

THE

REAL ESTATE NEWS AND VIEWS IN LONDON

HOMEPAGE



FALL 2009

Distributed to over 1000 households!

Joyce Byrne's Real Estate Team

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Resumé

- One of London's Top Ten Teams
- Relocation Specialists
- Real Estate Management Experience[†]
- University and College Graduates
- Over 100 Homes Sold Yearly*
- Yearly Award Winners
- References Cheerfully Supplied
- Over 50 Years Combined Real Estate Experience
- Provincial Broker & Sales Licences

[†]Formerly Canada Trust Realty

*London Board Average was only 6



MARKET REPORT FOR AUGUST 2009

Market Activity

Last month, 747 homes exchanged hands in the jurisdiction of the London and St. Thomas Association of REALTORS® (LSTAR), a 2 per-cent decrease over August 2008. This includes 600 detached homes (down 1.2 per cent from August 2008) and 147 condos (down 5.2 per cent from August 2008). Year to date, 4,619 detached homes and 1,069 condos have been sold – down 8.4 per cent and 18.2 per cent respectively compared to the same period in 2008.

Type of Market

Balanced

Listings

Active detached home listings end of period were down 11.1%.
Active condo listings end of period were down 7.6%.

Average Price for August 2009

(August 2009 compared with August 2008)

| | |
|----------------------------------------------|--------------------------------|
| All detached homes in LSTAR's jurisdiction | \$223,676 up .1% (\$223,530) |
| All condos in LSTAR's jurisdiction | \$166,405 up 10.2% (\$150,982) |
| All two-stories in LSTAR's jurisdiction | \$292,569 down .3% (\$293,522) |
| All bungalows in LSTAR's jurisdiction | \$171,548, up 1.4% (\$169,250) |
| All ranches in LSTAR's jurisdiction | \$248,957 up 4.5% (\$238,273) |
| All townhouse condos in LSTAR's jurisdiction | \$152,183, up 9.1% (\$139,483) |

Most popular in August

Two-storeys, then bungalows, then ranches, then condo townhouses.

Affordability

According to the Canadian Real Estate Association's Residential MLS Report for July 2009 (the most current available), the average price year-to-date for:

- **London and St. Thomas was \$213,932;**
- Calgary was \$379,192;
- Durham Region was \$274,585;
- Edmonton was \$320,164;
- Hamilton-Burlington and District was \$285,858;
- Kitchener-Waterloo was \$273,895;
- Ottawa was \$299,961;
- St. Catharines & District was \$218,287;
- Toronto was \$386,329; and
- Greater Vancouver was \$568,021.

Market Factors

"Homebuyers recognize that interest rates and prices have bottomed out, and are taking advantage of excellent affordability before prices and interest rates move higher," says Canadian Real Estate Association (CREA) President, Dale Ripplinger.



SELLERS CORNER

What New Improvements To Your Home Yield The Best Results!

| | |
|----------------------------------------------------------------|---------|
| Kitchens & Bathrooms | 75-100% |
| Interior & Exterior Painting | 50-100% |
| Basement Recreation Room | 50-75% |
| Flooring Upgrades (ceramic, hardwood and premium broadloom) | 60-85% |
| Gas Heating Systems | 75-90% |
| Central Air | 75-90% |
| Gas Fireplace | 50-85% |
| Landscaping | 25-50% |
| Swimming Pools with fencing and decking | 50% |

Source: Appraisal Institute of Canada

Joyce Byrne's Real Estate Team!

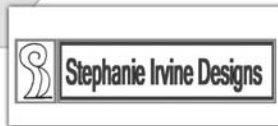
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BUYERS CORNER

*Considering a Move to
another City or Province?*

We are also in the **RELOCATION BUSINESS!!!**

As you know, we invest considerable time, effort and expense in helping people **relocate to and from other cities and other provinces!**

For example, if anyone is moving from out of town to here, there's a good chance we'll know it before anyone else in town.

That's because my associates and I regularly attend professional seminars, conferences and conventions, in part so we can meet with Realtors from other areas. We always want to be their realtor/friend in THIS town. Once we are introduced, we keep in touch with them on a monthly basis so they feel comfortable sending us referrals of their clients who are moving to the London area.

So if you want to move to another city or province, we can help.

And if you are locating outside of our trading area, we can put you in touch with ***the best, most qualified Realtor*** to help you settle in your new location. This is just part of our service and it **costs you nothing.**

So ***when you decide to relocate,*** please let us know and if you happen to hear of anyone else thinking of making a move, please **contact us.** We will mail them our professional resume and business card so they will have someone to contact when the time is right.

Just call us at **519-471-8888** or send us an **e-mail message.**

Meet Our Newest Team Member

John King Buyer Coordinator



John graduated from Goderich Collegiate in 1988.

In 1992 he graduated from EPBC in Peterborough with a Bachelor of Theology majoring in Education.

In 2006 John earned his Double Honours Bronze Professional Teachers Certification and now in his spare time teaches Dance through the YMCA.

John handles all the administrative details necessary when our buyer clients purchase a home. Whether it's contacting home inspectors and lawyers for our buyers, to making sure paperwork is signed on time, or sending out information to ensure the closing is smooth sailing, John is there to make your home buying experience a pleasant one!

