

* EACH RE/MAX OFFICE IS INDEPENDENTLY OWNED AND OPERATED

Call me right now!
780.456.6300



THE PETER
KUBICZEK
REAL ESTATE TEAM

Personal Service... Professional Results



LISTEN TO A RECORDED MESSAGE FOR EACH PROPERTY

BY CALLING 1-877-396-5200 AND DIAL THE CORRESPONDING ID NUMBER

PAYMENTS OF \$ 1190.16	<p>CAENARVON \$ 299,999</p> <p>GREAT FAMILY HOME WITH 4 BEDROOMS AND 3 BATHROOMS ON 1166 FT2, PLUS DEVELOPED BASEMENT, PRIVATE FENCED BACKYARD, DOUBLE GARAGE, 2 FIREPLACES, JACUZZI TUB, CUSTOM HICKORY KITCHEN, UPGRADED FURNACE, HWT RENOVATED BATH, QUIET LOCATION 7007</p>	<p>GLASTONBURY</p> <p>SOLD 95.15% OF ASKING PRICE</p> <p>PAYMENTS OF \$ 594.69</p>	<p>DOWNTOWN \$ 149,900</p> <p>INVESTORS DREAM NO HEADACHE NO HASSLE UNIT IS PART OF RENTAL POOL, HARDWOOD FLOORS, MAPLE CABINETS, CERAMIC TILE INSUITE LAUNDRY, 5 APPLIANCES, GREAT LOCATION CLOSE TO U of A, LRT, MacEwan RIVER VALLEY AND SHOPPING 7008</p> <p>PAYMENTS OF \$ 1050.92</p>	<p>FRASER \$ 264,900</p> <p>INVESTMENT PROPERTY, LONG TERM TENANTS RENOVATED 3 BEDROOM DURELX WITH NEW WARM TONE PAINT, DARK LAMINATE, MODERN LIGHT FIXTURES, RENOVATED KITCHEN & BATH FEATURES 2 BAY WINDOWS, TWO-TIER DECK, DOUBLE GARAGE PAD 7003</p>
	<p>MACEWAN \$ 199,900</p> <p>RELAXING LIFESTYLE AT ITS BEST IN THIS 40+ BUILDING, SWIMMING POOL CARWASH, EXERCISE ROOM, PARTY ROOM LARGE KITCHEN W/ PANTRY, MAPLE CABINETS, LAMINATE, INSUITE LAUNDRY, BALCONY, AIR-CONDITIONING, 2007 BUILT 7001</p>	<p>HOT NEW PROPERTIES JUST LISTED ON THE MARKET</p>		<p>BEAUMONT</p> <p>SOLD 96.19% OF ASKING PRICE</p>
PAYMENTS OF \$ 793.05	<p>BRINTNELL</p> <p>SOLD 95.29% OF ASKING PRICE</p>	<p>WESTVIEW \$ 119,900</p> <p>GREAT STARTER PROPERTY, BUILT IN 1994 3 BEDROOMS, 2 BATHS, SPACIOUS LIVINGROOM SKYLIGHT IN BRIGHT KITCHEN, VAULTED CEILINGS, LAMINATE FLOORING, PRIVATE FENCED BACKYARD, HUGE 10'X44' PARTY DECK OVER 1216 FT2 OF LIVING SPACE 7002</p> <p>PAYMENTS OF \$ 475.67</p>	<p>SPRING LAKE \$ 229,900</p> <p>LOOKING FOR A PLACE TO RELAX, ENJOY THE OUTDOORS, GO FISHING OR TAKE A HIKE. PRIVATE LOCATION FOR THIS 2 BEDROOM HOME BACKING ON RESERVE LAND, LAMINATE FLOORS UPGRADED SHINGLES, FURNACE, LARGE FIREPIT AREA FOR SUMMER EVENINGS 7010</p> <p>PAYMENT OF \$ 912.06</p>	<p>BULYEA HTS \$ 629,900</p> <p>EXECUTIVE NEIGHBORHOOD, OVER 2276 FT2 4 BEDROOMS, 3 BATHROOMS, RENOV KITCHEN GRANITE COUNTERTOP, S/S APPLIANCES FINISHED BASEMENT, FENCED & LANDSCAPED 17' CEILINGS, LAUNDRY, DARK HARDWOOD MODERN COLOR SCHEME 7005</p> <p>PAYMENTS OF \$ 2498.95</p>
	<p>BELLE RIVE \$ 279,900</p> <p>GREAT STARTER PROPERTY, BUILT IN 1985 3 BEDROOMS AND 2 BATHS, SEPERATE LIVING AND FAMILY ROOM WITH FIREPLACE, RENOS INCLUDE SHINGLES IN 2008, NEW VANITY, LAMINATE FLOORING, UPGRADED WINDOWS CENTRAL VAC, PLENTY OF STORAGE 7006</p>	<p>DOWNTOWN \$ 159,900</p> <p>INVESTORS DREAM NO HEADACHE NO HASSLE UNIT IS PART OF RENTAL POOL, HARDWOOD FLOORS, MAPLE CABINETS, CERAMIC TILE INSUITE LAUNDRY, 5 APPLIANCES, GREAT LOCATION CLOSE TO U of A, LRT, MacEwan RIVER VALLEY AND SHOPPING 7008</p> <p>PAYMENTS OF \$ 634.36</p>	<p>MILLWOODS</p> <p>SOLD 97.71% OF ASKING PRICE</p>	<p>EVANSDALE \$ 344,900</p> <p>SPACIOUS 4 IVL SPLIT WITH 4 BEDROOMS 3 BATHROOMS, UPGRADED CARPETS, HWT, LARGE DOUBLE GARAGE, PRIVATE BACKYARD SECURITY ROLL SHUTTERS, DECK, DEVELOPED BASEMENT WITH BAR, POOL TABLE QUIET FAMILY LOCATION 7009</p> <p>PAYMENTS OF \$ 1368.29</p>

