous answers, as such answers may be poor attempts by the lawyer to mask his or her inexperience with transactions such as yours. Some attorneys may request time to develop a plan of action, and you should not immediately remove them from consideration, especially if they ultimately answer the question in thoughtful detail.

Billing

Attorneys are expensive, so it's best to discuss the billing process before hiring someone to represent you. Attorneys tend to bill by the hour, but their rates may be negotiable depending on the service they're providing. Those who will be overseeing your real estate transaction and continuously representing you will likely bill by the hour, but if you're hiring a real estate attorney to examine a potential agreement or draft a contract then you can probably negotiate a flat fee for those services. But be sure to discuss billing before hiring an attorney. Real estate transactions are rarely inexpensive, so you don't want to be blindsided down the road when your legal bills come due.

Representation

When interviewing an attorney, many people assume the attorney they initially interviewed will be the person who represents them throughout the transaction. However, the day-to-day work on your case may be assigned to a junior associate or even someone who isn't licensed to practice law, such as a paralegal or a current law school student who is interning with the firm. These people might be perfectly capable of handling your transaction, but you should meet them before hiring the firm to represent you. A good rapport with the person who will be working on your case can ease the stress associated with complex real estate transactions.

Real estate attorneys can help men and women navigate the sometimes turbulent waters of real estate transactions, and it helps to consider a host of factors before hiring a firm to represent you.





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**NADINE
MARCHAND**



**NICOLE
DUSHANEK**



**JENNIFER
O'SHEA**



BLACKFALDS
HANDICAP FRIENDLY 2 bdrm, 1 bath main floor condo is perfect for people w/mobility issues. Hardwood floors, large kitchen, wide doors, easy access shower & more. Only **\$179,900 CALL NICOLE 342-7700**



NO CONDO FEES 3 bedroom/2 bathroom townhouse with fireplace, laminate flooring, all appliances Penhold. **\$237,000 CALL BRAD GRANLUND 342-7700.**



KENTWOOD Fully fin'd 4 bdrm/2 bath bilevel. Recent upgrades include cabinets, flooring upstairs, bathroom, paint, roof & siding. RV parking. **\$294,900 CALL NADINE 342-7700.**



BLACKFALDS
BRAND NEW 1151 sq. ft., 3 bdrm, 2 bath bi-level in Blackfalds. Stainless steel appliance pkg, 10 year new home warranty. **\$299,900 CALL NADINE 342-7700.**



SUNNYBROOK BUNGALOW with 4 bedrooms, 2 bathrooms, RV parking, 24x26 detached garage, beautiful yard in great location. **\$309,900 CALL BRAD GRANLUND 342-7700..**



BRAND NEW 1589 sq ft 3 bdrm/3 bath laminate flooring, all appliances included. Sylvan Lake. **\$344,900 CALL BRAD GRANLUND 342-7700.**



BLACKFALDS
FULLY FINISHED 5 bdrm/3 bath bilevel. 6 appliances, detached 24x26 garage, landscaped yard, just blocks from school. **\$364,900 CALL NADINE 342-7700.**



LAREDO
Brand new 3bdrm/3bath Unique Elevations 2 storey oversized garage & deeper lot. includes all appliances. **\$439,900 Call BRAD GRANLUND 342-7700**



NEW VINYL FENCE
Showhome in the Vistas, landscaping already complete, this 3 bdrm, 3 bath 2 storey features quartz countertops, fireplace, large windows & immediate possession. **\$459,900 CALL NADINE 342-7700.**



LEGAL SUITE Garden Heights 1188 sq ft bilevel with 3 bdrm, 2 bath main floor suite with 22x26 att'd garage & 2 bdrm, 1 bath basement suite. **\$524,900. Call BRAD GRANLUND 342-7700**



2 STOREY SHOWHOME
Move in Now!! 3 bdrm, 3 bath modern beauty, w/family room, micro office & loaded with extras! Immediate possession. **\$589,900. CALL NICOLE 342-7700.**



