



Cristina's Beaches HomeWatch

Number 1 Agent for Prudential Properties Plus 1998, 1999, 2000, 2001, 2002

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NOVEMBER 25, 2003

SPECIAL POINTS OF INTEREST:

- Finance 100+%
- How To Turn Your Home Into A Hot Property In 7 Days.
- No Down Payment No Problem.
- Mortgage Plus Improvement Program.
- Tips On Showing.
- Preparing Your Home For Showing.
- Income Property Investment For Everyone.
- Vendor's Tips For A Quicker Sale.
- Home Insurance And How To Protect Yourself.
- Investors Guide To Return On Improvements.

See these and other similar articles in my 'Tips & Tactics' section at:

www.cristina.ca

Mortgages For The Self-Employed

What is new and exciting for 2004 to help you step into the home of your dreams?

The most exiting program is a new program from Scotia Bank for the self employed . In order to qualify the self employed person needs to have been self employed for at least three years, should have their notice of assessment from Revenue Canada for the last three years as well. One of the other stipulations is that

they should not owe any money to Revenue Canada. If this is the case, they can still qualify, as



long as they agree to pay the amount owing before the day the home closes.

A good credit rating is a must to qualify. The purchase price limit for this

program is \$ 500,000 for owner occupied homes, it is different for investment properties.

So there are not many excuses not to fulfill your New Years Resolution and step into the home of your dreams this year.

Give me or Gary Curtis, Manager at Scotia Bank, (416-729-1476) a call anytime to discuss this or any other program.

The Scotia Mortgage for Self-Employed:

If you're self-employed, a professional or in commission-based sales with good credit rating, getting approved for a mortgage can be frustrating.

Now the Scotia mortgage for self-employed makes buying a home easier than ever, with a sim-

plified credit approval process. With as little as a 15% down payment toward your home purchase, you may be able to qualify for an insured mortgage with us.

+A simple process and less cash down means you'll have more time and

money to spend on other important things- like running your business.

For any further information, please give me a call:

Gary Curtis

Mortgage Manager
Scotiabank

416-729-1476 (direct)
1-800-805-9452 (24hr)

Cristina van Blommestein Bus: 694-3336 Cell: 606-4663

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Self-Employed... No Problem!



The Scotiabank has introduced a mortgage program for self-employed people, which makes it possible to purchase a home without needing income to qualify. The client must meet certain requirements: They must be self-employed for at least 3 years and must

provide 3 years of Notice of Assessment most recent) from Revenue Canada. There must not be any taxes owing to Revenue Canada.

The client can put as little as 15% down payment (from own resources), and purchase a home (principal residence only) up to \$500,000 and DO NOT need income to qualify. The GE-Capital insurance premium is 3.65%.

Let me illustrate for you:

Purchase price	\$500,000.00
Down payment	\$ 75,000.00
Mortgage Amount	\$425,000.00
GE- Ins. Fee (3.65%)	\$ 15,512.50
Total Mortgage	\$440,512.50

This is an excellent program for self-employed people looking to purchase a home and don't show a lot of income.

For further information please call :

Gary Curtis
Mortgage Manager
ScotiaBank
416-729-1476 (direct)

“So there are not many excuses not to fulfill your New Years Resolution and step into the home of your dreams this year”

Free How-To Seminar

As part of my ongoing 'How-To' seminars I am pleased to present the next in the series this coming **December 10, 2003.**
1:00 - 3:00 PM
2152 Queen St. E.

The guest speaker will be Gary Curtis of ScotiaBank who will take us through the ins and outs of :

'Mortgage Financing for the Self-Employed'.

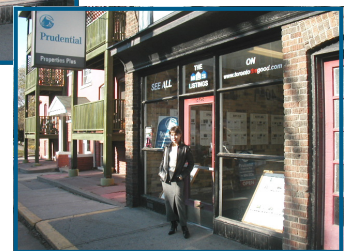
Attendance is **free** and all are cordially invited.

R.S.V.P.
Cristina van Blommestein
416-694-3336 or
416-606-4663

Cristina Now At Queen St.

Prudential Properties Plus is proud to announce that Cristina van Blommestein will now be available at the Queen Street office, on a limited basis, for consultation and personal assistance with any of your home buy-

ing or selling needs. You are invited to drop by or call for an appointment. Dec. schedule is as follows:
Mon.—Wed. | 1 PM-5 PM
Thurs. & Fri. | 1 PM-3 PM
5 PM-7 PM
Sat. | 11AM-1PM



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