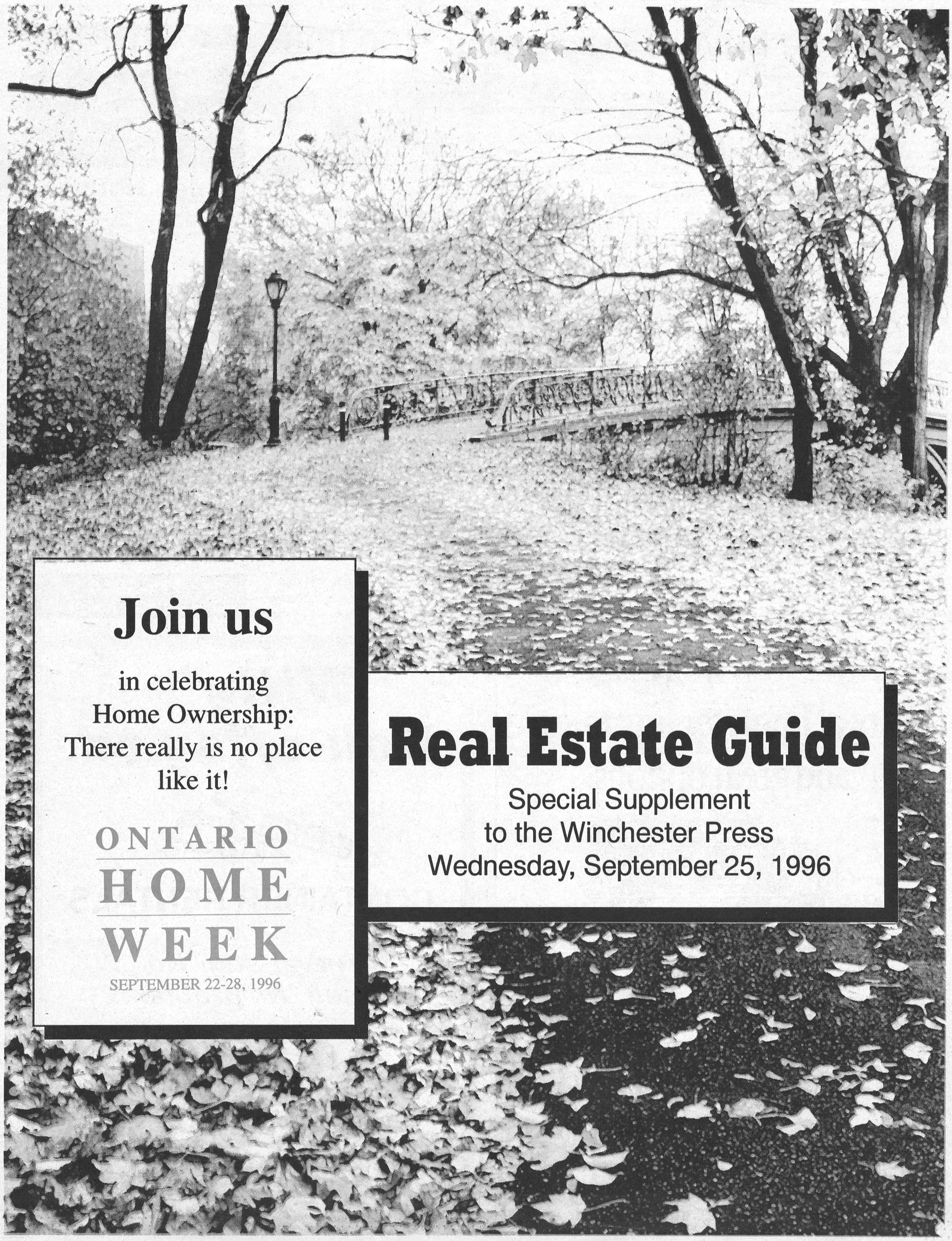

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SEPTEMBER 22-28, 1996

Real Estate Guide

Special Supplement
to the Winchester Press
Wednesday, September 25, 1996

First-time buyers stay under $100,000

Stephanie Wolfe
Press staff

WINCHESTER—The real estate market in Winchester has reverted to 1980s' trends.

The houses being sold in the village are under $100,000 and most buyers are first-time purchasers, say area real estate brokers.

"The old prices are down significantly and we're back to the 1985-86 prices for all houses," says Butch Oldford, manager/broker at Gale Real Estate. "The big houses are not selling at all. Bungalows, priced from $90,000 to $100,000 are a good sell."

Alan LaPierre, a sales representative for the Sutton Group, says people are generally looking for smaller houses and are being practical about what they can afford.

"People want to make sure one income can support the house payments if (their partner) loses their job," he explains.

Homeowners trying to sell their houses this year can expect to lose about 20 per cent, says Jack McIntosh, owner/broker at Century 21, McIntosh and Proulx.

Since housing prices have dropped dramatically in the cities, Winchester has lost a large commuter market.

