



There's so much to look forward to this month – the longest day of the year, warm weather (finally!), and school letting out for the summer, to name just a few things. Along with the rising temperatures, many people crank their air conditioning. If you're one of those folks, I've got some tips to keep you cool without wasting energy or money. But before you get there, I want to share some advice for all the spring housing market participants – how to find your dream home. Let's dig right in.

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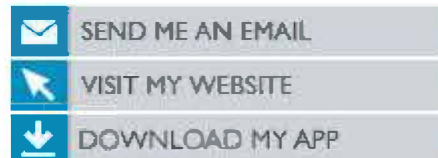
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House Hunting Done Right: 5 Steps to Find Your Dream Home



Finding your dream home can seem like a daunting task. But don't despair! Here are five actionable steps to set you up for success.

1. **Start with the Practicalities:** First, figure out your finances. How much have you got saved for a downpayment, how much can you afford on a monthly basis, and what will you be able to qualify for? Download [/www.mortgageswithgary.com/](https://www.mortgageswithgary.com/) mobile app" style="-webkit-text-size-adjust:none;-ms-text-size-

adjust:none;mso-line-height-rule:exactly;text-decoration:

underline;color:#58C0E7;font-size:14px">my mortgage app and start running your numbers quickly and easily on your own time.

2. **Set Yourself up for Success:** If you want to find your dream home, you've got to figure out what that is. Make a list of needs and wants in your home, considering things like number of bedrooms, parking, your renovation skills and budget, etc. Also consider anything that would be a deal breaker. Share your requirements with your real estate agent before you start looking at properties. Keep in mind the more requirements you have, the longer your search might take, so be patient.
3. **Visit the Area:** The neighbourhood might be the most important factor in your home purchase, so be sure to go to the ones you're considering living in. Check out what's happening in the area like construction, gentrification, who's there, amenities, etc. Try to meet some of your potential neighbours and get a feel of what they like and don't like about what's happening in the area. You may learn some info that won't be available in a property listing which could sway your purchase decision, or even find out about properties that could be available to purchase but aren't currently listed for sale.
4. **Gather Information:** Ask whatever questions you can about the house, like the history of repairs and upgrades, any outstanding leases or tenants, concerns with neighbours or the neighbourhood, traffic on the street, etc. Be sure to see the property in person at least twice and go at different times of the day so you get as complete a picture as you can of the home and its surroundings.
5. **Sell Yourself:** Consider that no one *has to* sell you their home. Writing a letter introducing yourself and explaining your intentions can set you apart from other offers and endear you to the seller. You might end up with more favourable purchase circumstances thanks to your effort. Also be sure to have your financing in order (I can get you a preapproval valid for 120 days) so you have fewer conditions on any offer you make.

When you're ready to make a move, I'm here for you. Give me a call to help you with the practicalities of financing so you have a successful hunt for that dream home.



MY MORTGAGE PLANNER
The key to your next home is just a click away!

Download my app for free today!   

The advertisement features a dark blue background. On the left, a person's hands are shown holding a smartphone displaying the app's interface. The text is in white, with the app name in a large, bold font. The tagline is in a smaller, italicized font. At the bottom, there is a call to action with icons for the Google Play Store and the Apple App Store, followed by the Mortgage Architects logo.

Cool and Cost-Effective: Summer Energy Saving Tips



We all love a nice, air-conditioned home on the hottest days of summer, but no one looks forward to the bill for it. Here are a few ways to stay cool without shelling out the big

bucks.

Tactic 1: Minimize Heat Sources

- Close your blinds and eliminate direct sunlight coming in and heating up a room.
- Avoid placing lamps or TV sets near your room air-conditioning thermostat. The thermostat will sense heat from these appliances and run more than necessary.
- Avoid using the oven on hot days, as your air conditioning will have to go into overdrive to counteract all the heat produced. Cook on the stove or grill outside.
- Skip the dryer and all the heat it produces by hanging clothes to dry

Tactic 2: Lower Your Energy Usage

- Avoid setting your thermostat at a colder setting than normal when you first turn it on. It will not cool your home any faster, but it will work harder than necessary.
- Choose fans over air conditioning as they use significantly less energy. However, turn off fans when you leave the room. Fans cool people by creating a wind chill effect on the skin but have no effect on the temperature of a room.
- The smaller the difference between the indoor and outdoor temperatures, the lower your overall cooling bill will be. Having the temperature set 5 degrees higher for 8 hours a day can reduce your energy bill by 10%
- Unplug electrical items you aren't using constantly – like game consoles or anything with an LED indicator light or digital clock – as they use power and often generate heat

Tactic 3: Switch to an Evaporative Air Cooler

Evaporative air coolers (or swamp coolers as they are sometimes called) lower the temperature by moving hot air across water. As a fan blows the air across a water reservoir, the air picks up small water particles which evaporate as they are blown away. The evaporating water cools the air nearby the same way drying sweat cools people down. Here's what else you need to know:

- Units are portable and can be placed anywhere in your home or moved from room to room as needed
- They are great for dry climates, but not useful in particularly humid environments
- Air temperature can be successfully lowered by 5-15 degrees
- Air conditioners use 90% more energy than an evaporative air cooler so making this switch can drastically lower your energy bill

If you're interested in more info about an evaporative cooler, [click here](#).

And that's it for the June newsletter. Enjoy the start of summer and I look forward to seeing you back here next month.

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