



Jacqui Williamson

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Newsletter | October 2016

## CREB Statistics

Calgary Real Estate Board

### September Statistics

#### Total Sales Change (%)

2015	1,458
2016	1,488

+2.06

#### New Listings

2015	3,152
2016	3,041

-3.52

#### Benchmark Price

2015	\$459,300
2016	\$440,400

-4.11

#### Days on the Market

2015	40
2016	46

+11.51

Detached homes, the segment of Calgary's housing market with the greatest influence on the overall market is showing signs of pricing stability.

## Thank You For Your Referrals!

We appreciate every single one!

## The Best Place to Live!

*"More options and choices than we will ever need."*

I've done quite a bit of travelling during this "short" period of life. My husband and I just returned from a few weeks in Spain. *Lonely Planet* is a source we regularly refer to while planning our trip and while meandering through different countries. After all, just as with anything new or unknown, we need some kind of guidance and assistance. If it's worked for millions, it will work for us. The *Lonely Planet* philosophy is, "All you've got to do is decide to go and the hardest part is over. So go!" A philosophy that can work in many facets of life.

My idea of travel is to peer inside the life of a typical resident, doing touristy things never appeals to me. I like to sit with the locals and watch them converse with each other. I like to observe what they eat and drink. Talking to them and hearing what troubles them, what makes them happy, is time I want to spend. I want the sun to beat down on me, and the clouds to rain on me. I want my sandals to fall apart, because I've walked more than I sat. Mostly, though, I want to come back home with appreciation for what I have experienced and what I have now.

In Canada, we have much. When we compare our unemployment rate to places such as Greece, Spain, Portugal, Italy, France, it is easy to see how very fortunate (most) are here. Even the cost of our homes in Canada are substantially less (per square meter) than places such as the United States, UK, France, Italy. If we were to take our total median income here in Canada and compare it to any country in Europe, with only a few exceptions, we surpass their income. Even our cost of food is less than most countries. In Europe, the majority of people aged 18-34 still live with their parents. This is a trend we are now seeing in Vancouver. In fact, the majority of those that dream of ever owning a home in Vancouver, can keep dreaming. We truly have much to be thankful for living in Canada, but particularly in Calgary.

Whenever I travel, I find myself attracted to the display windows of real estate companies. If the company happens to be Century 21, then I'll go in and talk to them. I look at listings and pour over prices.

Within a few minutes, I start to picture myself actually living in a 3 bedroom villa overlooking the Mediterranean Sea. Some people take the plunge and do it. Others like me, always come back to earth, and realize that the best place to live is Canada.

What's not to like? We may not live by the Mediterranean Sea, but we live in a city with pathways, mountains, affordable housing, excellent education, more sun than rain, fine food, water we can drink, superior health care, more options and choices than we will ever need. I suppose what makes me enjoy travel, and want more travel, is the knowledge that my return to Calgary brings me to a home that I love. It's with that positive reflection that I love helping others find their home, their own 'vision' of a "villa by the Mediterranean Sea". After all, we could travel the world over in search of something that is missing in our lives, only to find out upon return that everything we need is here. Calgary, in comparison to other large cities such as Vancouver or Toronto, is a city where owning our own home isn't just a dream. Step outside of Calgary and the world changes. We thankfully, do not have to.

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With renewed interest in foreign investment, a controversial 15% tax in B.C., combined with an exciting new runway expansion in YYC that now allows for direct flights to/from China, we at Century 21 Bamber have partnered with Juwai, a Chinese based real estate website with 2.6 million monthly visitors, giving our clients' listings even more exposure.

View the English version at:  
<https://www.list.juwai.com>.

# Greg Gullekson

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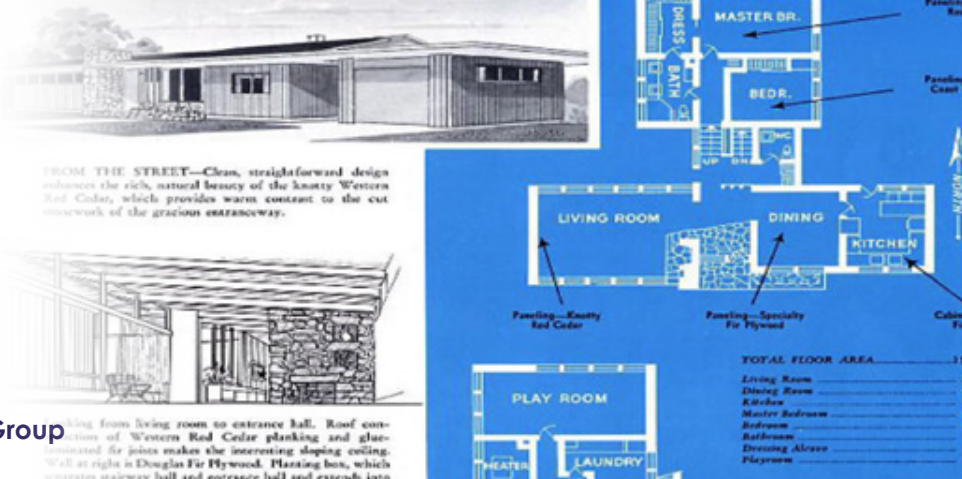
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Dominion Lending Centres Regional Mortgage Group



