

KAPELERIS REAL ESTATE INSIDER

OUR COMMUNITY / Your Source for Real Estate Info in MISSISSAUGA / Mar 7, 2014 - Vol 004



WHAT'S INSIDE:

Better Looking Floors create more Desirable Home, Page 5
Divorce: What You Need to Know About Your House, Your Mortgage and Taxes, PAGE 7

RE/MAX Legacy Realty Inc.
INDEPENDENTLY OWNED & OPERATED BROKERAGE

AVOID BEING MORTGAGE POOR WITH PLANNING

You're 29 years old. You've been in a solid job for a couple of years and your partner has a good job, too, giving you a gross household income of \$125,000 a year.

The housing market has recovered after the dip caused by tougher lending rules and prices continue to rise, so it might be time to act and leave renting behind. Interest rates are holding steady at still-low rates. And your parents are ready to gift you a healthy down payment.

Now it's time to determine how much you can afford. Online mortgage calculators, of which there are many, will provide a rough idea. And this is where many people start. You could click on RBC Royal Bank's calculator and punch in the numbers, which include your income and debt information. Other sites may ask for slightly different numbers, but the process is generally the same.

(Continue on page 5)



JUST LISTED \$442,000

3546 Ashcroft Cres

totally renovated bungalow, new kitchen granite counters, new baths, hardwood thru-out, pot lights, fin. bsmt. sep. entrance. won't last call to view

**ADVERTISE
YOUR HOUSE
HERE**



ONLY \$749,000

456 Apache Crt.

New listing (Exclusive) AMAZING 4 br. 2750 sq. ft. 9ft. ceilings, open concept, double door entry, finished basement. Asking \$749,000 call now to view!



MUST SELL!! ASKING \$239,000

217 - 3504 Hurontario St

Hurontario/fairview, executive building with all the amenities beautiful 1+1 br. 2nd floor facing east, walkout to balcony.



\$768,000

5504 Shorecrest

Streetsville 3100 sq. ft. 2 master bdrms. ideal for large family \$768,000



MUST BE SEEN!! \$1,999,000

203- 261 Church St

Luxurious 2500 sq. ft. london style condo in downtown oakville, indoor/outdoor fireplace, no expense spared

25 YEARS EXPERIENCE = RESULTS!

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KAPELERIS TEAM

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* Not intended to solicit buyers or sellers currently under contract with brokerage.





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Seminar on Home Staging, Feng Shui and Preparing Your Home for Sale



Learn what you need to know before listing your home!

Seminar on Home Staging and Selling Your Home quickly for top dollar!

Staging your home has never been more important in today's "buyers" market. To ensure the sale of your property, Louis and Carmela Kapeleris, Real Estate Brokers, Accredited Buyer Representative,

Home stager certification are among the first to offer and present a great seminar on Home Staging and Real Estate Enhancements for home owners selling their home or thinking of selling their home.

The 1 hour seminar is very informative with easy to understand information on what home owners can and should do prior to putting their house on the market and what changes yield the best return on their investment.

The seminar will teach you the difference between living in your home and selling your house.

It's a fun and interactive work shop!

Participants are encouraged to bring photos of a room in their house they would like advice on.

All participants will receive a copy of our detailed check list "Preparing your House for Sale" which includes detailed tasks to complete for your homes interior and exterior.

Feng Shui guide to selling your home!

All participants will also receive a simple guide to feng shui priorities that will create good feng shui energy Whether in your present house, or if you are looking to buy a new

house that has good feng shui feeling, there are some simple, basic feng shui guidelines that can help you.

As a bonus We have also put together a list of helpful home remedies with Secrets of the trade.

And You will also receive a complimentary credit towards our real estate market evaluation services in addition to a private in-home staging consultation with Louis and Carmela Kapeleris and their Real Estate Team.

Your home is one of your most valuable assets! Don't you want to yield the best possible return on your investment and maximize your homes' equity? A well staged home is the wisest investment you can make!

Please bring your questions and photos. Refreshments will be served. Door prizes, Draws and Giveaways!