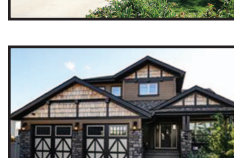
YEAR ROUND LAKE LIVING Don't just spend summer @ the lake! This beautiful 4 bdrm, 3 bath home w/double detached garage is perfect all year! Large deck & yard, room for the toys & guests! **\$589,900 CALL NICOLE 342-7700.**



LEGAL SUITE 3 bdrm main floor with 2 baths att'd garage plus 1 bdrm basement suite, separate utilities. 2 fireplaces, Timberlands. **\$599,900 CALL NADINE 342-7700.**



2 GARAGES & PARK LIKE YARD
Stunning 4 bdrm, 4bath, 2 storey in Deer Park w/all the extras, plus extra RV Parking! Call for the details! **\$749,900 CALL NICOLE 342-7700.**



2 GARAGES!
Executive home on a huge pie lot with 4 bedrooms, and 5 baths, in a great location on trail system. Upgraded throughout. **\$1,079,900 CALL BRAD GRANLUND 342-7700.**



LOCATION LOCATION! 80 acres just 5 mins south of Red Deer. 1893 sq ft Bungalow + loft. 3 bedrooms/3 baths. Detached shop, mountain view. Call for information package **\$1,649,000 CALL NADINE 342-7700.**

OPEN HOUSES THIS WEEK



OPEN HOUSE SAT., 1-3 PM
339 LANCASTER DRIVE
RED DEER Brand new 3 bdrm, 2.5 bath 2 storey, in Laredo, maple cabinets, new floor plan & huge verandah! **\$344,900 CALL JENNIFER 342-7700.**

How to save enough for a down payment on a house

A home is the most costly thing many people will ever buy. The process of buying a home can be both exciting and nerve-wracking. One way to make the process of buying a home go more smoothly is to save enough money to put down a substantial down payment.

Saving for a down payment on a home is similar to saving for other items, only on a far grander scale. Many financial planners and real estate professionals recommend prospective home buyers put down no less than 20 percent of the total cost of the home they're buying. Down payments short of 20 percent will require private mortgage insurance, or PMI. The cost of PMI depends on a host of variables, but is generally between 0.3 and 1.5 percent of the original loan amount. While plenty of homeowners pay PMI, buyers who can afford to put down 20 percent can save themselves a considerable amount of money by doing so.

Down payments on a home tend to be substantial, but the following are a few strategies prospective home buyers can employ to grow their savings with an eye toward making a down payment on their next home.

- Decide when you want to buy. The first step to buying a home begins when buyers save their first dollar for a down payment. Deciding when to buy can help buyers develop a saving strategy. If buyers decide they want to buy in five years away, they will have more time to build their savings. If buyers want to buy within a year, they will need to save more each month, and those whose existing savings fall far short of the 20 percent threshold may have to accept paying PMI.
- Prequalify for a mortgage. Before buyers even look for their new homes, they should first sit down with a mortgage lender to determine how much a mortgage they will qualify for. Prequalifying for a mortgage can make the home buying process a lot easier, and it also can give first-time buyers an idea of how much they can spend. Once lenders prequalify prospective buyers, the buyers can then do the simple math to determine how much they will need to put down. For example, preapproval for a \$300,000 loan means buyers will have to put down \$60,000 to meet the 20 percent down payment threshold. In that example, buyers can put down less than \$60,000, but they will then have to pay PMI. It's important for buyers to understand that a down payment is not the only costs they will have to come up with when buying a home. Closing costs and other fees will also need to be paid by the buyers.
- Examine monthly expenses. Once buyers learn how much mortgage they will qualify for, they will then see how close they are to buying a home. But prospective buyers of all means can save more each month by examining their monthly expenses and looking for ways to save. Buyers can begin by looking over their recent spending habits and then seeing where they can spend less. Cutting back on luxuries and other unnecessary spending can help buyers get closer to buying their next home.
- Avoid risky investments. Some times it's great to take risks when investing, but risk should be avoided when saving for a down payment on a home. Traditional vehicles like certificates of deposit, or CDs, and savings accounts can ensure the money buyers are saving for their homes is protected and not subject to market fluctuations.

