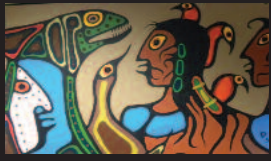


KAPELERIS REAL ESTATE INSIDER

OUR COMMUNITY / *Your Source for Real Estate Info in MISSISSAUGA* / FEB 7, 2014 - Vol 002



WHAT'S INSIDE:

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Date	Payment	Principal	Interest
01/01/2009	2,850.00	5,396.77	5,807.11
02/01/2009	2,850.00	5,388.88	5,809.55
03/01/2009	2,850.00	5,381.02	5,812.00
04/01/2009	2,850.00	5,373.16	5,814.45
05/01/2009	2,850.00	5,365.30	5,816.90
06/01/2009	2,850.00	5,357.44	5,819.35
07/01/2009	2,850.00	5,349.58	5,821.80
08/01/2009	2,850.00	5,341.72	5,824.25
09/01/2009	2,850.00	5,333.86	5,826.70
10/01/2009	2,850.00	5,326.00	5,829.15
11/01/2009	2,850.00	5,318.14	5,831.60
12/01/2009	2,850.00	5,310.28	5,834.05

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 INDEPENDENTLY OWNED & OPERATED
 BROKERAGE



MISSISSAUGA This city has something for everyone

Mississauga is now recognized as Canada's 6th largest and fastest growing city with a population of 713,443 as of the Canada 2011 Census representing various cultures from around the world. It is also regarded as one of the most diverse cities in Canada as well. It is situated on the outskirts of the province's capital, Toronto, which allows people to have all the amenities of a large city, but with significantly lower costs of living.



TWO FAMILY HOME \$775,000

5504 Shorecrest

Gorgeous 3100 sq.ft. 4brdm incl. nanny suite, fin.bsmt.Hardwood floors,open concept. Inlaw suite in prof. fin. bsmt. Renovated kitchen, reno baths, neutral modern decor. Spacious.



MISSISSAUGA

5628 Freshwater Dr

Stunning 3br.semi-det.hardwood flrs,fin bsmt.,upgraded kit.with granite counters.Thomas/10th.line. Prime location. Close to all amenities.



HURONTARIO ONLY \$435,000

4635 Regents Terr 37

End Unit Siding On To The Cooksville Creek!! Huge Backyard Executive T.H. Complex. Main Floor Den With Bay Window. Live In The Heart Of The City, Close To All Amenities And Major Highways.



DOWNTOWN OAKVILLE \$1,999,000

203- 261 Church St

London Style Luxury Condo- Downsvew Kitchen And Luxurious Architectural Finishes- Large Terrace With Indoor/Outdoor Fireplace- Approx. 2,444 Sq Ft. With 10' Ceilings, Open Concept.



HERITAGE HILLS \$684,900

5368 Heritage Hills Blvd

Great Home In A Family Oriented Neighbourhood, 4 Large Bedrooms, Hardwood And Ceramic Floors, Oak Stairs, Main Floor Laundry.



720SQ FT CONDO \$249,900

217 - 3504 Hurontario St

Very Well Kept 1 Br + Den Condo. Upgraded Suite 9' Ceilings, Granite Countertop And Brk. Area. Central Miss. Location Near Sq One. Eden Park Built And Designed.

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POST YOUR MISSISSAUGA PHOTOS, PROMOTE YOUR BUSINESS OR YOUR HOME FOR SALE AND/OR COMMUNITY EVENTS ON OUR MISSISSAUGA COMMUNITY FACEBOOK FAN PAGE

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WWW.FACEBOOK.COM/KAPELERISREALESTATE

About Louis & Carmela Kapeleris

Our Team Values

We believe that/in

- Exceptional service, trust and honesty to our clients
- Creating a home like environment that is safe, comfortable and caring
- Encourage team work ,sharing and collaboration
- Continue learning through excellence, innovation, and diversity
- Commitment to enhance the quality of life and consumer needs
- Open Communication and Direct Response follow up to our clients
- We believe in information and providing Value to our clients
- Knowledge is power, but experience brings Results
- Over 50 years combined Real Estate and Marketing experience
- Exploring unique ways to bring extraordinary results
- Following our Core principals
- Possess Passion, Strong vision and Commitment Plan



Why did you get into the Real Estate Business?

