

YOUR NEXT MOVE

WINTER 2026

**Today's Hot
New Listing**

**Supporting
Local**

**Tips and
Tricks**



A BUYERS GUIDE TO 197 BALMY BEACH ROAD OWEN SOUND

Welcome to 197 Balmy Beach Road, an elegant waterfront bungalow on Georgian Bay. This luxurious home features expansive windows for stunning views, high-end finishes, and a chef's kitchen with premium appliances. The great room boasts a cathedral ceiling and fireplace, while the walk-out lower level includes a second kitchen and cozy living space. Outdoors, enjoy a covered patio with a fireplace, a hot tub, and a heated saltwater pool, alongside a cabana for entertaining. Fully furnished and turnkey, this property is perfect for year-round living, vacationing, or short-term rentals, with excellent ROI potential. It's a rare opportunity you don't want to miss.



JENNIFER LAMONT

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SCAN HERE



IMPORTANT DETAILS

Property Address:

197 Balmy Beach Road, Owen Sound

List Price: \$2,100,000

Style: Bungalow/ Detached/ Walkout

Total Bedrooms: 4

Total Bathrooms: 4

Garage: 2 Car Garage Attached, 6 Parking Spaces

Year Built: 1994

Above Grade Square Footage: 2,916 sq. ft.

Lot Size: 115.56' x 160'

Property Taxes: \$13,641 (2024)

Average Utilities (monthly):

Hydro Electricity: \$200.00

Natural Gas: \$300.00

Water: Municipal

Heating/ Cooling:

Central air conditioning

Forced air natural gas



REALTOR®

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MORTGAGE BREAKDOWN

Sale Price: \$2,100,000

Down Payment: \$420,000

Mortgage including CMHC: \$1,747,200

Rate: 4.14%

Term: 5 years

Amortization Period: 25 years

Bi-Weekly Payment: \$4,299.29



*Additional closing costs including legal fees, PST, HST, and Land Transfer Tax may apply.

LNx Mortgages created what a mortgage could look like. HOWEVER each person is different, so book a free consult with them and see what your exact numbers would be. Rates are subject to change without notice and may be affected by lender guidelines, insurer requirements, or government policy. This is not a commitment to lend.

Mark LENNOX B.Comm | Mortgage Broker #M18001526

Direct: 365-889-5490 | mark@LNxmortgages.com

SIMPLIFYING REAL ESTATE FOR YOU

We have taken the initiative to identify local services and resources to collaborate with, ensuring that you have everything necessary to facilitate a seamless real estate experience. By showcasing these esteemed companies, you can access exceptional services at little to no cost, helping to alleviate the financial burdens often associated with real estate transactions.

If you require any specific additional contacts or services, please inform us, and we will make the necessary arrangements for you.



DECODING MORTGAGE MYTHS:

What Every Homebuyer Needs
to Know Before Applying



1

Myth #1: A 20% Down Payment is Required

Reality: A perfect credit score isn't necessary for mortgage qualification; many lenders accept scores as low as 620, and some government loans accept scores down to 500 with a larger down payment.

Tip: Review your credit report for errors and reduce high-interest debt; even a slight score increase can result in mortgage savings.

2

Myth #2: A perfect credit score is necessary.

Reality: Pre-approval indicates borrowing power but isn't a guarantee. Lenders verify financial details before finalizing loans, and major changes can jeopardize approval.

Tip: After pre-approval, avoid large purchases or new credit accounts to maintain financial stability until closing.

3

Myth #3: Pre-Approval Guarantees a Loan

Reality: Fixed-rate mortgages offer stability, while adjustable-rate mortgages (ARMs) have lower initial rates and can save money for buyers planning to sell or refinance before the rate adjusts.

Tip: Consider your long-term plans; an ARM may be cost-effective if you stay in the home for less than 5-7 years. Always compare total costs over the loan's life.

4

Myth #4: Fixed-rate mortgages are always better.

Reality: Refinancing is possible within the first year if financially beneficial, such as when interest rates drop or credit scores improve.

Tip: Use a mortgage calculator to estimate refinancing savings, considering closing costs to ensure savings exceed expenses.

5

Myth #5: You Can't Refinance Early

Reality: Lenders might approve higher amounts than you can comfortably afford, risking financial strain.

Tip: Make a detailed budget covering all homeownership costs and keep your mortgage payment at 25-30% of your monthly income for flexibility.



MORTGAGES CAN BE CONFUSING

LNx MORTGAGES HAS YOU COVERED

LNx Mortgages provides clients with additional services designed to facilitate a seamless home financing experience, effectively redefining the mortgage process.