Saving enough to make a down payment on a home can be accomplished if buyers stay disciplined with regard to saving and make sound financial decisions.



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**THIS IMMACULATE BI-LEVEL
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\$339,900
NEW PRICE



130 BOWMAN CIRCLE SYLVAN LAKE
Quality laminate flgr, 2 large bdms up & 1 down (4 pce ens off the master). Has 9' ceilings up & down with underslab heat in bmst (partly fin'd). Has a 24x24 underslab hld garage. Backyard is finished with paving stones & gravel. Raised garden boxes.

Call DALE 403-302-3107

**EXECUTIVE BUNGALOW IN
ROSEDALE**

\$444,900
NEW PRICE



200 REICHLEY ST
Features 5 bdms & 3 baths(4 pce ensuite w/ airtub) hardwood & slate tiled flooring, vaulted ceiling, gas FP, quality oak cabinets, built in home theatre system, & much more.

Call DALE 403-302-3107

**THIS IS A TERRIFIC
STARTER HOME**

\$239,900
NEW PRICE



26 CAMPBELL AVE
Many upgraded features in the last 8 yrs - windows, doors, cabinets, appliances, shingles, H/W tank and furnace. This 3 bdrm, 2 bath 2 storey 1/2 duplex is fully finished and has a nicely landscaped yard with raised perennial gardens. A must see!

Call DALE 403-302-3107

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COMPETITIVE
COMMISSION
RATE"**

**CONDO UNITS LIKE THIS DON'T COME ALONG
TOO OFTEN**

\$151,900



#9 - 7 STANTON STREET

Located in desirable Sunnybrook this spacious and upgraded 2 bdrm and 1 bathroom unit with east facing balcony. Comes with all appliances.

Call DALE 403-302-3107

ADULT DOWNTOWN CONDO

\$194,900



202 4522 - 47 A AVE

Located near Golden Circle and Rec Centre this 2 bdrm & 2 bath Adult condo in ready for immediate possession. Has an elevator and heated underground parking. All appliances included.

Call DALE 403-302-3107

Why use a Realtor?

Your Realtor can help you negotiate

There are many negotiating factors, including but not limited to price, financing, terms, date of possession and often the inclusion or exclusion of repairs and furnishings or equipment.

The purchase agreement should provide a

period of time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Your agent can advise you as to which investigations and inspections are recommended or required.

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Central Alberta's
OPEN HOUSE LISTINGS

A WEEKLY GUIDE TO CENTRAL ALBERTA REAL ESTATE

ADVERTISE YOUR BUSINESS IN THE

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SERVICE DIRECTORY

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1/8 PAGE 1/4 PAGE
\$75 \$140
ONE TIME RATE.
FREQUENCY DISCOUNTS AVAILABLE

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or for advertising space!*

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OPEN HOUSE

CENTRAL ALBERTA'S OPEN HOUSE LISTINGS

SATURDAY, SEPTEMBER 2

RED DEER

45 Lundberg Crescent ... **1:00 – 4:00 pm** Dallas Todd CENTURY 21 ADVANTAGE **575-5153** \$889,900 Laredo
 105 4902 37 Street **1:00 – 3:00 pm** Janice Mercer ROYAL LEPAGE NETWORK **598-3338** \$239,500 South Hill
 339 Lancaster Drive **1:00 – 3:00 pm** Jennifer O'Shea ROYAL CARPET REALTY **342-7700** \$344,900 Laredo

SUNDAY, SEPTEMBER 3

RED DEER

46 Logan Close **2:00 – 4:00 pm** Rob White CENTURY 21 ADVANTAGE **350-1070** \$387,000 Lancaster Meadows
 86 Duston Street **2:00 – 4:00 pm** Sena Walker ROYAL LEPAGE NETWORK **358-0077** \$289,900 Deer Park Estates
 61 Kendall Crescent **2:00 – 4:00 pm** Steve Cormack ROYAL LEPAGE NETWORK **391-1672** \$349,900 Kentwood East

