



Teves Newsletter

“HELPING YOU MAKE INTELLIGENT DECISIONS”

PLEASE VISIT MY NEW AND IMPROVED WEBSITE

FERNANDO TEVES*

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WINDOW CONDENSATION

Window condensation results from high levels of humidity in the house. To help reduce condensation follow some simple steps:

Check if you have an humidifier, it could be too high.

Have furnace fan on at all times, this circulates air.

Keep room doors open to promote air circulation.

Use washroom fans when taking hot showers/ baths and exhaust fans when cooking.

Allow air to reach windows by having a little opening on shutter and/or blinds.

Check humidity levels if need install a dehumidifier or call a professional to help you.

FEATURE OF THE WEEK



LISTED AND SOLD BY FERNANDO TEVES

\$1,797,000.00

An Inspired Luxurious Estate or Idyllic Natural Settings And Breathtaking Views On 47 Acres In Caledon

PLEASE VISIT MY WEBSITE FOR MORE INFORMATION AND SEE VIRTUAL TOUR

MARKET WATCH

In December 2009 TREB reported 5,541 sales in GTA.

The average price for Brampton's W23 and W24 for 2009 was \$320,009 and \$337,356 respectively.

“After a slow start to the year, existing home sales rebounded during the second half of 2009. As consumer confidence improved, many households moved to take advantage of affordable home ownership opportunities in the GTA.” said TREB President Tom Lebour.

If you too are thinking of investing in real estate, call today for a personal and confidential appointment.

MORTGAGE RATES

Residential Mortgage Rates

PRIME RATE 2.25%
VARIABLE 1.95%
5 YR CLD 3.79%

*OAC RATES MAY CHANGE WITHOUT NOTICE

If your Mortgage is up for renewal, make sure to consult Fernando Teves for personal advice and recommendation.



INVESTMENTS ABROAD

If you are considering investing outside Canada, always ensure your offers to purchase are conditional upon Lawyer's approval and on home inspections by qualified professionals

For instance some homes in Florida may contain harmful drywall manufactured in China that can cause serious health problems, it is predicted 20,000 homes are affected by this type of drywall.

Research and educate yourself before making any decisions.

HARMONIZED SALES TAX

DO NOT ALLOW HST INFLUENCE YOUR BUYING DECISION, ONLY BUY WHEN YOU ARE READY!

The HST will not apply to resale homes. Buyers of new homes will receive a rebate of up to \$24,000 depending of the price of the new home. This rebate ensures that buyers of new homes priced up to \$400,000 will, on average, pay no more or possibly even less tax than under the PST system.

MY SERVICES

FREE Professional Advice
FREE Market Evaluation
INNOVATIVE Marketing
FULL-TIME Representation
EXCEPTIONAL Service
EXPOSURE ... EXPOSURE



Private Financing Exclusive To My Clients (OAC)*

PRUDENTIAL VENDEX REALTY, BROKERAGE

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Prudential

Vendex Realty, Brokerage