For workshop dates and more information please contact Louis or Carmela Kapeleris at info@kapeleris.com - Call or text 416-543-6887

Mortgage 101: Where to start

...Comes from Cover.

There will be property taxes, homeowner's insurance, utilities and regular maintenance. There may be emergencies, such as a leaking roof, a broken furnace or a flooded basement. There could be landscaping, snow removal costs or condo fees. All this needs to be rolled into the budgeting process. "You may have to buy a lawnmower," Ms. Parsons says with a laugh. "A lot of people don't think about these things."

Mary Stergiadis, principal for Ontario business development at Canada Mortgage and Housing Corp., explains some guidelines for determining a target home price.

There's total shelter costs, which include monthly payments for principal and interest, taxes, heating and half of a condo fee, if there is one. (According to industry standards, half of the fee is seen to represent true shelter costs, while the other half includes things like condo maintenance.) This total is divided by monthly gross household income. As a general rule, the total monthly housing costs should be no more than 35% of gross household monthly income.

Then there is the total debt-servicing-ratio calculation, which adds other monthly debt payments to shelter costs. This total is divided by gross monthly income. Again, as a general rule, servicing these costs

should be no more than 42% of gross household income.

CMHC has a suite of online calculators to help homebuyers crunch the numbers. "If they are over the ratios that are allowable within the industry, they would have to look at lowering the mortgage," Ms. Stergiadis says.

At this point, you might think a less expensive property might be more reasonable. But it sometimes happens, though less often, that people find they qualify to borrow more than they expected. Once a target price has been established, it's time to apply for a pre-approved mortgage.

A pre-approval will help you refine the process and know exactly what you have to work with when you find the right place and are ready to make an offer. A pre-approval entails a credit check and information such as the rate being offered (usually locked in for 120 days), as well prepayment options. Ask for details about such closing costs as land transfer taxes and legal fees.

A word of caution: A preapproval is not a final approval, so make sure you know what the conditions of getting final approval are and that you can meet them. If you go out and lease a new Mercedes before closing, you could end up with a nasty surprise about your ability to qualify. And don't forget to save a little for that new lawn mower.

CHECK OUT WHAT OUR CLIENTS ARE SAYING ABOUT LOUIS AND CARMELA;





CALL US FOR FREE HOME EVALUATION 416-315-4949



GORGEOUS HOME \$649,900

Excellent Floor Plan For Entertaining Or Large Family. High Ceilings. Hardwood Floors. Bright, Large Eat-In Kitchen W Access To Covered Patio /Deck. Separate Formal Dining Room. Spacious Living Room. Family Rm W Fireplace. 4 Large Bedrooms Upstairs. Contemporary Finished Basement Suite W Sep Entrance. Wide Driveway Fits Up To 6 Cars.



STUNNING MATTAMY \$699,000

Sought After Neighbourhood Near Streetsville.9 Ft Ceilings.Gleaming Hrdwd Flrs&Calif Shutters T/O.Large Foyer.Main Flr Laundry Has Interior Access To Garage & Stairs To Bsmt. Dble Sided Gas Frplc In Main Flr Fam O/C To Kit.Loads Of Storage & W/O To Yard.4 Large Bdrms, Master W/I Closet, Sep Shower Stall. W/I Linen Cupboard.



MOVE IN NOW \$724,900

Offering Over 2700 S.F And In Absolute Move In Shape Residing On A 40 Foot Premium Lot That Backs Onto A Partial Wooded Area Of The Britannia Farm Giving You Absolute Tranquility And A Vast Clear View!! 9' Main Floor Ceilings!! All 4 Bedrooms Are A Great Size With Extra Large Closets Including 2 In Master W/ Jacuzzi Tub! Great Layout!

LUXURY HOMES



FABULOUS MINEOLA LIVE \$1,899,000

Work Opportunity Which Is Situated On A Treed & Mature 133.07X127.27 Ft Lot! Great Investment, An Absolutely Unique Property Suitable For Residential &/Or Professional Use. Work & Live In, Zoning To Medical/Professional In The Final Stage, Currently Used As A Medical Specialist.



