

**Staging Tips for Selling
During the Holidays**

It's the time of year that calendars are packed with holiday parties, budgets are strained by gift-giving and the roads are covered in freshly fallen snow. Alas, 'tis not the season for real estate. But the good news is that the few brave house-hunters who do venture out are serious about buying a house and stylish trimmings will make them want to ring in the new year in *your* home.

Try these tips to get buyers in the right spirit:

- Clean and Stage
- Create a cozy vibe
- Complement your palette
- Accentuate the positives
- Go light on lights
- Be an equal-opportunity decorator
- Mind the tree
- Clear the clutter

To read the full article please visit www.hgtv.com or click here

To keep up to date on:

- Economic news important to *your* mortgage
- Get a heads up when interest rates are changing
- Current interest rates

Contact us today at:
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Is it time for a Mortgage Check Up?



While about 80% of Canadians visit a doctor at least once a year to help ensure they remain physically healthy, the number of people who check their financial health by regularly reviewing their mortgage is far less.

Plenty can change in someone's life in a year, never mind during the standard five-year mortgage a lot of Canadians sign up for. Quite often circumstances change and what was a good fit before isn't necessarily cutting it today. Here are just some changes our past clients have identified as reasons to review their mortgages:

- they want to be mortgage free faster
- they plan to buy a revenue property or second home
- their family situation has changed -- new baby, divorce, etc.
- they have kids going to University
- they are expecting changes in their income and expenses
- they want to get rid of excess debt.

Please feel free to contact our office and ask for your FREE Mortgage Checkup today! A yearly mortgage check-up could improve your mortgage strategy or reveal the best course of action is no change at all.

Keep an eye on your inbox!!

Over the next few days you will be receiving an email update on all the recent changes to the real estate market.

