



**FERNANDO TEVES\***

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# Teves Newsletter

**"HELPING YOU MAKE INTELLIGENT DECISIONS"**

PLEASE VISIT MY WEBSITE TO SEE MY LISTINGS AND VIRTUAL TOURS

## SOCIAL MEDIA

The National Association of Real Estate recent reports, concluded that over 90% of home buyers and sellers, search the Internet when thinking of buying or selling. 88% of those consumers used services of a Real Estate Professional. In the last few years Internet has changed dramatically how people communicate, social media has increased in popularity and Real Estate is no different. One of my online strategies is Virtual Tours on all my listings which exposes them to all social media such as YouTube, Homezilla, Real Estate Vine, Home Trader, Google amongst many others. My main goals when using social media are: one...make sure on line consumers can find my listings and two...leave them speechless.

## I AM HERE TO HELP YOU

If you are thinking about buying or selling a home, you are probably experiencing a lot of different emotions. There are so many decisions and you want to ensure you make the right ones. The key is learning about your Real Estate and Mortgage choices and I am here to help you! With expert Real Estate and Financial advice, personalized service and a wide range of solutions for all types of home buyers and home sellers, I can help you make the right choices for you!

## FEATURE OF THE WEEK



**LARGE BUNGALOW  
ON 10 ACRES IN  
CALEDON!!!  
\$874,700.00**

**MLS#W1917964**

### FEATURES

**4+1 Bedrooms  
Finished Walk Out Basement  
Detached Oversize 4 Car  
Garage**

**PLEASE VISIT MY WEBSITE  
FOR MORE INFORMATION  
AND VIRTUAL TOUR**

## ATTENTION INVESTORS

Thinking of investing in real estate, call today for a personal and confidential appointment.

**I can assist you with:**

- **Finding the best mortgage rates**
- **Private finance for additional savings**
- **Tenants for your investment properties including rental applications and credit checks**

## MARKET WATCH

In September TREB reported 6,310 sales, a 23% dip from 8,196 sales reported in September 09. Through the first 9 months of the year, sales were up 4% compared to same period in 2009. Sales in the 2nd half of 2010 were lower, representing a balancing out period following record sales in the later half of 2009 and first few months of 2010. The average price for September transactions was \$427,329-up 5% compared to average of \$406,877 reported in September 2009. "Resale homes in the GTA remain affordable and the share of average household income going toward a mortgage payment on the average priced home in the GTA remains within accepted lending guidelines."

## MY SERVICES

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



**Private Financing Exclusive  
To My Clients (OAC)\***

## MORTGAGE RATES

### Residential Mortgage Rates

<b>PRIME RATE</b>	<b>3.00%</b>
<b>VARIABLE</b>	<b>2.10%</b>
<b>5 YR CLD</b>	<b>3.49%</b>

\*OAC RATES MAY CHANGE WITHOUT NOTICE

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



## Prudential

**Vendex Realty,  
Brokerage**

**4 McLaughlin Road South  
Brampton, Ontario  
L6X 4T3**

**905-452-7272**

TOLL FREE

**1-888-560-6972**

**\* Sales Representative**