Recognizing that each client's situation is unique, we encourage you to schedule a complimentary consultation to obtain personalized figures. Please note that rates are subject to change without prior notice and may be influenced by lender guidelines, insurer requirements, or government policies. This information does not constitute a commitment to lend.

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Q&A

HOME SECURITY →

YOUR QUESTIONS ANSWERED HERE

Installing or improving home security offers significant benefits whether you're buying or selling a home. For sellers, a secure property can increase buyer confidence and add perceived value, as it shows the home is well-maintained and protected.

**Q**

Are smart home security systems a good investment?

Absolutely! Smart home security systems provide real-time monitoring, remote access, and integration with smart devices, enhancing peace of mind for homeowners. They allow users to check cameras, lock doors, and receive alerts from anywhere. These systems are scalable, enabling users to start small and expand as needed, and can also lead to insurance discounts.

Q

Are security cameras enough to deter burglars?

Security cameras are a strong deterrent, especially when they are visible and paired with signage indicating surveillance. However, they work best as part of a comprehensive security plan that includes locks, alarms, and lighting. Cameras provide valuable evidence in case of an incident, but proactive measures like securing entry points are equally important.

Q

How customizable are smart security systems to fit my specific needs?

Smart security systems offer high customization, allowing you to select components such as cameras, motion sensors, door/window sensors, and smart locks. Many systems enable the addition of features over time, including environmental sensors for smoke, carbon monoxide, or water leaks. They can also integrate with other smart home devices like lights and thermostats for a cohesive experience.



ONYX[®]
SMART SECURITY

Looking for home security? Get a free consult and quote today!

ONYX Smart Security provides reliable, easy-to-use solutions that keep your family, assets, and business safe—offering peace of mind with cutting-edge technology and responsive local service.

ONYX Smart Security is dedicated to delivering the highest quality and most reliable services that our clients deserve to ensure their safety and security in their new homes. ONYX Smart Security offers a comprehensive range of products and services tailored to meet the diverse needs of both residential and commercial clients.



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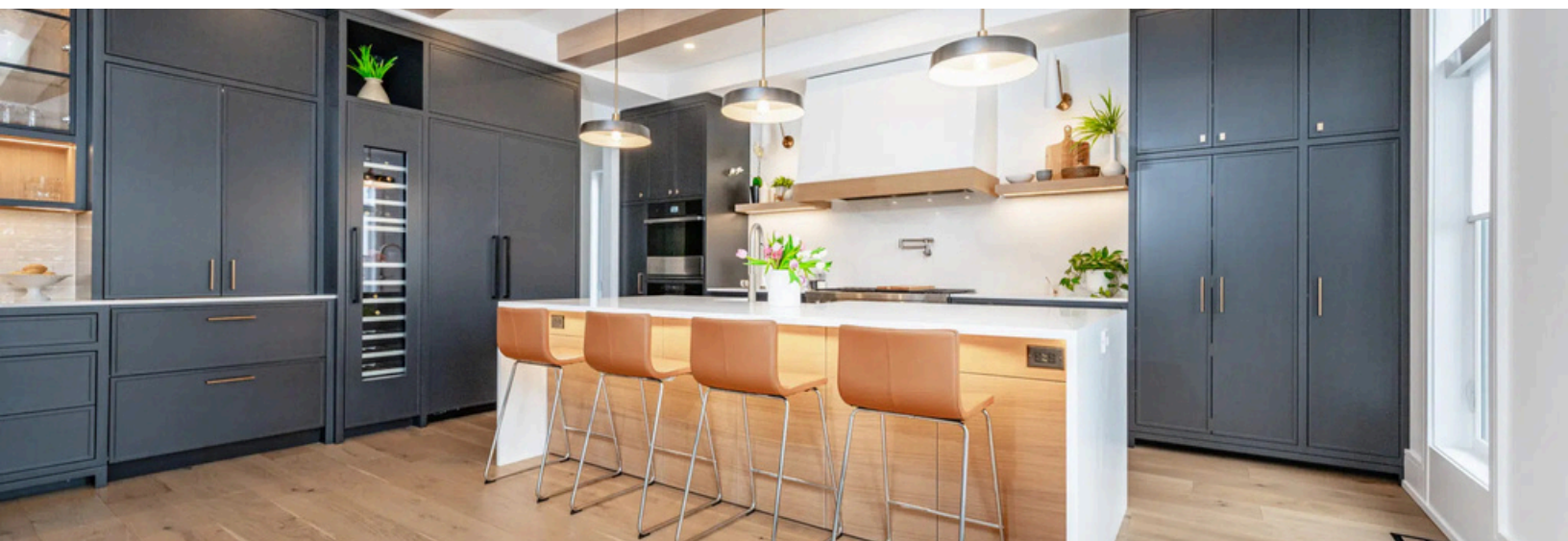
office@onyxsecurity.ca

Where Value Meets Lifestyle: Investing in the Heart of Your Home

When it comes to upgrading your kitchen, cabinetry is often overlooked in favor of flashy appliances or countertops. But the truth is, your cabinets are the backbone of your kitchen's functionality and style. Investing in high-quality, well-designed cabinetry can transform your space, boost your home's value, and enhance your daily life.