SUNDAY, SEPTEMBER 3

OUT OF TOWN

11 Parkland Place **1:00 – 3:00 pm** Gerald Doré ROYAL LEPAGE NETWORK **872-4505** \$424,900 Parkland Beach

The Real Estate Guide Moving Checklist

*Whatever your
destination,
have a safe
move and enjoy
your new home.*

**Because moving to a "dream home"
shouldn't seem like a "nightmare."**

ONE MONTH BEFORE

- ✓ Make reservations for moving services and make a list of all items to be moved.
- ✓ Notify friends, relatives, creditors, etc. of your move. Begin submitting change of address forms to them and to your local post office.
- ✓ If you have children, be sure to request all of the necessary documents for transferring schools.
- ✓ Gather all important personal documents, medical/dental records, insurance policies, etc.
- ✓ Begin packing seldom-used items. Consider holding a garage sale for those items you won't be moving.
- ✓ Arrange connect/disconnect dates with telephone and utility companies.

TWO WEEKS BEFORE

- ✓ Clear up any outstanding accounts
- ✓ Transfer checking and savings accounts to your new location.
- ✓ Return borrowed items including library books and retrieve loaned items.
- ✓ Arrange for pet travel, if necessary.
- ✓ Cancel/transfer any membership fees or prescriptions (ask your doctor for assistance).
- ✓ Service your car - especially if travelling a distance and/or moving to a new climate.
- ✓ Dispose of flammable liquids such as spray paints, solvents, and gas in lawn mowers.
- ✓ To avoid costly deposits, request "Perfect payment Record" letters from utility companies.
- ✓ If you're planning to stop over-night, make reservations for accommodations.

ONE WEEK BEFORE

- ✓ Clean appliances - don't forget to clean the oven and defrost the refrigerator.
- ✓ Pick-up dry cleaning, if necessary.
- ✓ Start packing clothes. Remember to prepare "arrival kits" of essential items you'll need when you get to your new home (toiletries, medicines, paper plates, etc.)
- ✓ If moving into a pre-owned home, change the locks on all the doors.

MOVING DAY!

- ✓ Double-check shelves, closets and cabinets to make sure nothing is left behind. Look through the garage, attic and basement.
- ✓ Turn off lights, close and lock windows and doors.
- ✓ Leave the keys with your realtor.
- ✓ At your new home, check the circuit breakers and pilots to make sure everything is on.
- ✓ Make sure the telephones are working.

View our complete publication ONLINE at www.yourhouseyourhome.com



Advantage Milena Toncheva 403 304-5265

Покупаете или продаете недвижимость?

Доверьтесь моему опыту и профессионализму и я помогу вам обеспечить наилучшие условия при покупке или продаже жилья. Звоните мне!

¿Desea comprar o vender su casa?

Aquí encontrará a un dedicado y experimentado agente de bienes raíces que puede ayudarle en cada paso de las transacciones de compra-venta de inmuebles. ¡Llámemme hoy!



**Milena
Toncheva
304-5265**



LARGE 1/2 DUPLEX!
Fully renovated, fully finished. EXCELLENT Starter or Investment property - 5 bedrooms, 2 baths. **\$259,000.**



STUNNING BRAND NEW
Modified bi-level by San Maria Homes. Tones of upgrades, 3 bedrooms, 2 baths - a "Must See"! **\$414,900.**



IN THE DESIRABLE LOREDO
This is a BRAND NEW, beautifully designed bi-level - 3 bedrooms, 2 baths. **\$349,900.**



Advantage

AVRIL EVANS 403-348-6303



NEW LISTING!
4519 47 ST, ALUX
\$104,900!
PRIME LOCATION ON ITS OWN LOT! MOBILE WITH NEWER ADDITION ADJACENT TO PARK, PEACEFUL AND PRIVATE! 1311 SQ FT 3 BEDS/2 BATHS



REDUCED
6333 61 AVENUE
REDUCED TO \$199,900!
RENOVATED HALF DUPLEX. 3 BEDS/2 BATHS. FULLY DEVELOPED. NORTH RED DEER! GREAT START TO HOME OWNERSHIP! NO CONDO FEES!