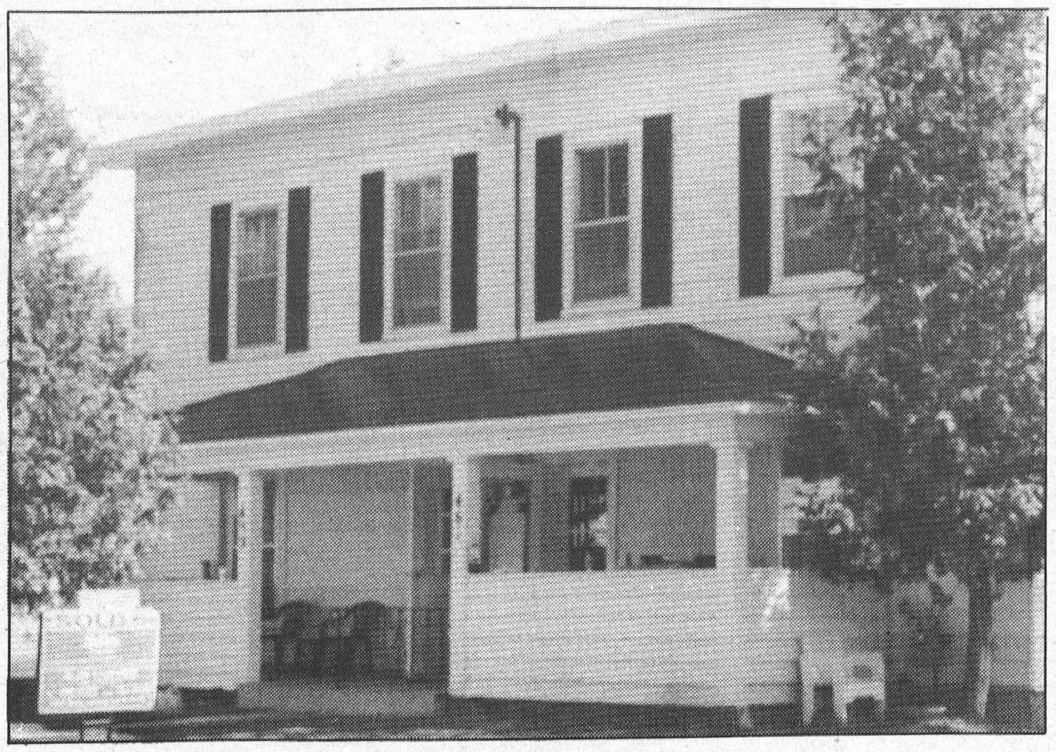
"People are staying closer to the city since they can stay in the lower price range and don't have to drive the distance," McIntosh says.

Local brokers also agree that Winchester's high taxes are a deterrent to many buyers.

"We're having a rough time selling that medium-priced property because our taxes are heavy and we can't attract the commuter," McIntosh adds.

Oldford suggests Winchester needs more housing and says the village has some major advantages over other communities. For instance, the same house in Winchester and Kemptville sells for $15,000 to $20,000 more in Kemptville.

"People come to the country for space and good living and we need to promote the village more," Oldford says. "We don't have the builders. We need to go after the developers."



Investment buy

Properties like this duplex on Victoria Street in Winchester, listed at $79,900, make a very good investment property. It was sold last week by Alan Lapierre of the Sutton Group. *Press Photo — Fetterly*

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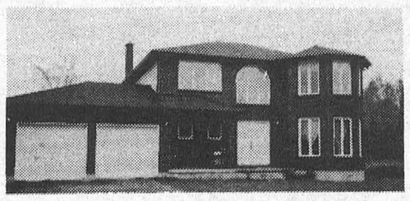

11935 Forest Hill Road
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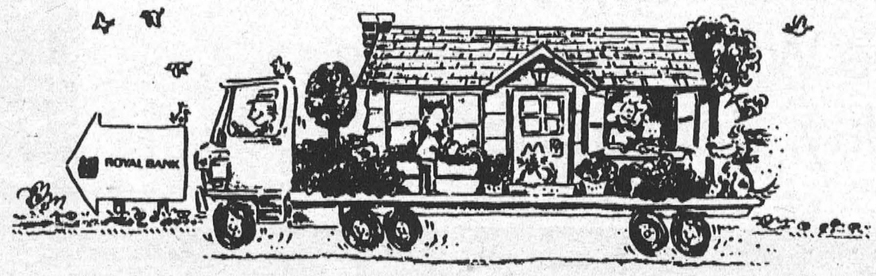

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Market trends

Housing starts and resale activity will be up this year and in 1997 because of current market momentum, reports Canada Mortgage and Housing Corporation (CMHC).

Total housing starts are forecast to reach 123,000 units this year. Single-detached starts will increase 23 per cent to 79,100 units while multiple starts will decline by six per cent to 43,900. Total starts are forecast to increase further in 1997, to 132,700 units. Both single and multiple unit construction are expected to increase next year.

"The current recovery rests on affordability and tighter supply," said Gilles Proulx, chief economist at CMHC's market analysis centre.

"This augurs well for the later years of the 1990s, especially when demographic trends alone suggest higher demand for housing."

"In light of the recent decline in mortgage rates, resale market trends should remain favorable. Total sales through the Multiple Listing Service (MLS) are expected to rise above 300,000 units this year with another gain in 1997," said Proulx.

The issue of the NHO also presents key summary results from long term household growth scenarios developed by CMHC. Over the period 1996-2001, net household formation should be within a range of 141,000 to 175,000 per year. Based on these scenarios, there is a good likelihood of higher new construction over the second half of the 1990s.

On a regional basis, Ontario starts will rise 18 per cent to 42,300 units this year with an additional advance to 45,000 units in 1997. The forecast increase is mainly from single-detached construction. Multiple units will decline this year before recording a moderate increase in 1997.