It was a passion that we had from a very young age watching Our parents buying, selling, leasing and renovating properties. Real Estate. We learned that it is all about the numbers, building equity and profit share. We were very excited to share our experiences and knowledge with everyone and help them make money too. Our clients were impressed with our knowledge and we started helping them with first- time ownership, move-up buying, , luxury ownership, down-sizing and eventually their own investment portfolios.

The opportunity to help people make money and purchase their own dream homes was a gratifying for them and put a smile on our face. It gave us both a great deal of satisfaction that words cannot describe along with a great sense of pride and the opportunity to create friendships that we knew would last a lifetime.

What makes you different from other agents?

We put People first...not properties. We treat our clients as if they were family and friends and provide them with the best business proposition possible.

Through our passionate vision and commitment plan we achieve astounding results, We work hard every day and we produce immediate results.

We have a proven track record. We have sold over 29 million dollars in real estate and have negotiated thousands of transactions.

We have lived in Mississauga for over 25 years. We are Brokers, Accredited Buyer Representatives including International Real Estate Specialist with over 50 years combined real estate experiece.

We know the neighbourhoods, we know the houses, floor plans we have sold more than 85% of the homes ourselves to our own buyers, having experienced first- hand and been involved in the building and development of a lot of the Mississauga neighbourhoods and communities. In the past 25 years we have worked every type of market from recession prices to 14 per cent interest rate, the crash in 1990 to speculation, pre-construction, and assignments. We are strong negotiators and knowledgeable professionals. We have a unique extensive marketing plan, top-notch technology together with a strong exclusive database of qualified buyers that only a true authority or Veteran in the Real Estate Field could ever have the experience to achieve.

Date	Payment	Principal	Interest	Balance
8/1/2009	\$ 2,143.96	\$ 536.77	\$ 1,607.19	
9/1/2009	\$ 2,143.96	\$ 538.84	\$ 1,605.12	
10/1/2009	\$ 2,143.96	\$ 540.92	\$ 1,603.20	
11/1/2009	\$ 2,143.96	\$ 543.00	\$ 1,601.24	
12/1/2009	\$ 2,143.96	\$ 545.10	\$ 1,599.14	
1/1/2010	\$ 2,143.96	\$ 547.20	\$ 1,596.94	
2/1/2010	\$ 2,143.96	\$ 549.31	\$ 1,594.63	
3/1/2010	\$ 2,143.96	\$ 551.42	\$ 1,592.21	
4/1/2010	\$ 2,143.96	\$ 553.55	\$ 1,589.66	
5/1/2010	\$ 2,143.96	\$ 555.68	\$ 1,586.98	
6/1/2010	\$ 2,143.96	\$ 557.82	\$ 1,584.16	
7/1/2010	\$ 2,143.96	\$ 559.97	\$ 1,581.19	
8/1/2010	\$ 2,143.96	\$ 562.13	\$ 1,578.06	
9/1/2010	\$ 2,143.96	\$ 564.30	\$ 1,574.76	
10/1/2010	\$ 2,143.96	\$ 566.48	\$ 1,571.28	
11/1/2010	\$ 2,143.96	\$ 568.67	\$ 1,567.61	

How Amortization Works

Half you know how mortgages work, then you probably know a little about amortization. For the uninitiated, amortization is a method for paying off both the principle of the mortgage loan and the interest in one fixed monthly payment. Amortization is calculated precisely to pay off both principle and interest over a set period of time, known as the term of the loan. Amortization comes from that same Old French root as "mortgage" and means the "killing down" or "extinguishing" of debt over time.