!! \$1,099,900

Sprawling Glen Williams Estate Home Located In Sought After Wildwood Estates & Offers 3800 Square Ft Of Above Grade Living Space, 3 Car Garage. Dble Dr Entry Leads To A Grand 2 Storey Foyer That Features Travertine Flooring. Oversized Gourmet Kit Offers Upgraded Cabinetry, Granite Countertops.



!! \$1,744,990

Welcome To This Grand 2 Story Home In The Meadows Of The Glen, A One-Of-A-Kind Award Winning Community With 91 Distinctively Designed Homes Surrounded By Spectacular Rolling Meadows, Forest And Conservation Lands. This French Normandy Inspired 3,850 Square Foot Home Sits On A .39 Acre Lot, Is Detailed With Stone And Brick Accents And Backs Onto Conservation.



BRIDLEPATH \$1,688,000

Prestigious, 5000 sq ft executive family home in Bridlepath. Over \$146k spent on designer renos. Nanny suite on 2nd level & brand new basement. Master retreat has 5 piece bath with tub & glass shower, two closets & walk out balcony! Near UofT, 403, Credit River Walk & so much more.

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AN IMMACULATE CUSTOM BUILT HOME! \$2,499,850

Approx 8000'Of Luxury Living Space!Approx One Acre Of Secluded Ravine Lot In Prestigious Lorne Park Estates!Features 3 Car Garage,Inground Concrete Pool W/Waterfall,Hot Tub,9.5' Ceilings,Wrap-Around Multi Decks,Custom Kitchen,5+1 Bedrm,8 Washrms,2 Staircases To Upper & Lower Levels & Completely Finished Above Grade Lower Level W/Multiple Walkouts.



!! \$631,900

4 Br And 4 Wr Detached With 9 Ft Ceilings On Main. Gourmet Eat In Kitchen W/Marble Backsplash, High End S.S Appliances Gas Stove! 3 Sided Fireplace In Family Room & Living/Dining Combination, Both W/Gleaming Wood Floors! 2 Br Finished Basement W/Sep. Entrance & Laundry Rented 900 (Tenant Can Stay Or Leave). Deck, No Sidewalk - Room For 6 Cars! Garage Door Opener. Hardwood On 2nd Floor.



!! \$634,900

Immaculate Condition Come In And See,You'll Love It!This Home Is Absolutely Gorgeous!Front Porch W/Floor Fin.In Stone,Double Door Entry To Large Foyer,Oak Staircase W/Iron Spindles Provides Access To 4 Large Sized Bdrms,Master W/4Pc Ens.&W/I Closet.Inviting Family Rm,Comfortable Living&Dining,Spacious Kit.W/Eat In Area&W/O To Interlocked Patio&Walkways.



!! \$649,900

Absolutely Stunning 4Bdrm Home In Prestigious Meadowvale Village. Stunning Open Concept Liv/Fam Rm, Gleaming Oak Hardwood Flr On The Main Flr & Upper Hallway, Oak Staircase, Main Floor Laundry W/Garage Access.Bright Kitchen W/Breakfast Area & Walkout To Fenced Backyard.Master Retreat W/Bay Window, His/Her Closet, Luxurious 5Pc Ensuite Bath W/Corner Soaker Tub & Sep Shower.

* Not intended to solicit buyers or sellers currently under contract with brokerage.

To get your home sold, call us now 416-315-4949



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Homes For Sale



POWER OF SALE \$435.000!!

Detached home in Hamilton, Extensively Renovated, Lots of upgrades, Large lot with pool.



POWER OF SALE \$259.900!!

Cond. Apt. in Brampton, 2 bed/2 bath and 1250 sq/ft., Fantastic Corner Suite, With Panoramic Views. A Must See.



POWER OF SALE \$234.900!!

East Mall Area - Condo Townhouse, 3 bed/ 3 bath, 1200+ sqft. Renovated And Updated, Large Spacious 2-Storey With Huge Balcony In Fabulous Central Etobicoke. Unbeatable Value.



POWER OF SALE \$199.000!!