## Reasons to Use a Mortgage Broker

Some Mortgage Brokers use the slogan that they want you as a life time client. There is a difference with me, I feel that I have fallen short as a professional if you do not reach the goal of being mortgage free. I do see the relationship as long term, but finite. Those who have worked with me for a number of years know that when a renewal comes up, I will review all your options and encourage shorter amortizations or rapid payment frequencies when income has improved since your first application. No one should look at retirement without being mortgage free.

Here are the Reasons to use a Mortgage Broker:

- **Independent Advice**

Multiple products and options are presented to match your financial goals. Niche or equity products can make the difference of qualifying or not. Make sure you compare the features of a mortgage product. With the variable rate, know the fixed rate lock in features (posted or broker rate), restrictions on portability, and so on.

- **Negotiate on Your Behalf**

You don't have to play the rate game with your bank

- **More Choices Mean More Competitive Rates**

As the largest brokerage in Canada, we have access to traditional lenders, mono line lenders, trust companies and credit unions. We have access to special quick close unpublished rates. Our lenders are more competitive for your business.

- **Ensure You're Getting the Best Rates or Terms**

Even if pre-approved by your own bank don't stop shopping. Rates can slide during your search or mortgage renewal. I can switch you to a more favorable rate or term within 10 days before closing. Monitor the rates by subscribing to my weekly rate advisor.

- **Things Move Quickly Through Mortgage Brokers**

Unlike a bank employee, our compensation is tied to getting the deal done within the condition period. Mortgage Brokers are conscious that superior service will lead to referrals.

- **Get Expert Advice**

Banks only have expertise on the products they offer, we have access to the whole lending industry and can match a lender to your income and financial plans. We spend time to ensure you understand the document you are signing.

- **No Cost to You**

Like the insurance industry, we get paid finders fees, so getting the best and low cost financing costs you nothing, saving you both time and money.

- **On-going Support and Consultation**

I always tell my clients, my job does not end with the funding of your mortgage. I am there to act on your behalf if you have issues with the lender. During the term of your mortgage, I am always available and approachable to look at the impact of accelerating your payments or the transfer of funds against the principle.

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**Century 21**  
FINE HOMES  
& ESTATES  
BAMBER REALTY LTD.

## Property Details

<b>Community:</b>	DT East Village
<b>MLS Number:</b>	C4074320
<b>Type:</b>	High Rise Apartment
<b>Style:</b>	Single Level Unit
<b>Year Built:</b>	2015
<b>Bedrooms:</b>	2
<b>Bathrooms:</b>	2 Full
<b>Square Footage:</b>	1,034 (Total A.G)
<b>Price/SqFt:</b>	\$628.53
<b>Taxes (2016):</b>	\$3,235
<b>Condo Fee:</b>	\$543/month
<b>Parking:</b>	Single Heated Stall
<b>Unit Exposure:</b>	Southeast

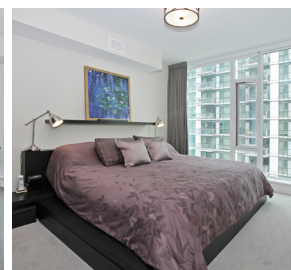
## Community Profile



The confluence of the Bow and Elbow Rivers, where East Village now stands, was once the traditional land of the Blackfoot Nation, prior to the arrival of American fur traders around 1840. By the time Calgary became to boom in 1906, East Village was a vibrant community, a mix of residential, commercial, service, institutional and industrial activity.

In 2009 it's revitalization project introduced an award winning RiverWalk, public art, parks and streetscapes, and construction of new homes and bridges.