The beauty of amortization lies in its consistency. Every single monthly mortgage payment over the 30-year term of the loan is exactly the same amount. If you take out a \$150,000 mortgage at a 5 percent annual interest rate, amortization allows you to pay \$805.23 each and every month. That amount lets you to pay back both the principal of the mortgage (\$150,000) and the total compounded interest (\$139,883.68) in exactly 30 years, in 360 monthly installments. The interesting part of amortization is that every mortgage payment, despite being equal, contains different amounts of principal and interest. But we'll talk more about that later.

There's also a second use of the word amortization, this time in business accounting. This type of amortization refers to the accounting practice of spreading out the cost of a business expense over a number of years. Why would a business want to do this? So it doesn't have to report a big, one-time loss on its balance sheet. Instead, it can soften the blow of the expense -- and give the investment time to bear fruit -- by amortizing it over as many as 20 years. We'll also discuss that in more detail, but for now, let's go back to mortgages and see how amortization is both a blessing and a hidden curse to homeowners.

By Dave Roos from howstuffworks.com is a freelance writer and organic farmer based in Pittsburgh, Pa.



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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



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.



ENTERTAINER'S PARADISE! \$1,295,000

Custom Built Bungalow In Prestigious Lorne Park. Features 3-Car Garage, Large Lot, Stunning Landscaping, Hardwood Throughout, Video Surveillance System. Kitchen Features Granite Counters & Backsplash, Ss Appl. W/O To Yard. O/C Great Rm Feats Gf, Skylight, W/O To Pool, Main & Master Bths Reno'd ('12).



MODERN BUNGALOW \$1,459,000

Nestled On A Beautiful 95X130 Lot With Towering Mature Trees In The Heart Of Lorne Park! Enjoy The Open Concept Design With Soaring Ceilings, Unique Glass Conservatory Addition & Expansive Windows That Let In Loads Of Natural Light!



BEAUTIFUL BUNGALOW \$1,495,000

Approx 4,100 Sq Ft 4+2 Bdrm, 5 Bath Exec Home Located In Sought After Lorne Park! This Home Features Spacious Principal Rooms, Hardwood Flooring Throughout, A Main Floor Library/Den & Gorgeous Reno Bath,

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KAPELERIS TEAM

**TO GET YOUR HOME SOLD
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MEADOW WOOD \$1,789,000

9Ft Ceilings, Centre Hall Plan, Main Floor Office, Open Spiral Staircase,Limestone, Granite & Hardwood Floors, Expansive Windows, Decorative Columns, Professionally Landscaped With Loads Of Mature Perennials And Custom Stone-Scape!



MAPLE BEACH \$449,900

Well Kept 4 Bedroom Home In Desirable Area. Hardwood Floors Throughout, Crown Mouldings On Main Level. Open Concept. Finished Basement With Rec. Room And Bedroom. Concrete Walkway & Large Deck In Backyard With Tool Shed. Include: Fridge, Stove, Dishwasher, Washer & Dryer, All Window Coverings. Immediate Closing Preferred But Flexible. Central Air. Show & Sell! Property Shows 10+.



VINTAGE GATE ARE \$469,888

Custom Interior Thru Out This 12 Year New Open Concept Bungalow*Boasts Oodles Of Extras* Over 3000 Ft Of Living Space*Stripped Hrdwd Flrs On Main Fl* Skylight, Cathedral Ceilings* Bsmnt W/Rec Room, Games Room Or Workshop, 2 Bedrooms + Bath...Could Install Sep Entrance & Kitchen For Added Income***Granite Front Porch**This Beauty Screams Class!!



SALDALWOOD AREA \$479,000

Spectacular 1875 Sq. Ft. Goldpark 3 Large Bedroom All Brick Detached Home On A Sought After Crescent. Open Concept Floor Plan With 9 Ft Ceilings On Main & 2nd Flr. Eat-In Kitchen With Breakfast Bar, Ceramic Floors And Walk Out To Deck. Beautiful Hardwood Floors Thru-Out And Hardwood Staircase.

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

ADVERTISE YOUR HOME HERE!

Homes For Sale



LOCATION, LOCATION \$540,000

3 Bdrm, 3 Bath Home In Desirable Lisgar Location. Close To Schools, Go, Hwy 401 & Shopping Centre. Bright, Large Kitchen W/Cathedral Clg, Centre Island & Parquet Floor. Double Sided Fireplace. Open Concept.



