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

If your 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

Making your home more energy-efficient could mean more money in your pocket

Energy-efficient homes can increase comfort and promote healthier living, while reducing greenhouse gas emissions and lowering home expenses.

Canada Mortgage and Housing Corporation (CMHC) is upgrading its Green Home Program.

Introduced in 2004, CMHC Green Home offers a partial premium refund to Canadians who buy or build an energy-efficient home, or who renovate for energy efficiency using CMHC-insured financing.



Effective immediately, the premium refund will increase from 10% to as much as 25%, depending on the level of energy efficiency achieved.

The average premium refund to date is just over \$1,000, and the enhancement provides for an even bigger savings opportunity.

Additional information on CMHC Green Home can be found at www.cmhc.ca/greenhome

How Smart is Your Home?

The future is now and with home technology advancing at such a rapid pace, it can be tough to keep up and know where to start when it comes to improving our capabilities. Research estimates that half of all Canadians will buy a 'smart' home product in the next year.

Here are three game changing technologies to get you started:

1. Smart Kitchen

Love to cook? Now your appliances can help you craft the perfect meal. GE Appliances is launching its new Profile Infinite Collection Range featuring Chef Connect. This technology wirelessly connects the range to the over the range microwave so that the two appliances work in sync. Cooking on the stove at high heat? The range fan will automatically turn on. Changing the clocks after a power outage? The two clocks are connected so you can set the time once and forget it. More information is available online at geappliances.ca



2. Smart Thermostat

For many of us, home heating and cooling make up half our home energy use. Ecobee, a Toronto-based company, designed the first wi-fi enabled smart thermostat that uses a series of data points to make intelligent heating and cooling decisions to save you money and reduce your environmental impact – without any compromise at all. And with Ecobee3's room sensors, you have a truly smarter thermostat, keeping you comfortable in the rooms that matter most and saving you money while you're away. Check out ecobee.com to learn more.

3. Smart Doorbell

Never worry about unwanted guests or solicitors again. Dbell is a Canadian innovation that lets you check on who's at the door, interact with visitors in real-, and answer your door right from your smartphone or tablet, with no monthly subscription fee. Travelling? You can answer your door while abroad, monitor and record suspicious visitors and get notified from the motion sensor. Dbell even has two-way audio and remote camera capabilities to alert you when your kids get home. More information can be found online at dbell.ca.

www.newscanada.com

Have mortgage questions? I'm here to help you!

Please feel free to contact me with any questions you may have. It would be a pleasure to assist you or any one of your friends or family members!