REDUCED
183 DUSTON STREET
REDUCED TO \$304,900!
FACING A PARK IN DEVONSHIRE! FULLY DEVELOPED RAISED BUNGALOW, 5 BEDS/3 BATHS, CENTRAL AIR, BSMT INFLOOR HEAT.



REDUCED
309 WESTRIDGE DRIVE, BLACKFALDS
REDUCED TO \$329,900!
BLACKFALDS MODIFIED BILEVEL FACING RESERVE AND POND! FULLY DEVELOPED, 3 BEDS, 3 FULL BATHS, AIR CONDITIONING, BASEMENT & GARAGE INFLOOR HEAT



**Avril
Evans**

VIEW 21 PHOTOS at www.avril.evans@century21.ca



Advantage 21 photos of every property

Parkland Mall, Red Deer



**Bob
Wing
403-391-3583**



54 Grant St.
FABULOUS UPGRADES!
Main flr completely renovated with custom maple kitchen, new windows & bath, new flooring up & down, AC and terrific deck!



4026 - 52 St.
PARK-LIKE ACREAGE IN TOWN!
Charming, upgraded family home on a treed, 3/4 acre lot; excellent city view, 5 bedrooms & 3 baths.



119 Barrett Drive
BRIGHT OPEN FLOOR PLAN!
Custom oak woodwork exudes charm in this Bower bungalow. 2 car garage, nice fenced yard, MF laundry, RV parking - nice!



1310 Lucina St.
UPDATED PENHOLD STARTER!
Large eat-in kitchen, open plan, 2 beds, 2 baths, fenced yard, RV parking, central AC, perfect for a retired couple!

For details - call or text BOB WING today! (403)391-3583



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HOME**

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NEW LISTING



BRAND NEW FULLY FINISHED HOME W/ 5 BEDROOMS!
5 Bedroom, 3 Bath
1,225 Sq.Ft. Bi-Level
\$394,900

www.183livingstonclose.com



INNISFAIL

CLOSE TO GOLF COURSE!
2 Bedroom, 3 Bath
1,394 Sq.Ft. Half Duplex
\$339,900

www.6404-elmwoodway.com



CORNER CONDO UNIT, FABULOUS VIEW!
2 Bedroom, 2 Bath
1,050 Sq.Ft. Condo
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1,550 Sq.Ft. Bi-Level
\$399,900

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Ask Charles

I did all of my homework before buying a condominium, and I think I bought a good one. Now I'm here – and I want to make sure it remains a positive experience. What can I do?

You're right to want to keep the condominium you're in a positive experience; not only is that better for you as an owner, but it will also help your resale value.

When you bought the condominium, you likely received a number of documents to review – this should have included the corporation's bylaws, a budget, a reserve fund study, and a reserve fund plan.

You may have originally hired someone to review the documents for you, but as an owner now, you want to make sure you understand what these documents are and what they mean. These are four of the most important condominium documents:

- bylaws – every condominium corporation has bylaws. The bylaws outline the rules by which the Board of Directors, and individual owners, have to abide. If you don't abide by the bylaws, the Board of Directors may have the authority to fine you. Make sure you know and understand the bylaws for your condominium.
- budget – each condominium corporation has an annual budget that outlines revenue (from condominium fees) and expenses (capital and operational) for the coming year. The corporation budget shows you how the Board of Directors is spending the corporation's money.
- reserve fund study – this important document analyses the state of the common property of a condominium corporation. It assists a condominium corporation in planning future capital expenses, and ensuring the corporation will

have enough money in its reserve fund. It should contain:

- an inventory of all common property that may need repair/replacement within 25 years
- information about the current condition of common property and an estimate of when each component may need repair/replacement
- estimated costs of repairing/replacing each component of the common property
- the life expectancy of each repaired/replaced component of the common property
- current amount in the reserve fund
- the recommended amount of money that should be added to the reserve fund to ensure necessary repairs/replacements occur
- reserve fund plan – this is a document the Board of Directors can develop based on the results of the reserve fund study. It sets out how the Board of Directors will address the revenue and expenses required to meet the long-term capital needs of the condominium. The Reserve Fund Plan should:
 - identify the capital expenses to be incurred by the condominium corporation
 - outline the timetable over which these expenses will be incurred
 - indicate the method of funding and the amount needed for maintaining the reserve fund

The other thing I want to emphasize is the importance of getting involved in your condominium corporation. Remember that a condominium isn't just a place to live. When you buy a condominium, you're buying into a corporation, which means joint ownership of the corporation's assets. Getting involved as a member of the Board of Directors provides you with the opportunity to affect how the corporation is run because you will be part of the decision-making process. You'll also have better access to information about the financial health of the corporation.

"Ask Charles" is a monthly question and answer column by Charles Stevenson, Director of Professional Standards with the Real Estate Council of Alberta (RECA), www.reca.ca. RECA is the independent, non-government agency responsible for the regulation of Alberta's real estate industry. We license, govern, and set the standards of practice for all real estate, mortgage brokerage, and real estate appraisal professionals in Alberta. To submit a question, email ask-charles@reca.ca.





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Maley**

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55 Keen Crescent
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39 Donnelly Crescent
4 BEDROOM BUNGALOW, and a 5th bedroom can be added easily! Rear detached garage, large green space at the front, hardwood floors, main floor laundry, and fully finished! **\$349,900**



38 Silver Drive
Beautiful and Bright Fully finished with detached garage, hardwood, many updates, 3 bedrooms up and 1 down, family room and rec room!! **\$339,900**



4105 45 Avenue
SUPER LOCATION! This Falcon built open concept bungalow has 2 bdrms up & 2 down, MF laundry, front dining/office space, an abundance of maple cabinets, & hwd floors! The bsmt is fin'd with 2 add'l beds & FR, plus infloor heat & 4pc bath! Fully fenced and landscaped with room for an RV! **\$384,900**



4766 Aspen Lakes Blvd
Beautiful brand new modified bi-level with master bedroom and ensuite on main floor and two bedrooms and 4pc bath on the upper level! Quartz counter tops, 3 baths, gas fireplace and beautiful bright spaces!! **\$429,500**



#17 5202 Farrell Ave
ONE OF RED DEER'S PREMIER adult communities!! Welcome to the Falls, this 3 bdrm walkout bungalow features an open concept floor plan, plenty of natural light, 3 baths inc ensuite, & easy access to Bower Ponds & walking trails! **\$464,900**



123 Allwright Close
BEAUTIFUL OPEN CONCEPT bungalow in Anders with hardwood floors, heated front attached garage, 2 bedrooms up and 2 down, fully finished basement with heated floors, fenced and landscaped and in a great location! **\$475,000**



134 Andrews Close
ELEGANT LARGE BUNGALOW featuring hardwood floors, main floor office, a total of 4 bdrms, fully finished with oversized attached garage & huge 40x24 heated shop, RV parking with dump station, and all on large pie lot! **\$649,900**



112 Garrison Circle
FABULOUS CUSTOM 2 STOREY solar panels, hardwood, open concept main level, chef's kitchen with large center island, premium stainless appliances, 4 beds and 4 baths, fantastic location. **\$879,000**



24 Sawyer Close
EXQUISITE SORENTO EXECUTIVE 2 STOREY with huge triple garage! The best of everything is available here, chef's kitchen, granite, hardwood, walk-out bsmt & wrap around deck, fabulous ensuite & located in a fabulous neighbourhood!! **\$1,379,500**

Call **TIM MALEY** 403-550-3533 today for more details and a virtual tour, visit www.timmaley.com.