Condo Apt. Under 5 years old, 1 Bedroom Plus Den, Looks Very Good. In Desired Area in Brampton.

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POWER OF SALE \$178,500

Beautiful 2 Bed/ 2 Bath CONdo Apt. in The Western Rd Area, Approx. 1,200+ sqft



FLETCHER'S CREEK! \$374,900

1249 Square Feet As Per Builder's Plan! Beautiful All Brick Semi-Detached Link Freehold Townhome! No Maintenance Fees! 3 Bedrooms! 2 1/2 Baths! 9 Foot Ceilings On Main Floor! Walkout From Breakfast Area To Deck And Fully Fenced Backyard!



MUST SEE HOME \$389,900

Amazing Property Only Linked By Garage From 1 Side. 3 Bdrms, All Excellent Size W/ Modern Wshrms On 2nd Floor. Main Floor Offers Separate Liv/Family Rm W/ Hardwood Floor, Eat In Kitchen. W/O To Yard & Separate Entrance To Bsmt. It Is Well Kept. Must See Home. Close To Plaza, Bus Stop, Place Of Worship, Park & Much More. Show It Today.



RENOVATED \$449,900

A Must See! This 3 Bedroom, 4 Baths Home Has Been Completely Upgraded With Top Of The Line Finishes! Remodeled Kitchen With Granite, Ceramics And Stainless Fridge, Stove, Built-In Microwave And Dishwasher.



WHAT A PRICE! \$450,000

Pie-Shaped Lot With 1.5 Garage Spaces. This Updated Home On A Child-Friendly Street In Lisgar Feat: Wood-Burning F/P In The Open Concept Family Rm Off The Reno'd Kitchen, Hardwood In Bdrms (No Carpet In House Except Stairs).

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2000 SQ FT \$494,900

This Sunfilled Large Design With Open Concept, Upgraded Kitchen With Granite Countertop, Undermount Sink, Upgraded Backsplash And Rear Balcony, Overlooking Private Rearyard. 9" Ceiling In Living/ Dining Room/Kitchen.

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27 Easy Fix Up Tips To Give You The Competitive Edge When Selling your Home

Because your home may well be your largest investment, selling it is probably one of the most important decisions you will make in your life and once you have made that decision, you'll want to sell your home for the highest price in the shortest time possible without compromising your sanity.

Before you place your home on the market, here's a way to help you to be as prepared as possible. To assist home sellers, a new industry report has just been released called "27

Valuable Tips That You Should Know to Get Your Home Sold Fast and For Top Dollar."

It tackles the important issues you need to know to make your home competitive in today's tough, aggressive marketplace. Through these 27 tips, you will discover how to protect and capitalize on your most important investment, reduce stress, be in control of your situation, and make the most profit possible. In this report you'll discover how to avoid financial disappointment or worse, a

financial disaster when selling your home. Using a common-sense approach, you get the straight facts about what can make or break the sale of your home.

You owe it to yourself to learn how these important tips will give you the competitive edge to get your home sold fast and for the most amount of money.

To order your free report call us at 416-315-4949

Better Looking Floors create more Desirable Home

When a prospective buyer views your home, one of the major considerations is the appearance and condition of your floors or floor coverings. Replacing older, worn carpets represents a significant cost as well as a health concern with those suffering respiratory problems.

Wooden floors, in an unacceptable condition are seen as being costly to refinish by traditional sanding methods or as an even more costly outlay if the floors are replaced. Even if the cost of the above alternatives is acceptable, the time it takes to complete them can adversely impact on the purchaser's move-in date. With your home on the market, the above considerations can adversely affect the time your home is on the market as well as the offers tendered.

Mr. Sandless offers a revolutionary method to refinish your floors without all the difficulties of sanding. Using a process like traditional screening, but with a non-toxic solution, the Mr. Sandless service can prepare the floors in a much better way than a light sanding can. At the same time, there is no odour, no cleanup whatsoever, and no disruption or noise to deal with. Its completely "GREEN CERTIFIED" service is completed in just hours. Each floor that is refinished is sealed with



multiple coats of its trade secret commercial sealer and finish for years of durability and a better overall look than urethane. Its finishes offer you three sheens: matte, satin (semi gloss) or high-gloss. Mr. Sandless also offers a range of services for every type of wooden floor, from carpet removal to trim replacement. Its service can even be used on laminate and composite floors.