WINSTON CHURCHILL \$555,000

Great Detached Home In Quiet Mississauga Area, Close To 401 & Go Train. New Windows Thru Out. New Paint Job Throughout The House. New Hardwood Main Floor And 2nd Level Bedrooms. Kitchen Is Newly Renovated.



HURONTARIO ONLY \$435,000

Beautifully Maintained 4 Bedroom Detached Home With Finished Basement, 2.5 Baths And Double Garage. Home Features Upgraded Kitchen With Granite, Ceramics. Hardwood Floors, Upgraded Ensuite Bath.



DETACHED IN TRINITY \$498,000

Detached, All Brick, 4 Bedroom, 3 Bath, On A Premium Lot In High Demand Location (Walk To Trinity Common). New Custom Ensuite. New Roof. Cobblestone In Driveway And Porch Area.



TOWNHOME, DBL. GARAGE \$345,000

1780 Square Foot End Unit Townhome W/Double Car Garage. Located On Extra Large Lot With Private Side Yard W/Neighbouring Golf Course! Featuring Family Room With Cozy Gas Fireplace. Bright Living/Dining Room W/Hardwood Floor. Spacious Master Bedroom With Walk In Closet And Ensuite Bath W/Seperate Shower. W/O To Fenced Over Sized Backyard From Ground Floor Rec Room. Garage Access From The House.



EAST CREDIT \$739,900

Gorgeous Move-In Ready Exec Home In Demand Family Neighborhood. Large Corner Lot W/Private Side Yard & Meticulously Landscaped Gardens. Major Upgrades Inside & Out.



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 Bsm. 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 Frige, 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.

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

The Art Gallery of Mississauga (AGM)

Kapeleris promote local artists. It was one of the joint ventures between business and arts world. They are also contributing members of the Art Gallery of Mississauga.

Mississauga is Canada's 6th largest city, located on the shores of Lake Ontario. Its diversity and beauty make Mississauga a preferred destination. Whether you choose an activity-packed weekend or a relaxing getaway, your stay will be memorable here.

The Art Gallery of Mississauga (AGM) is a public, not-for-profit art gallery located in the Mississauga Civic Centre right on Celebration Square across from Square One Mall. The AGM is proud to admit people free of charge, serve communities, and provide positive visual art experiences for all visitors.

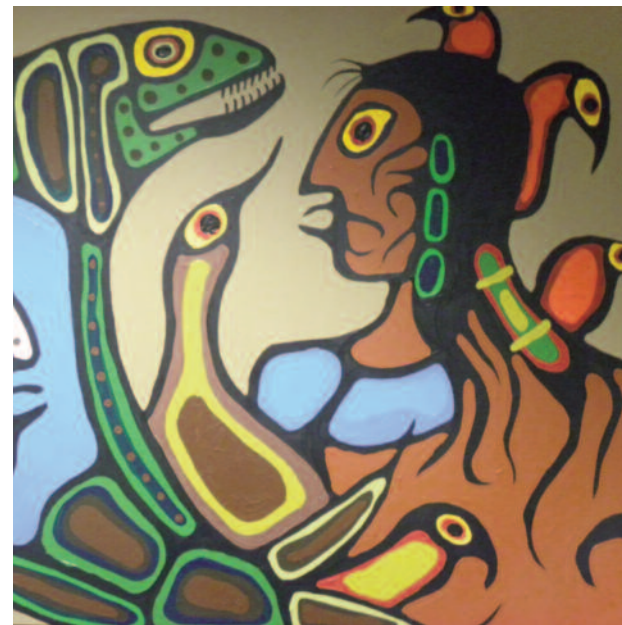
Laidlaw Hall and Galleria at the Living Arts Centre. The exhibition gallery operates on an annual rotating schedule of approximately 7 exhibitions. The season runs from September to August with a one-week closure during

December and a three-week closure between August and September. As a general rule, the Coordinator schedules exhibitions at least one fiscal year in advance in order to ensure that gallery content compliments other programming within the Centre

The Blackwood Gallery at University of Toronto at Mississauga

The Blackwood Gallery is a contemporary art gallery situated on the Mississauga campus of the University of Toronto. The Gallery presents curated exhibitions featuring the work of local, national, and international professional artists. The main space of the Gallery is located in room 140 of the Kaneff Centre on Inner Circle Road. The Blackwood has an additional exhibition space, the e|gallery, on the ground floor of the Communication, Culture, and Information Technology Building (CCT). The Blackwood also programs the Bernie Miller Lightbox on the outside of South Building.