A well-executed kitchen remodel can recoup up to 70-80% of its cost in resale value.

Buyers are drawn to modern, functional kitchens, making it a key selling point in any home. Cabinetry is the most visually dominant feature in any kitchen. The right cabinets can set the tone for the entire space.



Kitchen cabinetry is more than just storage—it's an investment in your home's value, functionality, and style. A thoughtfully designed kitchen adds beauty to your space and elevates daily living, bringing people together in the true heart of the home. Whether you're planning a full remodel or simply updating outdated cabinets, this upgrade enhances both your lifestyle and your home's long-term worth.



WELLINGTON
M I L L W O R K

Custom Millwork and Cabinetry - Crafting Quality Living

Design integrity and exquisite craftsmanship are the hallmarks of Wellington Millwork. Whether you prefer timeless, traditional design or modern aesthetics, our high-quality, custom millwork is guaranteed to complement your style and space.

Our Services Include:

- Custom Kitchen Cabinetry
- Natural Wood Accents, Decorative Beams, and Detail Work
- Custom Built-In Cabinets and Shelving Units
- Custom Vanities, Laundry Units, Built in Benches, Custom Storage and More



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ADVANTAGES OF GREAT CURB APPEAL

Boosting your home's curb appeal is one of the most effective ways to attract buyers and make a strong first impression. A well-maintained exterior signals to potential buyers that the property has been cared for, which can increase perceived value and lead to quicker offers. Here are some key strategies:

- **Landscaping:** Keep the lawn mowed, edges trimmed, and flower beds weeded. Add fresh mulch and seasonal flowers for a pop of colour.
- **Exterior Cleaning:** Power wash the driveway, walkways, and siding. Clean windows inside and out for a polished look.
- **Front Door Focus:** Repaint or replace the front door, and consider adding a stylish new handle or knocker. A welcoming entryway sets the tone for the entire home.

- **Lighting:** Install or update outdoor lighting to highlight pathways, landscaping, and the home's architecture. Solar lights are an easy, eco-friendly option.
- **Decorative Touches:** Add a new doormat, potted plants, or a wreath to create a warm, inviting atmosphere.



A well-maintained and attractive exterior creates a positive first impression that can lead buyers to assume the inside is equally well-maintained, boosting the perceived value of the home. Curb appeal can generate up to seven percent of a home's sale price.





Professional services to help you achieve the lawn of your dreams.

KNK Lawn Care is a full-service professional lawn care and Pest Control company that has been making beautiful lawns in the Grey/Bruce area for over 37 years!

KnK Lawn Care offers lawn care programs including fertilizer, weed control, grub and chinch bug control (all of which are people and pet friendly), soil and root stimulator, along with aeration, over-seeding, slit seeding and hydroseeding services.



PO Box 969 Southampton, ON N0H 2L0



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(519) 797-3255

Transforming Spaces

The value of blinds and awnings for your home.



Energy Efficiency and Cost Savings

Blinds and awnings aren't just about style—they're also practical. By controlling sunlight and heat, they help regulate indoor temperatures, reducing reliance on air conditioning in the summer and heating in the winter. This energy efficiency translates to lower utility bills, a feature that savvy buyers will appreciate.



Boosting ROI for Sellers

For sellers, investing in high-quality blinds and awnings can yield a strong return on investment. Not only do they enhance the home's visual appeal, but they also add functional value that buyers are willing to pay a premium for. Case studies show that homes with well-designed outdoor spaces and energy-efficient features often sell faster and at higher prices.



Elevating Curb Appeal

First impressions matter, especially in real estate. Awnings can dramatically enhance a home's exterior by adding character and charm. Whether it's a classic striped awning over a front porch or a sleek, modern design for a patio, these features create a welcoming aesthetic that sets a home apart from others on the market.





How fibre optic internet can increase property value:

- Future-Proofing Your Property
- Increased Smart Home Automation
- Faster and More Reliable Internet
- Enhanced Security

Fibre optic internet is an essential technology gaining significance among homeowners for its ability to boost property value. Due to its fast and dependable connectivity, the ability to connect with smart home devices, and the capability to accommodate future technological advancements, properties equipped with fibre connectivity have a significant advantage over those without it.

