



SPRING 2026

YOUR NEXT MOVE

**Today's Hot
New Listing**

**Supporting
Local**

**Tips and
Tricks**

26 ELGIN STREET TOBERMORY



exp
REALTY
BROKERAGE

Nestled on a peaceful lot in one of Tobermory's most desirable neighbourhoods, this charming home sits just 1 km from the heart of the village - a short walk to Little Tub Harbour, the Chi-Cheemaun ferry dock, waterfront dining, diving outfitters, and boat tour operators. That unbeatable location is a big part of what makes this property a proven, licensed Short Term Accommodation under the Northern Bruce Peninsula Municipality - a turnkey income-generating asset ready to perform from day one, or an equally inviting full-time or seasonal family retreat. Step in from the upper deck into a bright, open-concept main living area that immediately feels like a getaway. Vaulted ceilings, warm pine floors, rich wood accents, an open kitchen, and a cozy propane fireplace set the tone, while floor-to-ceiling windows on both levels flood the space with natural light. The upper deck extends your living space outdoors - ideal for entertaining, outdoor dining, or simply unwinding with a drink in hand. The upper level also features a generous primary bedroom with walk-in closet and a full 4-piece bath. Head down the eye-catching spiral staircase and you'll find two additional bedrooms, a 2-piece bath, a second propane fireplace, and a fantastic games room that guests consistently love. A covered lower patio offers a quiet, shaded retreat - perfect for morning coffee while deer and birds move through the trees. Set on a full acre, the property transfers with furnishings included on both levels, making it as easy as it gets to step in and start enjoying - or start hosting. With the Bruce Trail minutes away and Georgian Bay launch points for kayaking and paddleboarding close at hand, the outdoor appeal is endless. 26 Elgin Street is a rare find that truly has to be seen to be fully appreciated.



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exp
REALTY



SCAN HERE



IMPORTANT DETAILS

Property Address:

26 Elgin Street, Tobermory

List Price: \$599,000

Style: Detached, 2 Stories

Total Bedrooms: 3

Total Bathrooms: 2

Finished Living Space: approximately 1,706 sq. ft.

Lot Size: 124.36 ft x 335.84 ft, approximately 0.953 acre

Property Taxes: \$2,647 (2025)

Average Utilities:

Hydro Electricity: \$85-\$145, monthly

Propane: \$2,000-\$2,700, annually

- Note: propane tank is rented

Water: Drilled Well

Sewer: Septic

Hot Water Tank: owned

Property Features:

- private lot surrounded by trees
- close, walkable proximity from main attractions
- turn-key property, fully-furnished
- Short Term Accommodation licensed



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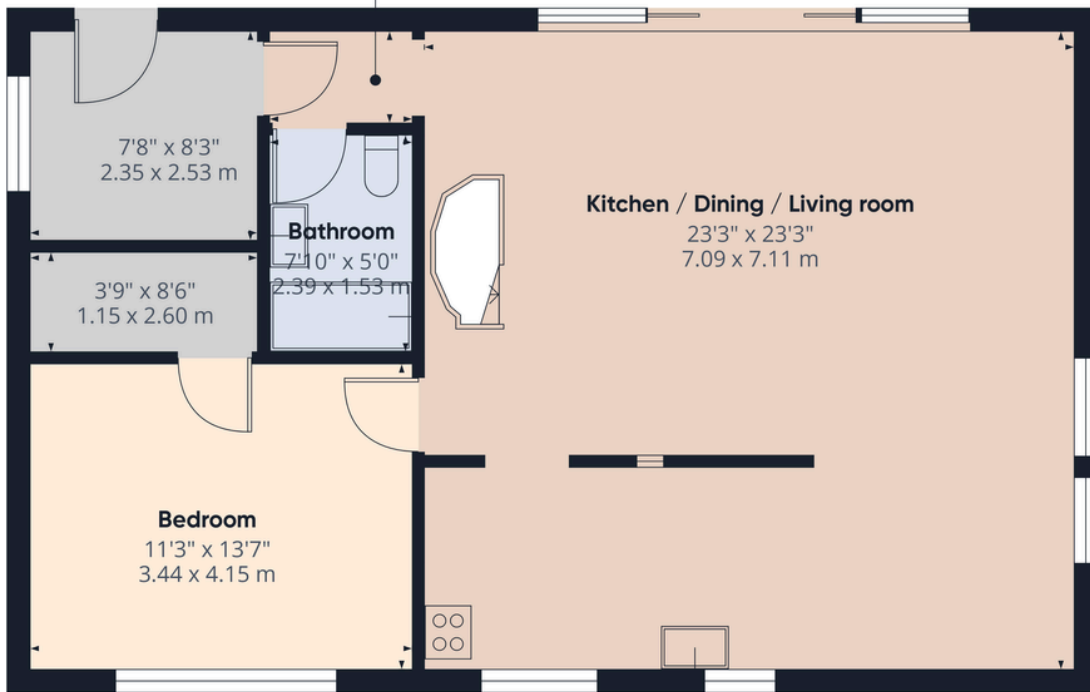
SCAN HERE