In British Columbia, new construction is expected to be slightly lower this year at 26,750 units, due to a drop in multiples. In 1997, total starts should increase to 29,100 with higher levels of construction for both.

New construction in Quebec is expected to be up more than 10 per cent in both 1996 and 1997. Total construction should reach 24,300 units this year and 27,500 next year supported by rising affordability, higher existing home sales and improving economic conditions.

The Prairie provinces are expected to have more active housing markets. The region, especially the resource sectors in Alberta and Saskatchewan, enjoy a steady economic recovery supporting higher home sales and prices, and more new construction.

In the Atlantic region, all four provinces will experience higher new construction this year, with the largest gains in New Brunswick and Prince Edward Island. Next year, the general trend will be down as large projects, such as Hibernia and the fixed link project, will be at the end of their construction phase.

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Winchester: with water comes development

Sandra Dillich
Press staff

WINCHESTER — Many realtors are hoping the Village of Winchester's water project will also bring a flood of housing developments to the community.

"Hopefully we will see some residential development but we have to keep in mind the economic climate of Eastern Ontario," noted Village Administrator Clerk-Treasurer, Bonnie Dingwall.

According to Dingwall, developers have expressed an interest in creating new subdivisions, but no plans have been made yet.

The prospect of new houses in the village is nothing but good news for Gale Real Estate broker Butch Oldford.

"We can't find enough affordable houses for people here," he added. "They (prospective buyers) love the ambience, character and layout of the town and the commute is only 40 minutes to downtown (Ottawa)."

"This town has had virtually no growth in 20 years. The last development was Bailey Road," he said.

According to Oldford and Century 21 McIntosh and Proulx broker, Jack McIntosh, Winchester was left out of the housing boom of the 1970s and 1980s.

"We're 20 years too late. It's good (the water project) and it can't do anything but improve the situation," said McIntosh.

"We were once the hub of development but Kemptville has blown us out of the water," concurred Oldford.

According to McIntosh and Oldford, in order to attract more home buyers to Winchester, the village's tax base also has to drop.

"We're too small to have such a high tax base," said Oldford.

"I can't see a contractor coming in and building 100 houses because our tax base is too high," said McIntosh.

"I don't think we're out of line with other areas but we're no cheaper and we need something to sell," added McIntosh. "We have to be reasonably priced and reasonably taxed in order to attract the people."

R-2000 homes popular choice

More than your lawn is green when you buy an R- 2000 home.

R-2000 homes have long been noted for their remarkable energy performance standards that provide savings up to 50 per cent of the energy consumed by conventional homes. Recent changes to the technical requirements for R-2000 homes make them an even more environmentally attractive choice for homebuyers.

Today's R-2000 house includes materials and finishes that improve indoor air quality in the home and help minimize offgassing, for example, paints and floor finishes that carry Environment Canada's EcoLogo. Toilets, showerheads and faucets must meet "low-flow" criteria, thereby conserving water and saving money for the homeowners.

At least one product with a "conservation feature" must be used throughout the house, such as insulation, roofing or drywall made wholly or in part from recycled or waste material. And if the builder offers to include appliances in your R-2000 home, the selection must be made from those in the upper 33 per cent of the EnerGuide ratings.

R-2000 homes have always combined modern construction material and techniques with innovative, energy-efficient technologies to provide unprecedented levels of home comfort. Increased insulation reduces heat loss and provides improved soundproofing from outside noise, while state-of-the-art heating systems mean greater energy-efficiency and safety. Careful sealing against air leakage reduces drafts and heat loss, and the ventilation system provides a steady supply of fresh, clean air to all rooms, ensuring a healthier indoor environment.

There is no restriction on the size, style or layout of an R-2000 home — any new home design can be adapted to the R-2000 standard.

For more information about R-2000 builders, call your local Home Builders' Association or contact Natural Resources Canada at 613-947-2000 or toll free at 1-800-387-2000.

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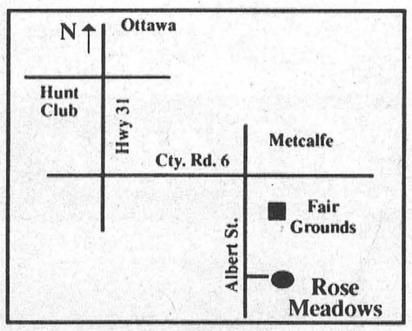

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Using a realtor paves the way to easier real estate transaction

Are you thinking of selling your first home? Without a doubt, your home is likely to be the largest possession you've ever bought or sold. Selling it, in particular, is a process that's bound to be a little nerve-wracking and emotional.

It requires in-depth knowledge and experience in a wide range of disciplines. You'll also need a clear understanding of the legal issues and potential pitfalls. After all, one wrong move can result in a lot of cost and frustration.

This is why it's essential to have a licensed real estate professional who belongs to a local real estate board on your team. He or she will work with you to help make the sale of your home a successful and satisfying experience.

Greater access

Realtors are experts when it comes to marketing homes. Only realtors can use the Multiple Listing Service to give your home maximum exposure. MLS is a computer-based system that relays valuable information about your home to hundreds of realtors and potential home buyers in your market.

Obviously, if your home receives maximum exposure, you're likely to attract more interested buyers than you would without a realtor.

Setting a price

Undoubtedly, setting a price for your home is an important, but difficult process. Again, this is where the services of a realtor prove invaluable. Realtors have the experience to help you understand how the market works so that you can decide upon a realistic price that meets your goals.

