

# REAL ESTATE INSIGHT

THE MONTHLY JOURNAL OF MISSISSAUGA REAL ESTATE

With Compliments of:



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## Greetings,

*You are receiving this newsletter with hopes that you find it informative and entertaining.*

*If you are thinking of making a move, or just curious about the real estate trend in your area, please feel free to contact me any time. It is my pleasure to help you.*

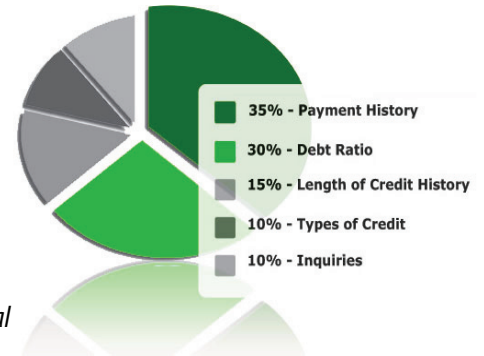
*Best regards,*

**Nasir Butt**



*Your credit score is a judgment about your financial health, at a specific point in time. It indicates the risk you represent for lenders, compared with other consumers.*

*Your credit file is created when you first borrow money or apply for credit. On a regular basis, companies that lend money or issue credit cards to you — including banks, finance companies, credit unions, retailers — send specific factual information related to the financial transactions they have with you to credit reporting agencies.*



## How Credit Score Affects Your Mortgage Rate

When you apply for a new loan, the loan officer will check your credit history first. Your credit score in most cases influences the amount you can borrow and also your interest rate. Understanding your credit score in a better way enhances your chances to develop a higher score and thus benefit from loans at better terms and conditions.

A credit score is calculated from many different factors: your payment history, your credit card balances, bank accounts, including savings and chequing accounts, and any other form of credit including all outstanding personal loans, mortgage loans, store credit cards, etc. Each credit reporting bureau has their own standards and formulas that they use for the purpose of calculating a consumer's credit score. The following is a generalized classification of a credit score rating:

**Excellent credit rating** - No late payments, no collection notices, no bankruptcies or repossessions.

**Good credit rating** - May contain a late payment within the last two years.

**Fair credit rating** - More than one late payment. May or may not have a bankruptcy or repossession in the last two to three years.

**Poor credit rating** - Recent collection attempts, late payments within the last year, bankruptcies and/or repossessions within the last two to three years.

The reason why a credit score is important is that it will determine your eligibility for a loan. A low credit score may hinder approval, and it will also impact the interest rate you will have to pay for the money that you borrow.

Since individuals with less than perfect credit traditionally present more of a risk of defaulting on a loan, lenders are able to justify charging more interest to those consumers. The extra interest the lender earns on the loan is intended to compensate the lending agency in the event the consumer defaults on the loan. Over the course of a 15 or 30 year mortgage, those extra interest points can add up to an astounding amount of money.

Your credit score is an indication of your financial health. You should do your best to avoid damaging your credit history with late or missing payments, too many outstanding loans or too many loan requests. Watching your credit score closely especially before you make any major purchases will help you avoid unwanted surprises.

# Green Living - How to Avoid and Repel Mosquitoes Naturally

*Nothing ruins a lovely summer evening faster than being attacked by hungry mosquitoes. With the arrival of the West Nile Virus, mosquitoes have become a dangerous insect for the first time in many years.*

The best defense against mosquitoes is to avoid being bit. Understanding what attracts mosquitoes is as important as understanding what repels them. Here are some tips for controlling mosquitoes around your home without pesticides or other dangerous chemicals.

## Destroy the mosquitoes habitat

Most mosquitoes will breed in any still fresh or salty water. They are also likely to breed in salt marshes, woodland pools and some plants. Mosquitoes can also enter a geographical area by traveling a distance being carried by the wind.

The first step you should take is to examine your yard thoroughly a day or two after a heavy rainfall, looking for areas with standing water that might harbour mosquito larvae. Not all of these areas will be natural—in fact, some mosquitoes show a decided preference for breeding in old tires and similar man-made water collectors. Dump out any standing water you find, or better yet, remove the breeding habitat completely.