CALL ME RIGHT NOW TO SCHEDULE
YOUR PRIVATE VIEWING APPOINTMENT

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* PAYMENTS ARE MONTHLY, BASED ON 35 YEARS AMORTIZATION @ 4.00% WITH 10% DOWN. SUBJECT TO QUALIFICATION AND RATE CHANGE

RE/MAX ELITE
the place to be

REAL ESTATE REVIEW

THE PETER
KUBICZEK
REAL ESTATE TEAM
Personal Service... Professional Results

Motivation is a fire from within.
If someone else tries to light that fire under you,
chances are it will burn very briefly.

Housing prices and sales increase in April

Edmonton, May 4, 2009: Sales activity on the Edmonton Multiple Listing Service® increased in April as compared to last month and April 2008. There were 3,019 residential properties listed in April with sales of 1,843 (up 33.6% from last month and 1.1% from April 2008).

The average* price of single family homes in the Edmonton area was up 1% from March but, at \$353,386, was still 8.5% below the last April price of \$386,033. Condo prices were up 2.4% from last month to \$236,020 while duplex/rowhouse prices were up 5.2% at \$291,068.

"Increased sales activity is evident in most real estate offices and some REALTORS® are reporting multiple offers on select properties," said Charlie Ponde, president of the REALTORS® Association of Edmonton. "However, inventory is still relatively high and sellers should price their properties aggressively to attract offers."

The number of residential properties available through the MLS® System on April 30 was 7,539 – up 1% from last month but well below the glut in April last year when there were 10,606 properties available. The year-to-date sales-to-listing ratio is just 46% but the April S/L ratio of 61% is an indicator of increased activity. Average days-on-market in April was 51 – a number last seen in March 2008.

"REALTORS® are optimistic about the Edmonton market," said Ponde. "In-migration figures are positive, retail sales in Alberta are still higher than the rest of the country and unemployment figures are lower than other parts of Canada. First-time buyers are entering the market because of historically low interest rates and renovation incentives are encouraging move-up buyers to consider relocation."

Total sales through the MLS® System for the month were valued at \$635 million with a year-to-date total of \$1.75 billion. Total YTD sales value is down 23% from the same time last year but sales are off by just 16%.

Highlights of MLS® activity

April 2009 activity	Record for the month*	% change from April 2008
Total MLS® System sales this month	2,008	-1.90%
Value of total MLS® System sales - month	\$635 million	-9.00%
Value of total MLS® System sales - year	\$1.7 billion	-23.00%
Residential ¹ sales this month	1,843	1.10%
Residential average price	\$312,127	-7.40%
SFD ² average selling price - month	\$353,386	-8.50%
SFD median ³ selling price	\$337,000	-1.00%
Condo average selling price	\$236,020	-8.10%