Realtors also pre-screen prospective buyers for you to make sure only those who are serious and financially qualified view your home. This can save you a great deal of time and frustration.

They will also develop a marketing plan to help your property receive maximum exposure. This is an intensive effort which consists of placing a "for sale"sign on the front lawn, arranging open houses for realtors and potential buyers, developing advertisements and feature sheets/mailers about your home.

A realtor will also arrange all showings of your property and will act as a negotiator between you and the buyer.

And once you have accepted an offer to purchase your home, your realtor will help ensure that all the proper paperwork is completed. He or she will also make sure that both parties meet the necessary conditions outlined in the agreement.

They will also continue to answer any questions you may have about the process.

The vast majority of people who sell their homes today do so with the aid of a realtor. And many people who do try to go it alone often change their minds and end up going with a realtor because the process just takes up too much time and is too complicated for them.

Home owners who try to sell on their own initially think they will save money because they won't have to pay a commission, but the fact is, most buyers equate a sign that says "For Sale by Owner" with a bargain. As a result, they'll probably offer less than fair market value.

As you can see, it pays to work with a professional. When you sell your home, you can count on a realtor to help you through this emotional and complex process.

This article is provided by local realtors and the Ontario Real Estate Association (OREA) for the benefit of consumers in the real estate market.



New kid in town

A new sign has popped up on properties for sale in the area. Steve Summers of Winchester Springs has joined the Coldwell Banker Coburn Realty team as a sales representative.
Press Photo — Fetterly

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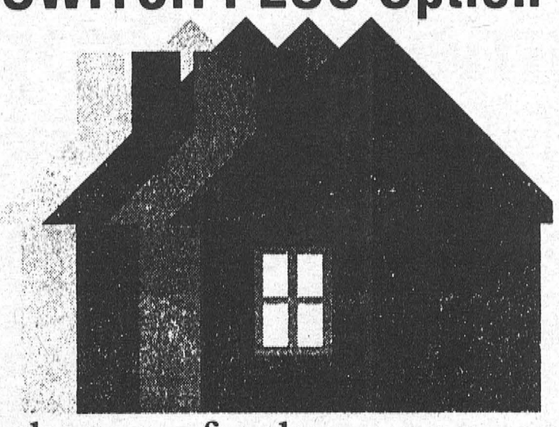

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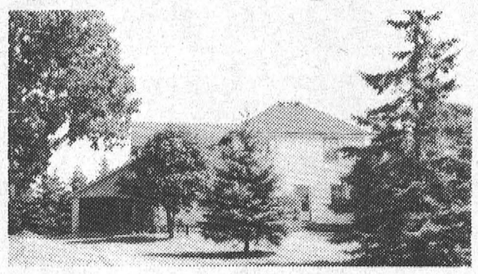
WINCHESTER. Three bedrooms, large main-floor family room, oil heat, convenient location. **$79,000.** (5659)



MORRISBURG AREA. Four bedrooms, renovated kitchen. Large, nicely landscaped lot. Gas heat. Easy access to Highway 401. **$105,900.** (5653)



GLEN BECKER. Lovely 2-bedroom bungalow, close to Morrisburg, Williamsburg, etc. Great location for commuters. Large rural lot. **$114,900.** (5673)



BEAUTIFUL CEDAR HOME in park-like setting. Iroquois area. Main-floor family room. Lots of hardwood floors, many extras. Extensive landscaping. **$179,500.** (5675)

APPROXIMATELY 35 ACRES
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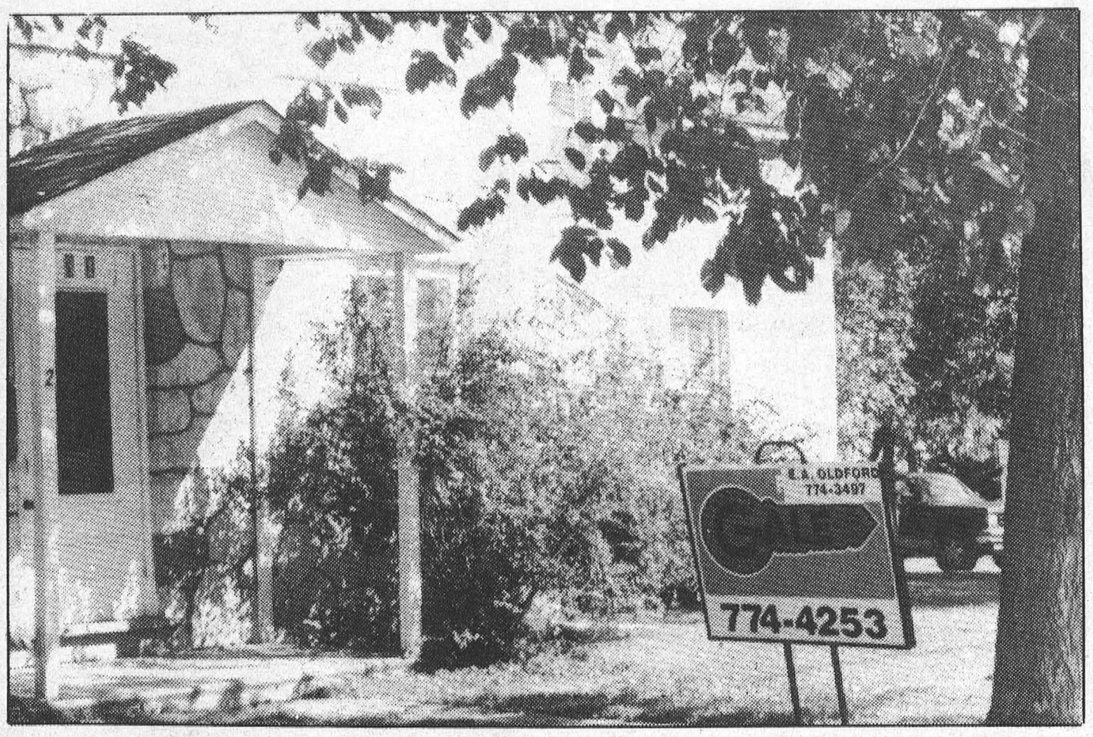

