

24 hours - Friday, July 24 - Sunday, July 26, 2009

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# Homes & Condos

## need to know

### DIRTY DESK

Did you know that the average office desk has 400 times more bacteria than a toilet? Be sure to wipe yours down regularly with a disinfecting cleaner.



### TIP: SIZE UP YOUR LINENS

To make a bed look fabulous with ready-made linens, buy one size too large.

The cut of the next larger size will make up for the skimpy fullness factor found in most ready-made products.

If it shows, you can hide the white platform section of the oversized skirt by simply gathering up the excess in a straight line and pinning it to the top of the box spring.

# Make it fit



Small spaces have room for only the necessities — and that often means guest bedrooms are nowhere to be found.

However, it is possible to entertain overnight guests in a small space when one chooses their furniture wisely.

The Versant from Hollandia is one such piece of furniture — with infinite possibilities for sitting, lounging, sleeping and

more (including a super-plush mattress and a 12 setting massage program), guests will be so pampered they may never want to go home.

The sleeper is available in more than 200 colours and fabrics, making it an ideal choice for any decor style.

The yellow and green option, above and at left, is a young, funky and whimsical choice.

For more information, visit [HollandiaInternational.com](http://HollandiaInternational.com)

— SUN MEDIA

## Paying your mortgage when trouble arises

**Q** Are there options if I am having difficulties making my mortgage payment?

**A** Yes. The biggest mistake that home-owners make is avoiding their lender when behind on their monthly payment. Some people have recently been bid off or had a reduction in their household income. There are options.

With early intervention, co-operation and a well-executed plan, you can work together with your mortgage professional to find a solution to your financial difficulties.

Some options that may be beneficial and help home-owners through this difficult time may include a temporary short-term payment deferral. Your mortgage professional may be prepared to offer greater payment flexibility, particularly if previous lump-sum prepayments have been made.

You might even be allowed to extend the original repayment period (amortization) in order to lower your monthly mortgage payments.

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