26 Elgin Street

Main Floor

Hallway
3'4" x 4'11"
1.04 x 1.51 m



Second Floor

WC
6'9" x 4'6"
2.08 x 1.39 m



MORTGAGE BREAKDOWN

Sale Price: \$599,000

Down Payment: \$34,900

Mortgage including CMHC: \$586,664

Rate: 4.14%

Term: 5 years

Amortization Period: 25 years

Bi-Weekly Payment: \$1,443.59



*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 perfect credit score is necessary

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: Pre-Approval Guarantees a Loan

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: Fixed-rate mortgages are always better

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: You Can't Refinance Early

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: A 20% Down Payment is Required

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.



BEFORE you make your next move or before you help someone you love make theirs, SCAN to begin a FREE review of your mortgage strategy.



Mark B.Comm

LENNOX

Mortgage Broker #M18001526

365-889-5490 | LNXMORTGAGES.COM | @LNXMORTGAGES



SPECIALIZING IN **Strategic MORTGAGES:**

- Support your children's first purchase
- Unlock equity
- Restructuring mortgages to reduce monthly strain
- Consolidating debt to improve stability
- Self-employed professionals
- Families navigating generational planning
- Clients with complex income or unique goals
- Exploring retirement friendly lending options

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.

 929 16th St W, Owen Sound, ON

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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
MILLWORK

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



(519) 579-4112



info@wellingtonmillwork.com



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ADVANTAGES OF GREAT CURB APPEAL

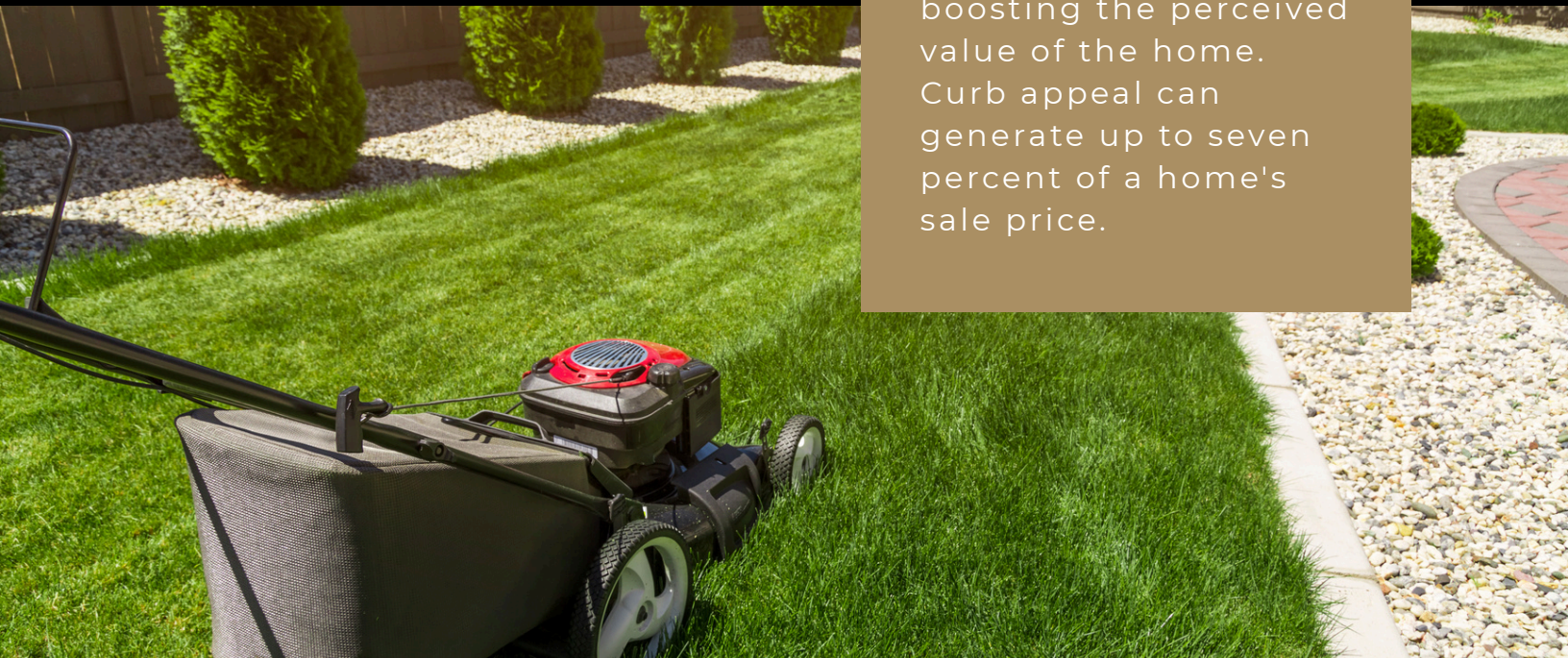
Boosting your home's curb appeal is one of the most effective ways to attract buyers and make a strong first impression. A well-maintained exterior signals to potential buyers that the property has been cared for, which can increase perceived value and lead to quicker offers. Here are some key strategies:

- **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.

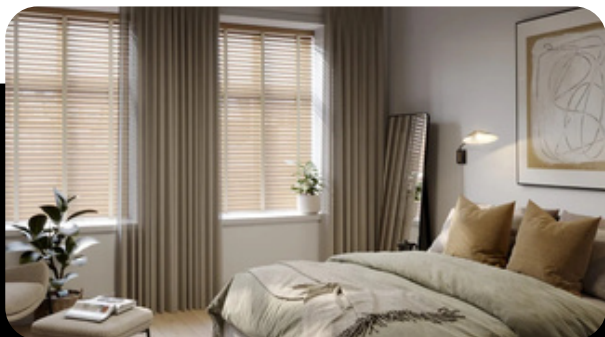
 PO Box 969 Southampton, ON N0H 2L0

 info@knklawncare.com

 (519) 797-3255

Transforming Spaces

The value of blinds and awnings for your home.



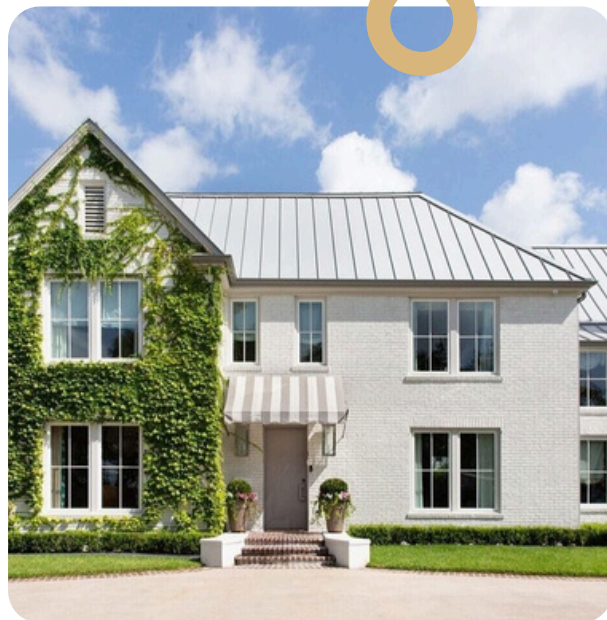
Energy Efficiency and Cost Savings

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.





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



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Goderich, ON N7A 1M9



sunsetblinds@hurontel.on.ca



www.sunsetblinds.ca



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.

 (519) 368-2000

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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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 Collingwood, ON

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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.

DESTINATION: TOBERMORY



Renowned for its striking turquoise waters and rugged limestone shoreline, Tobermory sits at the northern tip of the Bruce Peninsula. This vibrant harbour community offers a unique blend of natural beauty and small-town charm, where residents and visitors alike enjoy access to crystal-clear waters, scenic trails, and unforgettable landscapes. Outdoor enthusiasts are drawn to Bruce Peninsula National Park and Fathom Five National Marine Park, featuring iconic attractions such as the Grotto, Flowerpot Island, and numerous shipwrecks visible beneath the surface.

As a premier destination in Ontario, Tobermory sees consistent seasonal traffic driven by its natural attractions, ferry access to Manitoulin Island, and diverse recreational opportunities. This steady influx of visitors supports a thriving short-term rental market, positioning the area as an increasingly attractive option for those considering investment properties that balance personal enjoyment with income potential.

Life in Tobermory is year-round and defined by its close-knit community, relaxed pace, and deep connection to nature through every season. Residents benefit from a peaceful lifestyle surrounded by protected parkland, while still enjoying local shops, dining, and essential amenities.



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REALTY
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