Lots of shade

Properties with a treed lot are very attractive to potential buyers. This one, located on St. Lawrence Street in Winchester also has investment potential. It is listed by "Butch" Oldford of Gale Real Estate Ltd. Press Photo — Fetterly

Ontario Home Week, September 22-28

Join in the fun across the province as realtors, homeowners and potential homeowners celebrate the many benefits of owning a home during Ontario Home Week, September 22 to 28.

"There's no place like home ownership" is the theme for this year's event.

"There are so many emotional and financial rewards that come with home ownership," says Ontario Real Estate Association (OREA) President, Richard Wood. "There really is no place like it!"

Wood says he hopes people will take advantage of Ontario Home Week to learn more about how they can make their dream of home ownership come true.

The OREA launched this event in 1980 to stress the importance of property rights. Today, it has expanded to celebrate the value of home ownership and strengthen the relationship between realtors, homeowners and their communities.

The OREA consists of 48 real estate boards. It represents 38,000 real estate brokers and salespeople in the province.

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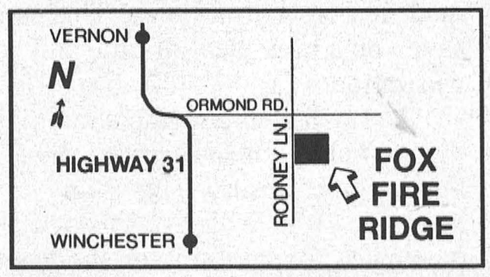

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$29,000 - RR1, Brinston - Bungalow, 1 bedroom, recent upgrades
$29,900 - Caravan Park - MOBILE HOME - 1+1 bedroom, POWER OF SALE!
$44,900 - RR1, Morrisburg - POWER OF SALE! 1-1/2-storey, 2 bedrooms
$50,000 - RR1, Iroquois - 1-1/2-storey, 3 bedrooms, small barn
$66,000 - RR1, Iroquois - Two houses for price of one! 3 and 4 bedrooms
$84,900 - Davis Dr., Iroquois - 2-storey, 3 bedrooms - CLOSE TO SCHOOLS!

COUNTRY!
$59,900 - Iroquois, RR1 - 1-1/2-storey, 2 bedrooms, well maintained!
$79,000+ - Dundela Rd. -1-1/2-storey, 3 bedrooms, acreage available!
$89,000 - Norgaard Rd. - 1-1/2-storey, 5 bedrooms, quiet location!
$109,900 - Brinston, Gilmour Rd. - 1-1/2-storey, 3 bedrooms, 2 acres, RENOVATED!

GREAT VALUE!
$109,900 - Morrisburg, Orchard Way - Bungalow, 2+1 bedrooms, IMMACULATE!
$110,000 - Morrisburg, Meikle St. - Brick bungalow, 3+2 bedrooms, 2 fireplaces! VALUE!

EXECUTIVE!
$149,900 - Williamsburg - Brick bungalow, 4 bedrooms, inground pool, RENOVATED!
$149,900 - Iroquois - 50-ACRE TREE FARM! 2-storey, 3 bedrooms, RECENT UPGRADES!
$205,000 - Iroquois, just east of town - 2-storey, 4 bedrooms, central air, 4.12 acres
$245,000 - Bayview Subdivision - 2-storey, 4 bedrooms, MANY QUALITY EXTRAS!

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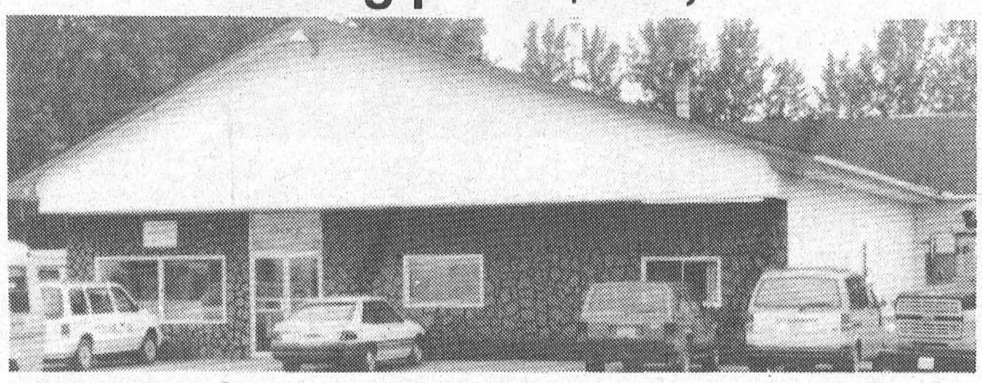

Located on 4.23 acres of land, the building has a total of 8,635 square feet of usable area. The property is zoned C-2 and is designated as Highway Commercial. There are 5 overhead doors with grade level access. The building can be easily divided into two sections.