If you own a pond, consider adding a waterfall or fountain to prevent the water from becoming stagnant. To help control mosquito production, you may also add copepod or aquatic predators of mosquito.

Keep grasses and bushes trimmed down to reduce daytime harbourages.

## Use plants that repel mosquitoes

There are a number of plants that repel mosquitoes. Planting a mixture of these plants around your home and patio can create mosquito free zones for outdoor entertaining and other activities. There are actually plants on the market that are simply called Mosquito plants. They are advertised as a plant that repels mosquitoes. You can only find them through mail order and internet sales.



One of the most famous mosquito-repelling plants is citronella grass, which is used by manufacturers to make citronella candles. The lovely and aromatic garden herbs rosemary, basil, lavender, lemon balm, and lemongrass are also effective mosquito repellents.

## Create a natural repellent spray with essential oils

Essential oils such as castor, cedar, celery extract, clove, citronella, geranium, lemon eucalyptus, fennel, lavender, lemon grass, peppermint and rosemary are an effective mosquito repellents when applied externally on your skin and clothing. You should test any oils on a small patch of skin before applying them—some people can be allergic or develop skin irritations.

You can make your own insect repellent sprays by combining either rubbing alcohol, witch hazel or olive oil with any of the listed essential oils in a 10 to 1 (alcohol to oil) ratio.

## More mosquitoes repelling tips

- Avoid 30 minutes before and after dusk and dawn when mosquitoes are at their most active. If you must be outdoors, where light coloured clothing as mosquitoes are more attracted to dark clothing. This is due to the greater heat signature dark clothing provides. Also wear long sleeved shirts and long pants.

- Mosquitoes find their prey partly through carbon dioxide. If you are outside in mosquito-heavy locations, avoid overheating or exercising as much as possible, as these cause you to emit more carbon dioxide.

- Mosquitoes seem to be more attracted to people who consume diets high in sugary or processed foods. Eating a diet rich in whole grains, vegetables, and fruits may help reduce your attractiveness to mosquitoes.

- Eating a diet heavy in onions and garlic can make you unattractive to mosquitoes.

- Avoid wearing floral or fruity scents from perfumes, sunscreens, soaps, laundry detergent and similar products.

- Some people believe that taking vitamin B-1 tablets make them less attractive to mosquitoes.

- If you're outside barbecuing, try tossing sage or rosemary on the coals. Not only does it help repel mosquitoes, but also smells good.

With the rise in the West Nile Virus, avoiding mosquitoes becomes a necessity for anyone who wishes to enjoy the outdoors. Remembering to apply mosquito repellent regularly is important no matter which method you choose. With a little care and prevention, you can enjoy the outdoors without slapping yourself silly.

# Interior Design Tips: Home Theatre Decorating Ideas

*A home theatre has quickly become a must-have for practically every family. From the simple family room setup to a much more elaborate theatre-seating wonder, today's home theatres aren't just for the wealthy anymore.*

A home theatre has quickly become a must-have for practically every family. From the simple family room setup to a much more elaborate theatre-seating wonder, today's home theatres aren't just for the wealthy anymore.

The décor of a home theatre will eventually influence how well the room functions as an entertainment space as well as how it shows when the lights are turned on. Creating a functional and beautiful home theatre is easy to do on any budget. Here are some ideas for creating a home theatre for all to enjoy.

Start by arranging the space. Choose an easy-to-clean surface or a dark colour carpet for the flooring, and select a dark colour for the walls and ceiling.

A home theatre would not be complete without its supporting cast, the furniture. If you plan on having a couch in your home theatre, get a curved sectional. Since the optimal viewing in a movie theatre is the centre seat, a curved sectional will simulate that effect for everyone viewing your television.

If you have a smaller space or prefer a more intimate area, purchase two recliners in dark leather or other fabric. A simple end table can serve as a shared table between the two chairs. Select comfortable and soft furniture which give luxury while absorbing sound waves to improve audio quality within the room.

