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Article Summary - Mortgage Banker Version (CDN) Volume 14, Issue 7 (July 2018)

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Affordability in Today's Market

Despite changes in borrowing regulations that lower the amount some homebuyers may be qualified to borrow, the desire to own one's own home will never diminish.

Instead of second-guessing how the regulations might impact your borrowing plans, let's get together to review your borrowing needs, both current and upon your mortgage renewal.

Terminology Tip: Lump Sum Prepayment

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Get to Know Your Home

Once you've narrowed down your decision to the house or condo you're interested in purchasing, you'll need to learn as much as you can about its condition. Some physical issues and imperfections may be visible to you; others are sometimes revealed only through the services of a professional home inspector.

Household Tip: Go Green With Oranges

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Smoke Detectors Save Lives

They're inexpensive, quick to install, easily maintained and can save your and your family's lives. They're smoke detectors, and every home needs them, on every level.

Keep it Cool

Whether it's because your place doesn't have air conditioning, or you're looking to save money by cutting down on your air conditioning usage, or whether you're concerned about the significant effect of air conditioning on the environment, you'll want to practice the following habits to prevent excess heat from entering your home this summer.

Monthly Musing

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The Answers You're Looking For

When you're researching your first mortgage, you likely have an abundance of questions and the whole process of arranging to borrow what is likely a massive amount of money may seem somewhat overwhelming. But now that you've been a homeowner — and a mortgage holder — for some time, it's still important to keep asking questions, especially with the new mortgage rule changes that have come into effect recently.

RECIPE OPTION: Replace article on page 4 with this month's recipe for Stuffed Zucchini Boats.

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