When it comes to "century" homes, Mr. Sandless can help. The purchasers of these older, classic homes want the look and feel that reflects the fine workmanship and attention to detail reflected in the home. They want the floors to display the "patina" that has developed over

the last 100-plus years. Additionally, they want to have the sheen and appearance of a well-maintained floor. Mr. Sandless' non-sanding service allows their desires to be met. Using the same methodology that the company uses on floors, it can also be applied to refinish the trim and panelling typically found in this type of home.

Mr. Sandless is a trusted name in the industry and has appeared on HGTV and recently repaired and refinished one of the main public rooms in Casa Loma.

For further information, visit Mr. Sandless on YouTube.com or at www.mrsandless.com.

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Mississauga Homes For Sale

HURONTARIO	STREETSVILLE	LORNE PARK	LISGAR	CLARKSON	DIXIE
Detached 18 Available	Detached 8 Available	Detached 70 Available	Detached 15 Available	Detached 31 Available	Condo Towns 2 Available
Semi 4 Available	Semi 1 Available	Semi 1 Available	Semi 7 Available	Semi 3 Available	Condo Apt 2 Available
MEADOWVALE	ERINMILLS	PORT CREDIT	APPLEWOOD	CITY CENTRE	MINEOLA
Detached 12 Available	Detached 24 Available	Detached 22 Available	Detached 20 Available	Detached 0 Available	Detached 37 Available
Semi 10 Available	Condo Towns 8 Available	Condo Towns 5 Available	Condo Towns 5 Available	Semi 1 Available	CREDIT VIEW Detached 7 Available
Condo Town 13 Available	Condo Apt 16 Available	Condo Apt 5 Available	Condo Apt 17 Available	Condo Town 21 Available	Condo Apt 5 Available
Condo Apt 13 Available				Condo Apt 364 Available	

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CROSSWORD PUZZLE

Across

1. Mistake (4-2)
4. Female sovereign (5)
8. Young bears (4)
9. Everybody (8)
10. Satan (7)
12. Brilliant (5)
13. Crop planted for its oil (4)
14. Mends a shoe (5)
17. Hungarian composer (5)
20. Garden tools (4)
22. Compel (5)
23. Stored away (7)
24. Large hill (8)
25. Repeat (4)
26. Inheritors (5)

Down

27. Move with great speed (6)
1. Reaping-hooks (7)
2. Hobby (7)
3. Like better (6)
5. Disentangle (7)
6. Develops in stages (7)
7. Give food to (4)
11. Taxes (5)
15. Unhurried ease (7)
16. Refuge (7)
18. Underwriter (7)
19. Larva of frogs (7)
21. Stink (6)
22. Let fall in a mass (4)

CHECK OUT WHAT OUR CLIENTS ARE SAYING ABOUT LOUIS AND CARMELA;

LAST ISSUE SOLUTION

1	5	2	4	8	9	3	7	6
7	3	9	2	5	6	8	4	1
4	6	8	3	7	1	2	9	5
3	8	7	1	2	4	6	5	9
5	9	1	7	6	3	4	2	8
2	4	6	8	9	5	7	1	3
9	1	4	6	3	7	5	8	2
6	2	5	9	4	8	1	3	7
8	7	3	5	1	2	9	6	4

3 JACS ARABIC MATS SPOT
 4 RAL MANAGE INEE TARE
 5 INA MIGNON TEXT ALBA
 6 ONT GONEAR THEWATER
 7 SEER LORE SEW NET
 8 ESSEE TIARA REGALE
 9 EDNA STINT ATEN
 10 THEKEYSOFTHEKINGDOM
 11 OAL RENTE SNARER
 12 RIDES ETAS EXACTER
 13 LECTO ROTTERS TIRANA
 14 SESTINA STOA NESTS
 15 NORRIS HOTEL ETRER
 16 HOWGREENWASMYVALLEY
 17 TORO SARIS RAVE
 18 NGORA MENSA EVADED
 19 EY ARS GOTH EMILE
 20 THECIDERHOUSERULES
 21 ALE CANE TOSSES SANA
 22 LAS ANTE EMEERS ETAL
 23 IIST STOP DEARTO REST