Arrange the furniture for best viewing for everyone. If you have an HD television, your seats should be as far back as 3 to 4 times the width of the screen. This provides optimum picture quality and your guests won't be straining their neck or eye sight to watch the television.

Secondly, consider the lighting. You never want to be in a completely dark room when watching a movie as this can be a hard



strain on your eyes. Use wall sconces or other dim background lighting at a very low level while watching the TV.

Another typical visual task in the home theatre is entertaining. So you need to have a layered lighting approach. Add some accent lighting in the room, some general lighting and some decorative lighting. Remember to use separate controls for each of these layers so that you can change the look and the aesthetic feel of the space based on function.

No home theatre is complete without refreshments. If space allows, install a built-in or freestanding bar. A complete home theatre bar should include a microwave and mini refrigerator stocked with water, juices and your preferred drinks.

If your budget allows, consider adding acoustic wall treatments to balance the acoustic properties of a room. You want to be able to crank up the volume while watching your favourite movie without disturbing other people in your home. There are many commercial products available and you can even buy ready to install treatments.

Most wall or ceiling mounted treatments are really just a wooden frame filled with sound absorbing or diffusing material. The material is then wrapped in an attractive sound absorbing fabric of your choice. You can also hang wall treatments from your ceiling to help control floor to ceiling reflections.

Finally, when selecting the focal point of your home theatre — the equipment, keep in mind that you can easily find speakers that are installed into the walls for a clean, less cumbersome appearance. The exteriors of these in-wall speakers can be painted and treated to blend seamlessly. If a drop-down projection screen isn't in your budget, a large standard television with surround sound will do nicely. Add a tuner and some speakers for maximum sound quality.

A home theatre is a fun, relaxing place for families to spend time together as well as to entertain. The décor of the room should be about comfort and subtly allowing you to enjoy favourite movies or programs in the welcoming retreat of your own home.



# Market Watch – July 2010 -

Greater Toronto REALTORS® reported 6,564 sales in July – a 34 per cent dip from the record 9,967 sales reported in July 2009. New listings, at 10,825, dropped to the lowest level for the month of July since 2002. “The level of July sales remained below the expected long-term trend.

The market has become more balanced following record monthly sales through most of the winter and early spring,” said Toronto Real Estate Board (TREB) President Bill Johnston.

Total sales through the first seven months of 2010 were up 12 per cent compared to the same period in 2009.

Notwithstanding the fact that price trends vary at the neighbourhood level in GTA, the average price for July transactions was \$420,482, representing a 6% increase over July 2009. Over the first 7 months of 2010, the average selling price was up 12 per cent annually to \$432,253.

While July sales were down compared to last year, the number of new listings in the marketplace also fell. This means there was enough competition between buyers to exert upward pressure on price.

## Single Family Residential Breakdown

Dwelling Type	Sales	Median Price
Detached	3,133	\$450,000
Semi Detached	721	\$355,000
Freehold Townhouse	470	\$345,000
Codo Townhouse	552	\$275,000
Condo Apt	1,551	\$279,900

## Why List With Nasir Butt

- Free Real Estate Market Update
- Free Market Evaluation of Your Home
- Free Home Staging Advice
- Listing at Toronto MLS and RE/MAX Specialists' Website
- Listing on [www.mississaugahomesale.com](http://www.mississaugahomesale.com)
- Full Colour Feature Sheets
- Virtual Tour
- Mailout Listings to 450 Company Realtors & 500 Client Database
- Mailout Just Listed Flyers to 5000 households in neighbourhood
- Advertisement in Newsletter, Magzines and Newspapers
- Open House Until House is Sold
- Weekly Feedback and Market Review

Please Don't Hesitate to Contact Nasir Butt at (647) 892-2276 or [nasir.remax@gmail.com](mailto:nasir.remax@gmail.com) for professional guidance in Buying or Selling Your Real Estate.

***OH, BY THE WAY, I'm never too busy for your referrals***

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## Featured Listings

**For Sale**



3291 Crimson King Cir

**For Sale**



6035 Bidwell

**For Sale**



6579 Jazzy Mews

**For Sale**



220 Burnhamthorpe Rd