As a result of the ever-increasing demand for internet connectivity, fibre optic internet is now a necessity for homeowners, and installing it can make your property more appealing to potential buyers or even renters.


DOES FIBRE OPTIC INCREASE PROPERTY VALUE?

Installing a fibre connection in your home offers more than just high-speed internet and unbeatable reliability. It's an investment in staying ahead in the digital age where connectivity is more crucial than ever before. With the growing importance of staying connected, having a fibre-optic connection can significantly enhance the value of your home when it comes to selling.




**Your LOCAL award-winning
provider of communications
services.**

Bruce Telecom has deep rural roots, founded by local farmers forming a co-operative focused on loyalty, honesty, and quality. Over 100 years, it has evolved into a regional communications leader, offering reliable home phone, mobile, high-speed Internet, and digital television services. Employees are local, enhancing their commitment to helping neighbors. Bruce Telecom ensures accessible customer support through live assistance, online services, and local retail branches.

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 3145 Hwy 21 Tiverton, ON
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SUNSETBLINDS — & AWNINGS —

Awnings That Impress, Blinds That Inspire

A family-owned, full service window covering company serving the Lake Huron shoreline and beyond with showrooms in Goderich, Kincardine and Port Elgin. Our retractable and permanent awnings, screens and sun shades are manufactured here in Ontario by Rolltec Shading, Stobag North America and Phantom Screens.

Service Highlights:

- Free Consultations
- Professional Sales and Installation
- Repair and Warranty Support



(519) 524-5965



144 Courthouse Square,
Goderich, ON N7A 1M9



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www.sunsetblinds.ca

SIMPLICITY IS THE ULTIMATE SOPHISTICATION



"The true purpose of tidying is not to cut down on your possessions or declutter your space. The ultimate goal is to spark joy every day and lead a joyful life,"

"Our homes are not containers for stuff, but rather a place for love and connection,"

Decluttering and organizing your home before selling is crucial for creating a positive impression on potential buyers. A clean, organized space lets buyers focus on the home's features, making it easier for them to envision living there. It also makes rooms appear larger, brighter, and more inviting, which can lead to higher offers and faster sales.

Here are the key benefits:

- **Maximizes Space:** Fewer items make rooms feel more spacious and functional.
- **Enhances Visual Appeal:** A tidy home photographs better for online listings, attracting more interest.
- **Improves Buyer Focus:** Organized spaces help buyers focus on the home's potential, not clutter.






HOME DECLUTTERING AND ORGANIZING


Emily Rand is a Professional Organizer who helps people of all ages and life stages to declutter, organize, and create space for joy in their homes. She guides clients through her JOYFUL Method™, which includes:

- Joyful Vision: Envisioning the desired feel and function of your space.
- Open to Change: Encouraging a fresh perspective on your space.
- Your Decisions: Empowering clients to make decisions with expert guidance.
- Function First: Identifying effective storage solutions.
- Upkeep of Space: Teaching maintenance systems for long-term organization.
- Live Joyfully: Surrounding clients with items that they love, need, and use so they can enjoy their home

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HELPFUL TIPS FOR BUYERS

Whether you have recently made a purchase or plan to in the future, as you organize, pack, and label your possessions for your upcoming move, remember that there are extra tasks to add to your to-do list before the big day. Completing these items will help ensure a seamless transition.

- ☒ **Hire a moving company**
 - ☒ **Notify your Home Insurance**
 - ☒ **Contact a Life Insurer**
 - ☒ **Contact your landlord (if you are currently renting)**
 - ☒ **Notify the utility companies**
 - ☒ **Set up mail forwarding with Canada Post**
 - ☒ **Update your address with Service Ontario**
 - ☒ **Hire a cleaning company prior to moving in**
-

Working with The Lamont Group provides you with all the direct links and contact information to complete your moving day checklist with our resourceful Client Portal on our website.

— A PLACE TO CALL HOME



The Town of Saugeen Shores is a stunning four-season destination situated along the beautiful shores of Lake Huron in Bruce County. Featuring the communities of Port Elgin and Southampton, this growing community has lots to offer, including:

- Scenic beaches, parks, and trails
- Hiking and biking paths in nature, both forested and lake-side
- Culinary experiences that are seasonal and locally-sourced
- Boutique shopping along charming downtown streets
- Camping grounds, skate parks, pickleball courts, baseball diamonds, soccer fields, and even an outdoor ice-skating trail in the heart of a provincial park

Recognized as the fastest-growing community in the region, Saugeen Shores has also earned accolades as one of the best places to live in Canada.