SUDOKU

	9		2			7	3	
			4			6		
1	5				6			
		4			9			
			2		1			
			6			4		
			7				8	5
		9				8		
2	6			5				1

Fill in the grid above, so that each row of 9 squares, each column of nine and each section of nine (three squares by three) contains the numbers . 1 through 9 in any order. There is only one solution for the puzzle and the numbers shown can NOT be changed.

Divorce: What You Need to Know About Your House, Your Mortgage and Taxes

How to Avoid Costly Housing Mistakes in the Midst of a Divorce.

Divorce is a tough situation which opens up many emotional and financial issues to be solved. One of the most important decisions is what to do about the house.

In the midst of the heavy emotional and financial turmoil, what you need most is some non-emotional, straight-forward, specific answers. Once you know how a divorce affects your home, your mortgage and taxes, critical decisions are easier. Neutral, third party information can help you make logical, rather than emotional decisions.

Probably the first decision is whether you want to continue living in the house. Will the familiar surroundings bring you comfort and emotional security, or unpleasant memories? Do you want to minimize change by staying where you are, or sell your home and move to a new place that offers a new start?

Only you can answer these questions, but there will almost certainly be some financial repercussions to your decision process. What can you afford? Can you manage the old house on your new budget? Is refinancing possible? Or is it better to



sell and buy? How much house can you buy on your new budget? The purpose of this report is to help you ask the right questions so you can make informed decisions that will be right for your situation.

Get your free report: email info@kapeleris.com or call us for a private confidential interview or over-the-phone no obligation consultation.

Mark your calendars for the National Home Show presented by Re/Max.



North America's largest display of all things home and garden: March 14-23, 2014 at the Direct Energy Centre, Toronto. Get inspired, see innovative products, shop great deals and seek expert advice all under one roof. With over 750 exhibitors showcasing their best and newest products and services – you simply won't want to miss this fantastic event!

Be sure to catch one of the many celebrity guest speakers such as Bryan Bauemler and Sarah Richardson from HGTV.

When you visit the National Home Show you will also receive same-day admission to Canada Blooms – 1 Ticket, 2 Great Events and parking is FREE weekdays after 4pm.

To find out more visit www.nationalhomeshow.com and we hope to see you there!

Like us on Facebook for a chance to WIN one of 10 pairs of VIP TICKETS with exclusive benefits.

www.facebook.com/ManchisiTeam

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EXPERIENCE = RESULTS

25 YEARS EXPERIENCE = RESULTS!



SOLD

FOR SALE

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Office: **905.270.8840**



**TO GET YOUR HOME
SOLD CALL US NOW.**

TESTIMONIALS

Joseph & Patricia Abdool

We would like to thank you for all your hard work on our behalf. Your professional counselling combined with your sincere caring for us was so appreciated, as it was a difficult time for us. You made it very smooth and as problem free as possible. We would definitely recommend you again & again.

Michele and Larry Veredaro

Your dedication to the Real Estate field is admirable and is without the hard sell tactics many agents employ, in addition, while most associations between agent and vendor would normally cease after the completed transaction, you have continued to keep in touch, even visiting after our daughter was born. It is completely without hesitation that we would recommend you again & again!

Catherine and Joseph Perreria

It is very nice to know that there are agents like yourselves out there in the Real Estate profession; agents with integrity and honesty. You both continued to keep us motivated and working towards our goal. We appreciate it and look forward to working with you again in the future.

Caroline Lessaud, New Home Builder

Together you are the real "Dynamic Duo". It seems you client's benefit when you work together as a team. You have great knowledge of your local market and have established positive working relationships with other professionals in the field.



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