

**Introducing Manulife ONE -
Your mortgage. Your life. Make
the most of both.**

Looking for a flexible mortgage that can solve your cash-flow problems while saving you thousands in interest? This fall, discover how a Manulife One mortgage can help you to reach your financial goals while living life to the fullest.

Gibbard Group Financial is an authorized broker for Manulife and we are pleased to present the Manulife One product – Manulife One is an innovative all-in-one mortgage, line of credit and bank account. By combining your savings and what you borrow into one account, Manulife One could help simplify your banking and give you the flexibility to choose what's right for you. From home renovations, to taking parental leave, to paying for a post-secondary education and enjoying life as an empty nester, Manulife One provides the freedom to achieve your financial goals and live your dreams.

Contact us today and we can go over your options and see if this innovative mortgage product would be suitable for your situation.

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:
(604) 313-3199

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Buying A Fixer-Upper: Are You Ready for The Work

Always dreamed of renovating a home exactly to your specifications, or have you found an older house that is structurally sound but needs a lot of work inside? Perhaps the price is right and you can't resist all that house you can get for your money. Whatever the reason, buying a fixer-upper can be both an exciting and rewarding purchase or a financial and time consuming disaster, depending on whether you are prepared for what you have gotten yourself into. So what should you know before buying a home that requires a little or a lot of tender loving care?

The Benefits

The benefits of purchasing a fixer-upper are obvious. The price is usually right, and if the seller wants a quick sale because of decreased interest in the home, you may be able to negotiate a really great price. Also, if you intend to flip the home after the renovations, the profit for the money and time you have invested can be quite considerable. The trick to getting these benefits, however, is knowing what type of property to look for, as well as having an accurate idea of the associated costs, and realistic expectations of the time and labor it will take.

What Makes a Great Fixer-Upper?

There are several features that may make for a great fixer-upper.

- **Location** - Buying a home in a desirable neighborhood is always a smart idea, particularly with homes that require a lot of work. Purchasing a house in a sought after area can mean a greater profit margin for resale value.
- **Layout and Configuration** - This is especially important if you plan to sell the home after the renovations are finished. Selecting a home that will appeal to the greatest number of buyers will get you the best price. Also, choosing a home with a layout that flows may save you a considerable amount on the actual renovation costs because you are less likely to need custom installations and work.
- **Condition** - Ultimately the most important consideration is the actual condition of the home. Choosing a fixer-upper with only cosmetic problems such as damaged flooring or old fixtures and appliances, and in need of only a new paint job, can often have the greatest profit margin and require much less money and time.

Overall, when purchasing a home that needs work, getting a qualified home inspector's advice and getting estimates of the cost of work to be done before making your offer can make all the difference.

Is your mortgage coming up for renewal?

As an experienced homeowner and borrower, you are probably already very familiar with the mortgage products and services of your current lender. It could be to your advantage to use another lender. Call us at (604) 313-3199 today to help you make the switch. As well, here's some important information to keep in mind:

Most lending institutions that we deal with offer up to 120 Day rate holds! That way we can secure a rate up to 4 months prior to your mortgage coming up for renewal, and continually watch rates for you to ensure that we obtain the lowest rate possible for you!

As your mortgage is coming up for renewal have you considered reviewing your financial plan? Do you need a new car? Top up investments? Kids getting ready for school? Stretch out your payment over a longer term to make your payment more manageable?

There are many different reasons to ensure that you have the right mortgage, so let the experts at Gibbard Group Financial assist in your financing needs!

Best Mortgage Rates

Term	Our Rates
1 year fixed	2.29%
2 year fixed	2.24%
3 year fixed	2.29%
4 year fixed	2.39%
5 year fixed	2.49%
5 year special**	2.44%
7 year fixed	2.99%
10 year fixed	3.59%
5 year variable	P - 0.40%
5 year special**	P - 0.50%

Rates subject to change without notice. OAC
**Special conditions apply

Bring rich fall colours and textures indoors



With the new school year and more time spent inside, autumn is the perfect time to make small updates to your home's decor. Plus, getting your home ready now will save you time down the line letting you focus on holiday entertaining. Fall décor features the warm colours of falling leaves and cozy accessories. Find something you love for your home with these quick tips for a seasonal update that'll last you throughout the winter.

- 1. Refresh your white.** After a long summer, your bright white walls may be looking worse for wear. Get your home ready for the holidays by swapping a bright white for a soft white such as Coconut Sugar (PF 60) by Para Paints.
- 2. Cozy up to some comforting layers.** Take your space to the next level by integrating darker shades of navy, brown or black. Popular options include dark denim, slate, indigo and grey-blacks. This will not only add dimension to your space but it will create a cozy fall feel.
- 3. Embrace fall fabrics.** Swap out iconic summer textiles like cool cotton and linen for luxurious velvets and thicker textures such as wool, plaid and silk that'll warm up interiors as it gets colder outdoors.
- 4. Mix metals.** Pair antique or warm metals such as rose gold, soft gold and copper with raw and natural materials like wood or marble. Adding these accents to a kitchen or bathroom or swapping some hardware on furniture is an easy way to update.
- 5. Think matte.** This flat finish is all the rage right now — it's soft and lends a rich feel to any finish. Art and metal accents will pop when set against a flat painted wall. Get that ultra-matte designer look with Para Paint's Elite Suede finish.

Source: www.newscanada.com



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