Visual Arts Mississauga (VAM) is the City's only visual arts not-for-profit charitable organization of its kind providing affordable



Norval Morrisseau, The Artist with Old Friends, 1988, acrylic on canvas.

arts programming for the community. The Visual Arts Mississauga Art Centre features 633.91 m2 of purpose-built space divided into five studio classrooms, an exhibition gallery and an administrative hub.

National Home Show is happening in Toronto

Are you looking to go to Home Show? Carmela & Louis Kapeleris are giving away free home show tickets. Call us now at 416-543-6887.

We have celebrity guests coming over. The show is happening from March 14-23, For more information check out their website; www.nationalhomeshow.com



Catch Bryan on the Unilock Main Stage presented by HGTV on March 23 at 2:00pm.



Catch Sarah on the Unilock Main Stage presented by HGTV on March 16 at 1:00pm.

The Major of Mississauga

Hazel McCallion, née Journeaux, MCM (born February 14, 1921) is the mayor of Mississauga, Ontario. McCallion has been Mississauga's mayor for 35 years, holding office since 1978. She is affectionately called "Hurricane Hazel" by supporters and the media at large for her vibrant, outspoken style of no-nonsense politics.

She was easily re-elected in October 2010 for her 12th consecutive term, holding a 76% majority of the votes, and has often been re-elected without conducting a campaign. She has been voted the second most popular mayor in the world and was made a Member of the Order of Canada in 2005.[2] She is also a Member of the Order of Merit of the Federal Republic of Germany.



Lead Paint in Your Home, Beware!

Most Lead Exposure Comes From Dust, Chips

Before it was banned, lead was used in paint, gasoline, water pipes, solder, pottery, and many other products. As a result, lead can be found in dust, paint, soil, drinking water, and food.

Lead paint that is in good condition does not pose an immediate hazard. The greatest problem with lead paint comes from the paint disintegrating over time

and covering floors and other surfaces with dust and chips. People then breathe in or ingest the substance, which then gets absorbed into the bloodstream.

Lead Poisoning Causes Severe Health Problems

High levels of lead in children can lead to delayed mental and physical development, brain damage, neurological impairments, learning disabilities, behavioral problems, and

reduced attention span. Pregnant women who are exposed to lead are at risk of abnormal development of their fetuses. They are also at higher risk for miscarriages and still births.

In children and adults, lead poisoning can cause hypertension, irritability, muscle and joint impairment and pain, nerve and brain damage, anemia, reduced kidney function, seizures, coma, and death.