1. Residential includes SFD, condos and duplex/row houses.

2. Single Family Dwelling

3. The middle figure in a list of all sales prices

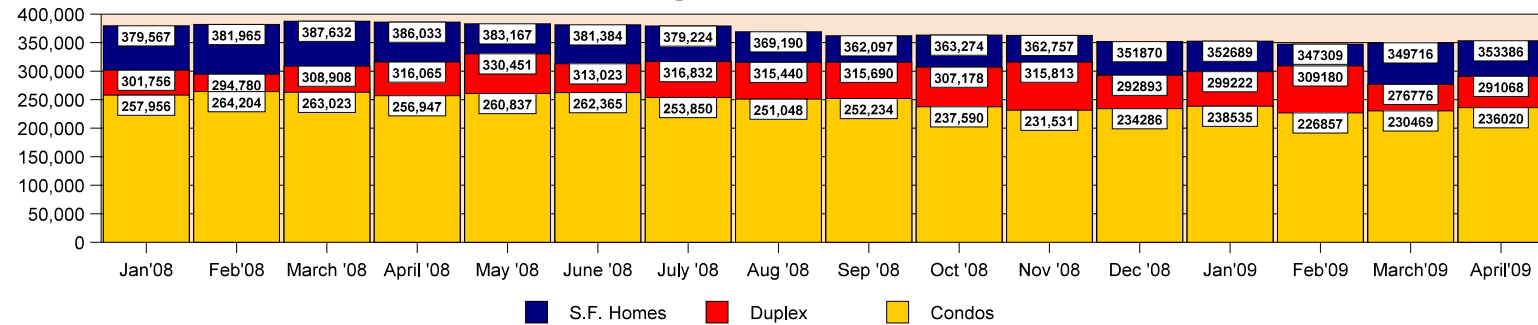
* Average prices indicate market trends only. They do not reflect actual prices, which may vary.

PETER@KUBICZEKTEAM.COM

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PETER KUBICZEK TEAM RE/MAX-ELITE DIRECT 780.456.6300

Average Sale Price



What is CMHC Mortgage Loan Insurance?

Mortgage loan insurance is typically required by lenders when homebuyers make a down payment of less than 20% of the purchase price. Mortgage loan insurance helps protect lenders against mortgage default, and enables consumers to purchase homes with as little as 5% down payment — with interest rates comparable to those with a 20% down payment.

To obtain mortgage loan insurance, lenders pay an insurance premium. Typically, your lender will pass this cost on to you. The premium payable is based on a percentage of the home's purchase price that is financed by a mortgage. The premium can be paid in a single lump sum or it can be added to your mortgage and included in your monthly payments.

Mortgage loan insurance is not to be confused with mortgage life insurance which guarantees that your remaining mortgage at the time of your death will not be a burden to your estate.

Hidden costs when selling

When selling your home there are various costs that the owner must consider before signing the bottom line. Most sellers only consider the realtor fees as the major cost when selling, but with the drastic drop in the lending rates, one other expense has unexpectedly created a major dilemma for most home sellers, to such a point that selling is no longer an option. Many closed mortgages include a clause stating that the payout privilege (penalty) on the mortgage will be a three-month interest penalty or interest differential, which ever may be greater. As a rule of thumb most often these are calculated in simple interest.

Consider the following example;

A seller has a \$ 264,500 mortgage with a 5 year term, interest rate of 6.5%. If the seller wishes to sell the home and payout the mortgage with 4 years remaining in the closed term and the current rate being calculated at 3.95%.

Three monthly penalty

$I = \$264,500 \times 6.5\% \times 3/12$ (3 payments from a full year)
 $I = \$ 4,298.13$

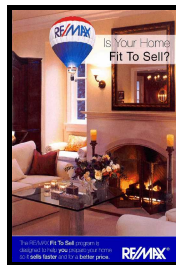
Interest Differential

$I = \$264,500 \times 2.55\%$ (locked rate minus current rate) $\times 4$ (years remaining)
 $I = \$26,979.00$ (this is the amount that the seller will have to pay)

Free DVD offer to home sellers

Are You Fit To Sell?

As a homeowner, you can help prepare your home so that buyers get the best first impression when viewing your property inside and out. Some of the topics discussed in the video are; curb appeal, depersonalization, flooring, furniture placement, lighting, home inspection, paint, repairs, clutter, pets, odour etc. This is a great tool for anyone thinking of selling their home in the next 6 months. If you would like to receive your FREE copy,



DIY Disasters - Taking Matters into Your Own Hands

With a few hours of home improvement television and a new circular saw in the garage, you may think you're ready to take on your latest home renovation project. However within a few hours, you may soon realize you're in way over your head.

