



Terry Moore
Mortgage Specialist

Complete Mortgage Services Inc.

TEL: 250.462.7003
mortgages@terrymoore.ca
www.terrymoore.ca

Greetings! You're receiving this newsletter with hopes that you find it informative and entertaining.

If you are thinking of purchasing a property or just curious about your current mortgage situation. Let me save you time and money. With access to over 50 Lenders I will find the best mortgage solution for you.

Please feel free to call anytime. It's always good to hear from you!

Sincerely,

Terry



It is the highest form of a compliment to be recommended. My mortgage business comes from many sources. But referrals from you rank at the top of my list.

Your Mortgage News

How you will be affected by new downpayment rules

If buying a home is on your list of to dos for 2016, then you may be affected by the new downpayment requirement rules announced by Finance Minister Bill Morneau.

As of February 2016, you will need to have 10% downpayment for any portion of the home purchase price over \$500,000. The portion of the home purchase price up to \$500,000 will continue to require 5%.

Homes under \$500,000 will also continue to be require a minimum of 5% down payment.

For example:

Down payment required to purchase a \$700,000 home

5% on \$500,000 = \$25,000 + 10% on \$200,000 = \$20,000
Down payment required = \$45,000

The Government says that it is continuously monitoring the housing market and is committed to implementing policy measures that maintain a healthy, competitive and stable housing market and that higher homeowner equity plays a key role in maintaining a stable and secure housing market.

If you want to know exactly what this change will mean to your home purchase plans in 2016, talk to me!

I'm your mortgage expert and I can help you with your homeownership goals.

Fueling your New Year's goals

The New Year is a time to reflect on the year behind us and plan for exciting months ahead. For many of us, it's a chance to re-evaluate our food choices and set new healthy goals. To help you kick start your resolutions and refuel after a season of indulgence, try adding superfoods to your everyday recipes.



"Creating a salad bursting with superfoods is one of the easiest ways to recharge after a hectic and sweets-filled season," says Chef Cory Vitiello, a restaurateur and star in Food Network Canada's Chef in Your Ear. "Combine your superfoods with a homemade dressing that uses nutrient-rich Florida grapefruit to boost your salad's taste. Florida grapefruit is the juiciest at this time of year, so I try to add its bold flavour to every dish I can."

The salad recipe below created by Chef Vitiello is the perfect way to add superfoods and refreshing taste to your lunch or dinner, while keeping your New Year aspirations on track.

Serves 4 | Prep time: 35 minutes

Florida Grapefruit Superfood Salad

- 1 butternut squash
- 1 cup organic red quinoa
- 2 Florida grapefruit
- 1/2 small Napa cabbage
- 2 cups baby romaine leaves
- 2 cups baby romaine leaves
- 1 cucumber
- 1/2 cup goji berries
- 1/2 cup hemp hearts
- 1/4 avocado

Dressing: • 1 small carrot • 2 green onions • 2 tablespoons white miso • 100 mL fresh Florida grapefruit juice • 1 inch piece of peeled ginger • 1 tablespoon lemon juice • 1 teaspoon salt • 75 mL olive oil • 75 mL canola oil

Directions:

1. Peel and cut the butternut squash into 1 inch pieces. Blanch in boiling water for about 4 minutes or until just tender. Drain, pat dry and set it aside until ready to use.
2. In a small pot, bring 2 cups of lightly salted water to boil. Add the quinoa and turn heat down to medium. Cook the quinoa for 20 minutes or until the quinoa triples in size and becomes tender. Drain and set aside to cool.
3. Combine all of the dressing ingredients in a blender and puree on the highest speed for several minutes until very smooth. This can be done a day in advance and held in the refrigerator.
4. Using a sharp paring knife, cut the ends off of the Florida grapefruit so it sits flat on the cutting board. Carefully run the paring knife under the peel and trim away all of the pith, leaving just the grapefruit flesh. Slice the grapefruit into 8 even segments.
5. Cut the Napa cabbage into quarters and remove the core. Cut the cabbage crosswise into thin shavings. Hold this in a large salad bowl suitable for serving.
6. Cut the baby romaine leaves into bite sized pieces and add them to the salad bowl. Slice the cucumber lengthwise and remove the seeds. Cut the cucumber on an angle into very thin slices and transfer to the salad bowl.
7. Combine the squash, Florida grapefruit slices, hemp hearts, goji berries, avocado and quinoa into the salad bowl and toss liberally with dressing.

Source: newscanada.com



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