John is a welcome addition to our real estate team.



Mortgage Rates

September 11, 2009

Rates are subject to change at any time (E & O.E.)

| | |
|--------------------|-------|
| 1 Year Fixed Rate | 2.75% |
| 3 Year Fixed Rate | 3.45% |
| 5 Year Fixed Rate | 4.09% |
| 7 Year Fixed Rate | 5.30% |
| 10 Year Fixed Rate | 5.40% |
| Variable Rate | 2.45% |

Rates Provided By:

Nick Masciotra, AMP

Accredited Mortgage Professional
Mortgage Agent (FSCO Lic.#M0001453)
Mortgage Intelligence Inc. (FSCO Lic.#10428)
103-400 York Street
London, ON N6B 3N2

(519)659-6622

Tina Masciotra, AMP, PFPC

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103-400 York Street
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(519)878-8092

LAUGH TRACKS



As it's September I thought I would add a little back to school humour....

Did you hear about the teacher who was helping one of her kindergarten students put on his cowboy boots? Even with her pulling and him pushing, the little boots still didn't want to go on. By the time they got the second boot on, she had worked up a sweat. She almost cried when the little boy said, "Teacher, they're on the wrong feet." She looked, and sure enough, they were. It wasn't any easier pulling the boots off than it was putting them on. She managed to keep her cool as together they worked to get the boots back on, this time on the right feet. He then announced, "These aren't my boots." She bit her tongue. Once again she struggled to help him put the ill-fitting boots off his little feet. No sooner had they gotten the boots off when he said, "They're my brother's boots. My mom made me wear 'em." Now she didn't know if she should laugh or cry. But, she mustered up what grace and courage she had left to wrestle the boots on his feet again. Helping him into his coat she asked, "Now where are your mittens?" He said, "I stuffed 'em in the toes of my boots." She will be eligible for parole in three years ...

What Sellers Say About Our Team

Joyce and Lee were fantastic! Joyce kept us updated on everything that was happening with the sale of our home and Lee gave us his honest input on the homes we were looking at purchasing. Their experience and friendly nature made the sale and purchase of our homes a positive one.

NAOMI AND ROB BESTER

44 Briscoe Street

ON N6C 1W9

519-204-1766

Congratulations & Thank You Corner

Carol Myers of Realty House- Chatham - for her referral of Art and Laurie Smith of Chatham

Emily and Russell Archer from Kitchener - Welcome to London

Derek and Samantha Jones - Congrats on your 3rd baby boy, Liam

Niahm O'Sullivan and Ivan Polakovic - congrats on their new baby girl, Elle, born August 19th

Nancy Chambers - referred Ken Reid and Darcy Travis
John and Consuelo Shaw - Congrats on your new baby boy, Martin John

Greg and Vanessa Mychajluk - on their June 13th wedding

Rick and Julie Durham - on their wedding on August 29th

Rob and Jen de Vries of Ingersoll - referred Sheryl and John Rooth

Melissa Mummery - Coldwell Banker Coastline Realty - Port Dover - referred - Jim Alexander and Tanya Sehmrau

Reza Ayl of Icorr Properties - referred Joel Kwinter of Toronto

Bridget Van Den Berg and Adam Harrington of St. Thomas - Congrats on the birth of your baby girl, Malia

Bill and Mary Ann McGrath - London - for their referral of their daughter Ellen

Paul Fortier - referred - Tony Kelder

Laurie and Art Smith from Chatham - Welcome to London

Eric Klimstra of Prudential Realty - Kitchener - for the referral of Emily and Russell Archer of Kitchener

Robin Vascotto and Benjamin Forsyth - Congrats on the birth of your 3rd child

Judy Vardon - referred Harvey & Violet Vardon

Mary-Margaret Webster - Coldwell Banker Homefront- Brantford - referred Jim Dunning - Brantford

Mary O'Sullivan - congrats on her new grandbaby born August 19th

Judy and Eddie Lipfert - congrats on their retirement to Grand Bend

Louise Fagan - London - on her referral of David and Lisa Widdifield



FEATURE HOMES



MOVE UP TO A BETTER LIFESTYLE! "BERKSHIRE"

3 finished levels with a walkout basement to a private patio and access from the 2nd floor to a sundeck! This enclave of condo homes is surrounded by forest and offers a tranquil upscale setting. Space, class and style.



OPPORTUNITY KNOCKS! "OLD NORTH" \$199,900

Fabulous location! All Brick. Main floor master, den and sunroom! Original condition with updates to furnace, air, panel and most wiring. First Time offered in 47 years.



CAREFREE LIFESTYLE! "BONAVENTURE" \$137,900

Start smart or retire ready. Backs on greenspace and conveniently located across from visitors parking! Two sunny bay windows and easy care laminate on main. Finished lower also.



ABSOLUTE DOLL HOUSE ON PARK SIZED LOT! \$199,900

Professionally decorated on 3 finished floors with fabulous Cardinal kitchen leading to a lovely cedar deck. Updated and upgraded with main floor master and TV room plus office area in lower level.

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