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Are they chattels or fixtures?

If you're thinking of selling your home, you're probably wondering whether you should take the custom-made window coverings with you — or whether that entertainment unit you had specially made for your family room should really be sold with the house.

Undoubtedly, these items may be hard to part with. On the other hand, they will probably make your home much more attractive to potential purchasers if you include them in the sale. In fact, it's quite common for vendors to include some items that would normally be considered as 'chattels' — such as drapes and appliances — in the sale of their homes, as an extra incentive to buyers.

Fixtures — Fixtures, on the other hand, are a different matter altogether and are basically things that are attached to the property — like light sockets, a hot tub, or electric wall heaters.

The law is not always crystal clear about what constitutes a fixture — but your realtor will guide you through the listing process and help you decide and clarify what you want to include in the sale of your home.

Special circumstances — There may be special circumstances where something that might ordinarily be considered as a fixture is not to be included in the sale — like the antique chandelier you had imported from France.

Make sure this is clearly stated in the listing agreement — and more importantly — in the agreement of purchase and sale.

If stated in the listing, realtors will point out the various items that are not included in the sale to prospective buyers before an offer to purchase is made.

Remove from sight — If you are absolutely certain you want to keep certain items — like the bookcase you had made to blend with the unique woodwork in your home — you may even want to remove these items from your home before you put it up for sale. That way, no potential purchases will see them, fall in love with them and insist that they be included in the sale.

Some items on the property such as water heaters or water softeners are often provided on a rental basis. If this is the case, you should exclude the items from the purchase price and the purchaser should be asked to assume the rental.

Describe items to be included — Items that are to be included should be described along with their location in or on the property.

Remember, if you have questions or concerns, don't hesitate to talk to your realtor.

(This article is provided by local realtors and the Ontario Real Estate Association (OREA) for the benefit of consumers in the real estate market.)

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Beautifully landscaped lot on Cass Cres., nicely decorated 3-bedroom family home with deck, patio, garage and interlock driveway. Also casement windows throughout. A pleasure to show.



Great starter home with nice lot and garage on Ottawa Street. Priced to sell. With municipal water. Don't pass this one by.



A 200'x250' commercial lot on County Rd. 3 across from Geggie's Hardware entrance. One of the most highly traveled areas around Winchester. High and dry.



48.49-acre hobby farm. 3-bedroom house, 49'x29' barn with stable cleaner, stacker, granary, feed tank and hen house. Also self-contained 12'x60' mobile to rent with own well and septic.

PHONE STEVE AT 774-3408

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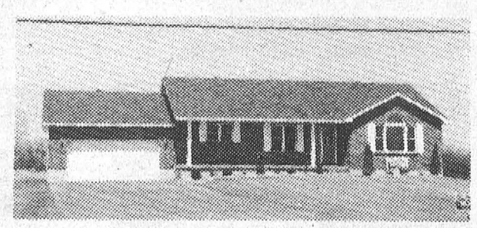
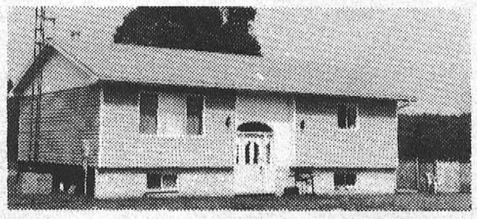
KYLE DRIVE, MORRISBURG. Three + two bedrooms, dining room, living room fireplace, kitchen with ample cupboards, island and enclosed laundry hook-ups, family room and two baths. Well maintained inside and out. **ASKING $149,900.** MLS



LAKESHORE DRIVE. With view of St. Lawrence River, three bedrooms, two baths, kitchen with dining area and living room facing south, main-floor laundry area. Full basement for possible expansion. **ASKING $149,000.**



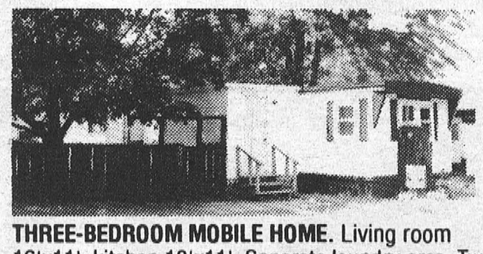
LOUDEN TERRACE, MORRISBURG. Two bedrooms, oak finished kitchen with patio doors to deck, separate dining room and partially finished third bedroom, office/den, family room, workshop and utility room on lower level. **ASKING $104,900.** MLS



WILLIAMSBURG TOWNSHIP. Four-year-old two-bedroom raised bungalow with open concept living room, eat-in kitchen, oil/wood furnace and detached garage. Close to school and golf course. **ASKING $79,900.** MLS



WILLIAMSBURG. Four bedrooms, kitchen/dining area, main-floor family room and 1-1/2 baths. Gas heat. Great family home offering space and convenience. Close to Hwy. 31. **ASKING $72,900.**



THREE-BEDROOM MOBILE HOME. Living room 16'x11', kitchen 10'x11'. Separate laundry area. Two storage sheds. Included are stove, fridge, washer and dryer. **ASKING $31,500.** MLS

Karen W. Gorrell, Broker/Owner - **Res.: 543-3195**
Margaret Booth, Associate Broker - **Res.: 989-3188**
John H. Miller, Sales Representative - **Res.: 543-3195**
Charles (Chuck) Barkley, Sales Representative - **Res.: 448-3660**

10 REASONS TO USE AN APPRAISER WITH THE AACI OR CRA DESIGNATION...

Knowing the value of real estate is critical today. Reduce your liability and be assured of reliable real estate appraisals by using professional real estate appraisers with designations from the Appraisal Institute of Canada.