## The East Village Lifestyle at it's Best!



*Chic and Contemporary East Village Living!*

## 602, 560 6 Avenue SE

In Calgary's HOTTEST neighbourhoods, EAST VILLAGE, this CHIC & CONTEMPORARY 2 BDRM, 2 BATH condo showcases a WRAP AROUND DECK w/SOUTH & EAST views, both with SUPERB VISTAS of the Bow River. This architecturally stunning CORNER UNIT features an OPEN CONCEPT living/dining space with floor to ceiling windows. Exquisite custom kitchen w/granite countertops & backsplash, island/eating bar, pantry, premium stainless steel appliances incl gas stove. Spacious master bedroom w/walkthrough closet to the luxuriously appointed 5 pce master ensuite. A large 2nd bedroom, gorgeous 3 pce. bath, large entryway, in-suite laundry completes this unit. Other features incl. central A/C, high quality wide plank floors, bathroom heated floors, BBQ hook up, custom cabinetry, built-in work area. Set in the trendy EMBASSY BOSA EVOLUTION FUSE building w/first class amenities including a concierge service, fitness facility (sauna/steam room), social lounge, courtyard, visitor parking. Experience the EV life, it's beyond amazing!

A short walk to the historic Simmons building: Charbar, Phil & Sebastian Coffee Roasters, Sidewalk Citizen Bakery. Enjoy the bike/walking pathways, Riverwalk, St. Patricks Island, Fort Calgary. Coming soon: Loblaws Community Market, Central Library, National Music Centre, Hilton hotel, Alt Germain hotel.

*Offered at \$649,900*

Information Herein Deemed Reliable But Not Guaranteed

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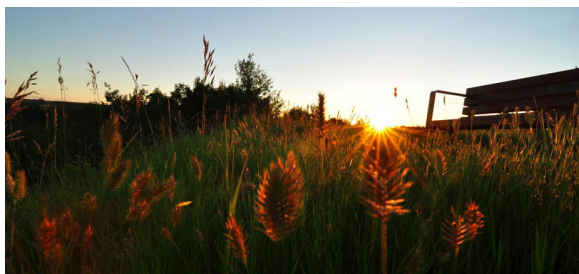


**Century 21**  
FINE HOMES  
& ESTATES  
BAMBER REALTY LTD.

## Property Details

Community:	Lakeview
MLS Number:	C4075476
Type:	Detached
Style:	2 Storey
Year Built:	1962
Bedrooms:	3 Upper
Bathrooms:	2 Full, 1 Half
Square Footage:	1,393 (Total A.G)
Price/SqFt:	\$520.39
Taxes (2016):	\$3602.41
Garage:	Single Attached, O/S
Front Exposure:	North

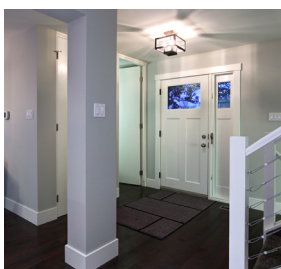
## Community Profile



The community of Lakeview is located in southwest Calgary along the north shore of the Glenmore Reservoir. The gently rolling landscape provides glimpses of Glenmore Reservoir and the Elbow River Valley. The Tsuu T'ina First Nations community is located directly west of Lakeview.

The community began to develop in 1962, six years after being annexed to the City. The most predominant form of development in Lakeview is single family residential dwellings.

## Inner City Lakeview Gem



*Gorgeous professional renovation, finished to an impeccable standard*

## 3011 63 Avenue SW

This BEAUTIFULLY REDESIGNED and REMODELLED MID-CENTURY home has undergone a GORGEOUS transformation. With 1590 sq.ft. of living space on 3 levels, this 3 bedroom, 2 1/2 bath home has been IMPECCABLY FINISHED. Taken back to studs, this home boasts over \$200,000 IN RENOVATIONS (with all permits). Situated on a 65' lot with a sun-drenched SOUTH FACING BACKYARD, this home is ACROSS FROM A PARK, walking distance to North Glenmore Park, schools, playgrounds, shopping, and a 10 min drive to downtown.

**MAIN FLOOR:** Maple HARDWOOD throughout; GORGEOUS KITCHEN w/stainless steel appliances, huge island with BRAZILIAN GRANITE, soft-close cupboards, front apron sink, bevelled marble subway backsplash; spacious living room with huge south-facing window; powder room. **UPPER:** Master bedroom w/stunning 3 piece ensuite, walk-in closet w/barn door; 2 more bedrooms; full bath. **BASEMENT:** Large recreation room; storage; laundry area. Outside is professionally landscaped. THIS HOME IS STUNNING!

*Offered at \$724,900*

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