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Mississauga Homes For Sale

HURONTARIO

Detached

24 Available

Semi

4 Available

Condo Apt

90 Available

STREETSVILLE

Detached

6 Available

Semi

1 Available

Condo Apt

8 Available

LORNE PARK

Detached

70 Available

Semi

1 Available

Condo Town

1 Available

MINEOLA

Detached

37 Available

Condo Town

1 Available

APPLEWOOD

Detached

13 Available

Condo Towns

5 Available

Condo Apt

17 Available

MAVIS-ERINDALE

Condo Apt

1 Available

CLARKSON

Detached

27 Available

Semi

5 Available

Condo Town

10 Available

PORT CREDIT

Detached

18 Available

Condo Towns

5 Available

Condo Apt

5 Available

CITY CENTRE

Detached

26 Available

Semi

1 Available

Condo Town

21 Available

Condo Apt

439 Available

LISGAR

Detached

15 Available

Semi

10 Available

Condo Town

3 Available

Condo Apt

1 Available

ERINMILLS

Detached

31 Available

Condo Towns

14 Available

Condo Apt

40 Available

CREDIT VIEW

Detached

14 Available

Condo Apt

5 Available

DIXIE

Condo Towns

2 Available

Condo Apt

2 Available

MEADOWVALE

Detached

35 Available

Semi

10 Available

Condo Town

12 Available

Condo Apt

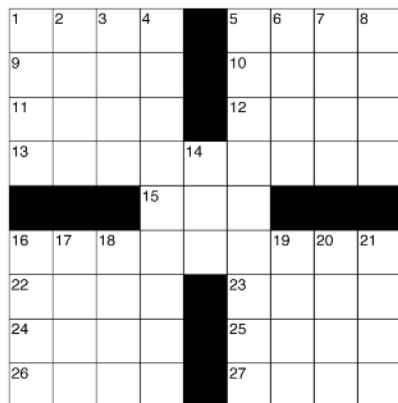
19 Available

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CROSSWORD PUZZLE

ACROSS

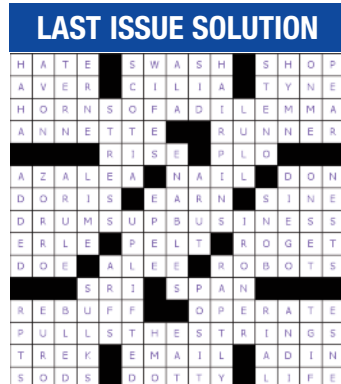
- 1 Ye ___ Shoppe
- 5 Prison division
- 9 10 stroke hole?
- 10 Black and white treat
- 11 Baldwin who played in Beetlejuice
- 12 Move toward
- 13 Barney Stinson catchphrase
- 15 Falsehood
- 16 2003 Ryan Reynolds heist film
- 22 Traditional knowledge
- 23 Emit as vapor
- 24 Unseal
- 25 Secondhand
- 26 "Hey you!" at the library
- 27 "It's been a while" in SMS lingo



DOWN

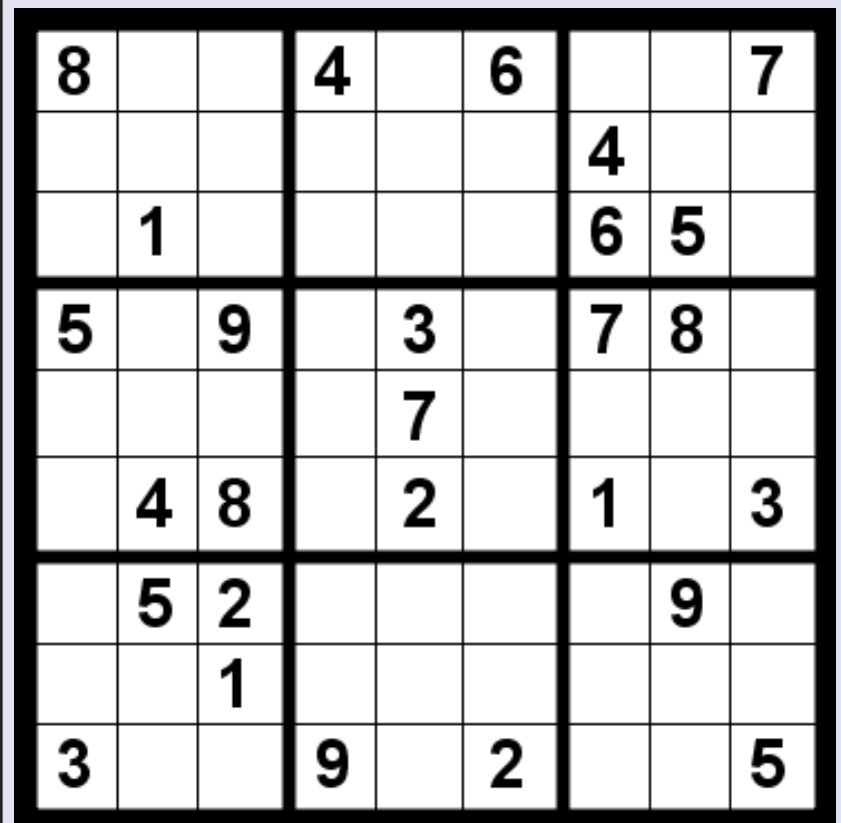
- 1 Australia's national gemstone
- 2 French feminine and masculine articles
- 3 Small amount of residue
- 4 Mr. Burns catchphrase
- 5 "It's a ___ Life"
- 6 Length by width
- 7 Hitchcock's "___ Window"
- 8 "Hunky-___"
- 14 Small bite
- 16 Film failure
- 17 "___! I did it again"
- 18 Raw materials
- 19 Remove and replace
- 20 Warning sign
- 21 FBI agents

