

Making Home Ownership a Reality

With hundreds of thousands of rental units throughout Toronto and the GTA, renting becomes a reality for most of us at some point in our lives. But at the end of it all what are you left with? Besides the nagging feelings that come with paying someone else's mortgage, and constantly having to "hold back" on doing work on your home because it's not yours, you're not left with much.

The shocking reality however, is how much people actually spend on rent each year: a monthly rent payment of \$1200.00 adds up to \$14,400.00 over a period of one year – or a sizeable down payment.

The realization that usually motivates people into buying is "If I can afford to pay *rent* every month..."

For the most part, paying

rent every month is no different than paying a mortgage. Although there are many factors to consider, the additional amount you may need to pay to *own* is usually still affordable, and always worthwhile.

'The good news is that many of today's renters could be home owners if they had the right guidance and expertise to get them there.'

A Maple based company, Artisan Financial Management Services Inc., is doing just that.

"We first discovered Artisan Financial while flipping through the classifieds looking for a new place to rent. Our rent was going up again and we just couldn't justify spending over \$1200.00 a month on someone else's mortgage. But after speaking with the banks

about how much we'd have to put down, *it seemed like a losing battle.*

"We'd seen the ad for Artisan Financial before, and just brushed it off as "too good to be true". Out of frustration, I guess, we finally decided to call. Less than 3 months later we are the proud owners of our own home and for the first time ever, can entertain friends in 'our own' backyard." *Janice and Ron Walters.*

Over nine years ago, Artisan Financial began developing a series of highly-specialized financing programs designed to help renters and first-time buyers become *home owners.*

To date, they've helped make home ownership a reality for over 1190 families across southern Ontario.

OWN A HOME

No Money Down* Lease-to-Own* Purchase + Improvements*

Self Employed? No Down Payment? First-time Buyer?

We've helped over 1190 families with our proven programs – we can help YOU too.

*Some restrictions apply.



Apply Today! www.artisanfinancial.ca **1-866-993-0099**