Increasingly, the trick to successful renovation is not to be born with a carpenter's thumb, but to make proper use of the tools at hand - a strategy that in the long run, will save you both time and money when doing major or minor home remodeling.

Take a common sense approach

Before heading straight to the hardware store and buying a smorgasbord of different tools, take advantage of available resources. Bookstores are a great place to start. Also, most hardware stores now offer classes for experienced pros and first-timers alike that will help make your interior and exterior renovations much easier.

Slow and steady

A few days with nothing to do is an ideal time to tackle a long awaited project like painting or renovating the main floor powder room. But don't rush; taking your time can mean the project gets done right and will be something you're proud to show off at your next cocktail party.

Know when to fold 'em

Painting is one thing, but taking on a massive electrical, plumbing, or structural project – due to both safety and municipal building codes and subsequent insurance considerations – are projects for which you should consult a professional.

More than the mighty dollar

When your home repair does call for a professional tradesperson, don't choose based simply on cost. Take the time to speak to a few people, even to your neighbors who've recently completed a home renovation project. Price matters, but so too does the quality of their work and the satisfaction of previous customers.

There are plenty of things you can improve around the house without a skilled tradesperson. If you do, make sure you read instructions, wear proper eye and footwear, establish kid-free zones where you can store sharp tools or paints, and most importantly, use common sense. If a do it yourself project seems to be over your head, odds are it is.

For more information contact

ANDRE HOULE - TMG Mortgage Group 780-887-6847

Mortgage Rates Our Rate Bank

6 Month Open	6.60 %	6.60 %
6 Month Closed	4.35 %	4.75 %
1 Year Open	6.55 %	6.55 %
1 Year Closed	2.90 %	3.90 %
2 Year	2.95 %	4.05 %
3 Year	3.05 %	4.15 %
4 Year	3.69 %	4.84 %
5 Year	3.59 %	5.25 %
7 Year	5.05 %	6.60 %
10 Year	5.05 %	6.70 %

Closed Variable Rate: P+ .75%
 Open Variable Rate: P+ 1%
 Today's Bank of Canada Prime Rate: 2.25%
**EXTRA EXTRA - FIVE YEAR
 CLOSED AT 3.59%**
 Three year at 3.05, Five year at 3.59 and
 the 10 YEAR AT 5.05!!!!
 4 year Closed Variable at Prime + .50%

Pork Souvlaki in a Pita

This mouth-watering marinade of oregano, parsley, garlic, tomato and lemon juice bathes chicken in sunny Mediterranean flavors for a taste that will whisk you away to the Greek islands for an evening.

Ingredients

- 1-1/2 lbs. (750 g) boneless pork loin or tenderloin, cut into 1-inch (2-cm) cubes
- 1/3 cup (75 mL) lemon juice
- 1/4 cup (50 mL) olive oil
- 2 cloves garlic, minced
- 2 tbsp. (30 mL) chopped fresh parsley
- 1 tsp. (5 mL) crumbled dried oregano
- 1 tsp. (5 mL) salt
- 1/4 tsp. (1 mL) black pepper
- 2 medium onions, cut into chunks
- 2 red, yellow or green peppers, cut into chunks
- 8 cherry tomatoes (if desired)
- 4 to 6 medium pita breads
- tzatziki sauce for serving (store-bought is fine)

Cooking Instructions

Place cubed pork into a zip-top plastic bag. In a small bowl, mix together lemon juice, olive oil, garlic, parsley, oregano, salt and pepper. Pour marinade into the bag with the meat, press out as much air as possible and seal the bag shut. Refrigerate for at least 2 hours or overnight.

1. Soak 8 bamboo skewers in water for at least 30 minutes. Wrap pita breads in foil and place in a 250 degrees F (120 degrees C) oven to warm while you prepare the souvlaki.
2. Drain marinade from the meat and discard it. Onto the soaked skewers, thread marinated pork cubes alternately with onion and pepper chunks, as well as a cherry tomato (the finishing touch).
3. Preheat barbecue grill to medium-high. Place skewers on the grill and cook, turning once, 5 to 7 minutes per side or until the meat is cooked through.
4. To serve, use a warmed pita to slide the cooked meat and veggies off the skewers. Stuff into the pocket (if there is one) or simply roll up the pita and add a spoonful of tzatziki sauce.

Servings: 4 to 6

How kids can help

Mix together the marinade ingredients and add to the meat in the plastic bag. Cut up the vegetables. Thread meat and vegetables onto bamboo skewers.



Price Ranges of Recorded Sales for APRIL 2009