By Veronica Louis



CHECK OUT WHAT OUR CLIENTS ARE SAYING ABOUT LOUIS AND CARMELA;
[HTTPS://WWW.YOUTUBE.COM/WATCH?V=QHMRCLOUHS4](https://www.youtube.com/watch?v=QHMRCLOUHS4)

SUDOKU



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.

Bridge Financing: How to Own Two Houses Briefly



What if you're unable to perfectly dovetail the sale of one house with the purchase of another? You may own no houses for a time, in which case you'll have money in the bank and will need a temporary place to live. Or you may own two houses at once. The following suggestions should help you deal with such juggling acts:

Borrow down payment money for the second house from family or friends. Point out that you need help for only a short period, and offer a competitive interest rate. Give the person making the loan a promissory note, secured by a second mortgage (deed of trust) on your new house. Try to arrange it so that no monthly payments are due until your first house sells. Be warned, however, that depending on your financial situation, institutional mortgage lenders may refuse to approve a loan where the down payment doesn't come from your own resources.

Get a bridge loan from a financial institution. If you have no other choice, it may be possible to borrow money from a bank or other lender to bridge the period between when you close on your new house and when you get your money from the sale of your old one. This idea is that you take out a short-term loan on your existing house, using it toward the down payment and closing costs on your new house, and repaying it when your first house sells. Bridge loans can, however, be far more expensive than regular mortgage or home equity loans (higher upfront payments as well as interest rates), and they're not easy to qualify for -- you have to have plenty of equity in your current home and enough income to pay both mortgage payments indefinitely. The requirements all-but negate the benefits of the loan!

From, "Selling Your House in a Tough Market," by Ilona Bray and Alayna Schroeder

Meet Louis & Carmela at Kids Fest on Feb 15th & 16th in Toronto

Canada's largest indoor inflatable Festival – is doubling its size for 2012 to offer more than 100,000 square feet of fun over Family Day weekend!

Blown up and ready for play will be 38 of some of North America's largest indoor inflatable rides. Kids will jump, bounce, slide, crawl and laugh their way through the day.

All this, in addition to shows, child entertainers, activities, games, crafts, character meet-and-greets, face painting, pony rides and more!

Geared toward children 12 and under, this weekend will be chalked full of entertainment! Admission to Kids-Fest is FREE, although wristbands must be purchased to enjoy the inflatables. Buy online and save \$2 before February 15th.

Included with the FREE admission will be a number of activities and stage shows:

- Meet The LORAX, title character of Universal Studios' new Dr. Seuss movie!



- Meet Larry the Cucumber and Bob the Tomato from the popular Veggie Tales!
- Birds of Prey shows
- Magic and juggling shows
- Kids entertainers
- An expanded Children's Market Place, and more!

- And for a little extra fee, kids can enjoy pony rides, carnival games and rock exploring/sluice mining.

Toronto Kids-Fest is presented in part by Love Our City.