HERE'S WHY:

☑ **1 INDEPENDENT, OBJECTIVE VALUATION.** The AACI or CRA is required to provide a completely **objective** opinion of value, independent of any other business interests.

☑ **2 SOLID PROFESSIONAL TRAINING.** Institute designations are **earned**, not awarded, after a rigorous program of educational courses, many of which are university-level.

☑ **3 PROVEN VALUATION EXPERIENCE.** Institute-designated members earn their designation after **demonstrated, supervised** appraisal experience in the market.

☑ **4 CAREER COMMITMENT.** Appraisers with institute designations are committed to a career in the appraisal profession. It's not just a sideline.

☑ **5 ONGOING PROFESSIONAL DEVELOPMENT.** The institute has a program of mandatory recertification of its designations - that means members are current and prepared.

☑ **6 SELF-REGULATION.** There is no legislation in Ontario governing the practice of real estate appraisal. The Appraisal Institute governs its members through a strict Code of Ethics and Standards of Professional Practice. It's a code with teeth - members who do not follow the rules are disciplined up to and including expulsion.

☑ **7 ONGOING PARTNERSHIP WITH LENDERS.** The Appraisal Institute regularly meets with representatives from Canada's lenders and bodies such as the Canada Deposit Insurance Corporation and CMHC to discuss industry concerns.

☑ **8 PUBLIC INTEREST.** The Appraisal Institute is committed to protecting the public interest; that's why programs such as the liability insurance have been developed.

☑ **9 UNIVERSAL ACCEPTABILITY.** Appraisals done by designated institute members are accepted not only by Canadian lenders but also by judicial and regulatory bodies, for purposes of divorce and arbitration among others.

☑ **10 A HISTORY OF COMMITMENT.** Appraisal Institute designations represent more than 50 years of commitment to real estate appraisal as a profession.

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Ray McNamara, AACI
REAL ESTATE APPRAISER
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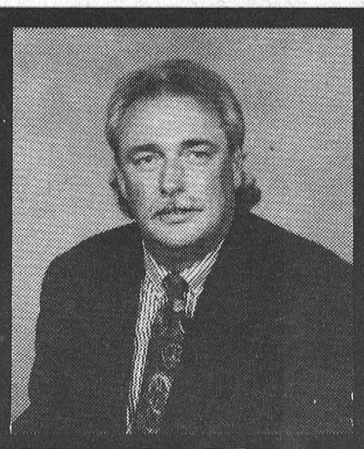

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$89,900



TRUE VALUE. Country size oak kitchen, patio doors to deck and pool, dining, huge living room, family room 26x12, 4 bedrooms, insulated sun porch. Don't hesitate.

$89,000



BRICK BUNGALOW, California kitchen, dining w/patio doors to deck, living room w/beamed ceiling, rec room, 4 bedrooms, heated garage/workshop/ loft 20x24, new 1995 oil furnace.

$87,000



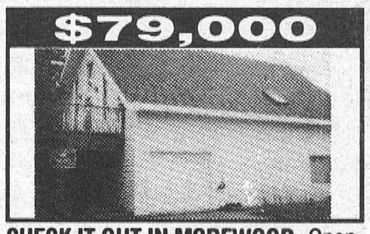
SUPER RENOVATED 2-storey, 3-bedroom home, country kitchen, family room, raised living room, 2 baths, double garage, workshop, patio, paved drive, gas plus central air.

$99,500



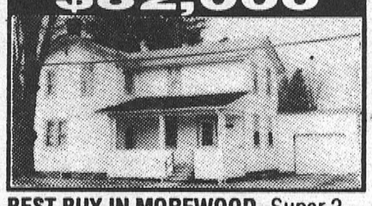
A RARE FIND. Shows like a new home. Country kitchen, dining, family room, hardwood floors, 3 bedrooms, 2 baths, gas heat/central air, 2 verandahs, immediate possession.

$79,000



CHECK IT OUT IN MOREWOOD. Open concept 2-storey, 3-bedroom home, cathedral ceilings, soaring windows, skylights, oak kitchen, dining, family room, 2 baths, balcony, much more.

$82,000



BEST BUY IN MOREWOOD. Super 2-storey, 4-bedroom home on 63x246 treed lot. Features new siding 1995, fresh paint, economical oil heat. Paved drive, garage. 30 minutes to city.

$119,900



STUNNING ACHIEVEMENT. Hardwood floors, designer tin ceilings, detailed woodwork, living room w/fireplace, formal dining, gourmet oak kitchen/ island, 4 bedrooms, 2 baths, more.

$137,500



COUNTRY COMFORTS on 4.31 acres. Gourmet oak kitchen, formal dining, huge living room, rec room w/brick wall, woodstove, 3+2 bedrooms, 3 baths, laundry/mud room, garage.

$79,000



CALLING ALL FIRST-TIME BUYERS! Super 4-bedroom home on .68 treed acres, immediate possession. New siding and windows, economical oil heat. Stroll to parks, river, shopping.