Rooms can serve **double duty**

Many homes do not have space for guest rooms, kids' play areas and home theater lounges that are possible in homes with substantial square footage. But they may not be missing out at all.

While large homes remain popular, many people are embracing the benefits of smaller residences. Small homes help homeowners save money, require less maintenance, have smaller environmental impact, and reduce the temptation to accumulate "stuff."

Owners of small homes or apartments can still enjoy the benefits of larger spaces, they just need to equip rooms to perform double duty.

Living room/guest room

Entertaining guests is easier when there's a dedicated space where visitors can feel at home. When furnishing a living room, keep the guest room in mind. A sofa that opens up to a bed or a convertible sectional can be a comfortable place for guests to lay their heads. Side tables provide guests with places to store their belongings, and an empty storage chest can house bed linens or guests' clothing.

Den/playroom

Children tend to accumulate toys and games. And as kids grow from children to young adults, their list of must-have items — from video gaming systems to other electronics — grows

along with them. Storage can make a room functional for both adults and children. Devote an entire wall to a closet or drawer system where toys can be stored out of sight when necessary. Storage ottomans can be used for extra seating while also providing somewhere for homeowners to stash stuffed animals or games for easy access. When choosing furniture, look for fabrics that are resistant to stains and modular pieces that can be moved around as necessary to create room for playing or entertaining.

Bedroom/home office

In 2015, 24 percent of employed

people in the United States did some or all of their work at home, says the Bureau of Labor Statistics. Bringing work home means men and women will need a space to work. In tight quarters, bedrooms may be the only available area. An armoire-style desk will blend in with the decor and can hide paperwork and electronics behind doors. Otherwise, a makeup vanity can serve the dual purpose of providing a place to get ready for a night out and a ready space to house a laptop during the day.

In smaller homes, homeowners may be forced to turn rooms into dual purpose areas.



A trundle sofa bed enables overnight guests to sleep comfortably right in the living room or den.



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\$139,000

5305, 2660 22 Street

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\$209,900

2106 Danielle Drive

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• 50+ adult gated community
• Active community w/ regular social events

- 1520 sq ft modular home
- Vaulted ceilings w/ skylights in the kitchen
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- 4 bed | 2 bath **andrewrussell.ca | Ph: 403.343.3020**



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114 Rowell Close

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a location second to none. You will want to see this home. **Ivan Busenius 403-350-8102, www.ivanb.ca**



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way below market value... call me for your exclusive viewing. **Ivan Busenius 403-350-8102, www.ivanb.ca**



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- 1271 sq ft bungalow w/ fully finished basement

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- Double attached garage
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- 3 bed | 3 bath **andrewrussell.ca | Ph: 403.343.3020**



NEW LISTING

\$839,900

32 Valley Green

THIS HOME is perfect for your growing family! Stunning FF 2 Storey featuring 2470 sq ft w/ 5 bdrms, 4 baths, enormous lot, 28x24 attached heated garage and countless MORE qualities! **Further details at www.tonysankovic.com or to set up your personal showing call/text 403.391.4236.**

●● BLACKFALDS ●●



NEW LISTING

\$284,900

269 Westridge Drive

JUST STARTING OUT? This cute 1182 sq ft 2 Storey is FF & features 3 bdrms, 2 baths, big yard w/ detached heated garage plus RV parking! **Further details at www.tonysankovic.com or to set up your personal showing call/text 403.391.4236.**

●● GULL LAKE ●●



NEW PRICE

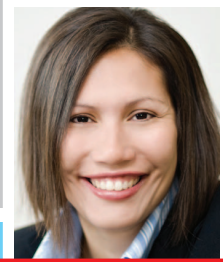
\$654,900

345 Canal Street Meridian Beach

LIVE AT GULL LAKE full time or as a seasonal retreat! This beautiful 2 Storey home features 2312 sq ft w/ 6 bdrms, 4 baths, 3 living rooms, gorgeous HE wood stove plus a heated detached triple garage. **Further details at www.tonysankovic.com or to set up your personal showing call/text 403.391.4236.**

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