International Centre Address: 6900 Airport Rd. Mississauga Ontario Canada L4V 1E8

YOU CAN ADVERTISE YOUR COMMUNITY EVENT IN THIS PAPER; CALL KAPELERIS 416-543-6887

Carmela's Favorite Recipes - Butter Chicken

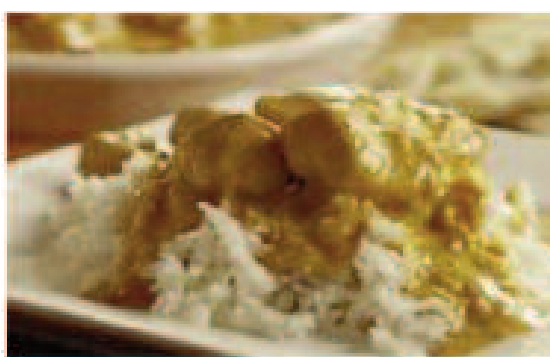
Ingredients

Original recipe makes 6 servings

- 1 cup butter, divided
- 1 onion, minced
- 1 tablespoon minced garlic
- 1 (15 ounce) can tomato sauce
- 3 cups heavy cream
- 2 teaspoons salt
- 1 teaspoon cayenne pepper
- 1 teaspoon garam masala
- 1 1/2 pounds skinless, boneless chicken breast, cut into bite-sized chunks
- 2 tablespoons vegetable oil
- 2 tablespoons tandoori masala

Directions

1. Preheat oven to 375 degrees F (190 degrees C).
2. Melt a few tablespoons of butter in a skillet over medium heat. Stir in onion and garlic, and cook slowly until the onion caramelizes to a dark brown, about 15 minutes.
3. Meanwhile melt the remaining butter in a saucepan over medium-high heat along with the tomato sauce, heavy cream, salt, cayenne



pepper, and garam masala. Bring to a simmer, then reduce heat to medium-low; cover, and simmer for 30 minutes, stirring occasionally. Then stir in caramelized onions.

4. While the sauce is simmering, toss cubed chicken breast with vegetable oil until coated, then season with tandoori masala and spread out onto a baking sheet.

5. Bake chicken in preheated oven until no longer pink in the center, about 12 minutes. Once done, add the chicken to the sauce and simmer for 5 minutes before serving.

Real Estate Agent Gimmicks To Watch Out For

1. "I have a buyer for your home"

This is one of the common ticks some real estate agents use to initiate a conversation with a potential home seller. If a real estate agent really has a buyer for your home, they should arrive with an offer. Otherwise, the agent is usually just trying to get your business. The agent who is willing to price your home and sell it competitively is the one you are looking for.

2. "This is definitely the property for you – but it probably won't last"

A great real estate agent would not only sell a house but he would also help the buyer go through the process of finding the home they can afford. So don't get pressurised into buying a home by a real estate agent.

3. "If your house does not sell. I will buy it"

You should be listing your home only if your agent has devised a thorough marketing plan for you. I know a lot of agents say that will buy your house if it does not sell. It isn't dishonest but the price you will get for the home in this case will be much lower than the list price – often as little as 85% of the home appraised value.

4. "This price will get you a bidding war"

This happens when multiple buyers get competitive with each other while making offers on a property. This usually increases the price of the property. Now this is something which every agent desires but it is not something which ends up materialising. There is a flaw in the strategy where listing a home is done for less than its actual value.

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TESTIMONIALS

Kathleen & Jeff Harris

This is just a note to two very nice agents I've had the pleasure of doing business with. I must say how satisfied I was with the service you gave us, Carmela and Louis Kapeleris, in seeing the the sale of our house.

Sime and Samantha Pavlovic

We felt the need to let you know what a great job Carmella and Louise did for our family. They were the most dedicated sales associates a seller/buyer could ever ask for. They made us feel comfortable by explaining the overall process at our first meeting and taking away an understanding of our requirements for our future home, the time frame, and our expectations around the sale our existing home.

Vicky & Kosta Mangos

Dear Louis: Thank you for the wonderful job you did as our agent! We were so impressed by the professionalism demonstrated by you. You certainly know your market. From the first day, we had several showings and lots of interest from potential buyers.

Kelly and Darren McDonald

When we made the decision to sell our home, there was only one person we wanted to contact as our realtor, Carmela Kapeleris. With the extensive marketing information that was continuously sent, we predicted she would be knowledgeable about the homes and prices in our area, which is important.



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