$69,000



VALUE PRICING! Family room w/woodstove, patio doors to deck and treed/hedged lot, country kitchen, dining, renovated throughout. Gas furnace, 35 minutes to city.

$104,500



YOUR COUNTRY DREAMER. Sunny foyer, living room w/bay window, gourmet oak kitchen, dining w/patio doors to pool, 3 bedrooms, 2 baths, rec room, double garage, workshop.

$169,000



AMAZING STONE HOUSE. Family room, cathedral beamed ceiling, 4 skylights, formal dining, country kitchen, built-in appliances, 2 baths, Jacuzzi, pine floors, Pella windows.

$99,900



CUSTOM BRICK AND CEDAR HOME. Features oak kitchen, dining w/patio doors to huge deck, raised living room w/skylight, family room, 3 bedrooms, gas furnace. A best buy.

$89,900



NESTLED IN THE TREES. Stroll to school, park, river. Family room w/gas fireplace, oak kitchen, dining, living room w/corner windows, laundry, 2 baths, workshop, central air, garage.

$109,900



GRANDMA IS SELLING HER HOME. All-brick 3-bedroom bungalow on 1-acre treed lot across from St. Lawrence River, plus double brick garage. Neat and tidy. Don't hesitate!

$112,500



SPARKLING WINCHESTER HI-RANCH. Owner transferred. Kitchen w/wainscotting, dining, rec room 22x17, 2 baths, 3+1 bedrooms. Deck, carport, treed/fenced lot, gas heat.

$154,500



PRESTIGIOUS ADDRESS. Gourmet oak kitchen, 5 appliances, dining, family room, games room, rec room, living room w/stone fireplace, deck, patios, dynamic landscaping, more.

$89,500



COUNTRY PERFECT ON 3 ACRES. Hobby farmer's delight, country kitchen w/woodstove, hardwood floors, tin ceilings, 4 bedrooms, 2 baths/whirlpool, garage, treed lot.

$139,500



BELIEVE IT! Family room, rec room, games room, oak kitchen, dining, 3 bedrooms, 2 baths, colonial package, central air, central vac, oil heat, double garage. Immediate possession.

$289,900



PRESTIGIOUS LOCATION. Dynamic 2,600+ sq. ft. brick home in Morrisburg. Just a stroll to St. Lawrence River. See the difference quality makes in this truly amazing unique home.

$129,500



DECOR PLUS ON 3 TREED ACRES. Original woodwork, tin ceilings, pine floors, country kitchen w/woodstove, dining, family room, sun room, deck/ patio, complete renovations, more.

$129,500



SUPER SPACIOUS, foyer w/pine railings, french doors, oak kitchen w/ lunch bar, living room w/bay window, woodstove, 3 bedrooms, master 19x19, colonial pkg., double garage.

$92,500



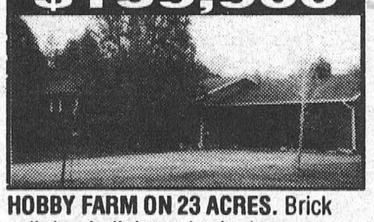
SIMPLY IRRESISTIBLE! Family room w/woodstove, new kitchen, dining, living room w/woodstove, hardwood floors, 4 bedrooms, 2 baths, sun porch, deck, new siding, gas heat. Treed lot.

$77,000



VENDOR SAYS 'SELL'. Ideal first or retirement bungalow, newer windows, vinyl siding, economical oil heat, deck overlooking treed lot. Why pay rent when you can own?

$159,900



HOBBY FARM ON 23 ACRES. Brick split level, dining w/patio doors, kitchen w/built-in appliances, sunken living room, rec room, fireplace, 3 bedrooms, 3 baths, insulated horse barn.

$99,900



THE PRICE IS RIGHT. Foyer w/octagon window, dining w/patio doors to deck, Euro kitchen, 3 appliances, living room w/bay window, 3+2 bedrooms, 2 baths, rec room. Move in now!

$75,000



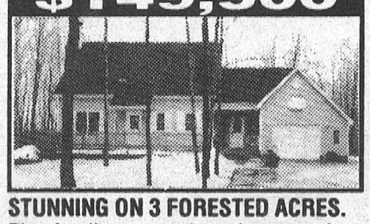
VENDOR SAYS 'SELL'. Renovated 2-storey, 3-bedroom home on double 106x113 treed/groomed lot. Plus family room, 2 decks and only 35 minutes to city.

$145,000



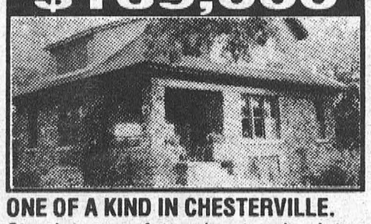
WISHES DO COME TRUE. Custom 3-bedroom split, 1-acre treed lot. Country oak kitchen, dining/deck, huge living room, cedar family room, 3 baths, laundry/mud room, garage.

$149,500



STUNNING ON 3 FORESTED ACRES. Pine family room w/woodstove, oak kitchen, dining, hobby/ laundry/mud rooms, workshop, 4 bedrooms, 2 baths/whirlpool, verandah, deck, more.

$169,000



ONE OF A KIND IN CHESTERVILLE. Step into your future by stepping into this historic cobblestone (rounded field stone), truly unique riverfront home circa 1916.

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