



## Ask the Realtor: I need a Mortgage

Congratulations. You've found the home of your dreams and your offer has been accepted. Now you need a mortgage. While you most likely have a pre-approval, you should shop around for a home mortgage. They are not all the same. Here are some recommended questions to ask.

1. What are the most popular mortgages you offer? Which type will work best for me?
2. Are your rates, terms, fees, and closing costs negotiable? What are the costs?
3. Will I have to buy private mortgage insurance (PMI)? If so, how much will it cost, and how long will it be required? (NOTE: PMI is usually required if your down payment is less than 20 percent.)
4. Will your bank service the loan or someone else?
5. What escrow requirements do you have?
6. How long is the lock-in period for the quoted interest rate? Will I be able to obtain a lower interest rate if it drops during this period?
7. How long will the loan approval process take?
8. Are there any charges or penalties for prepaying?

## FOR RENT June 16 – 23 Falmouth MA \$750/wk



Studio unit- sleep 2 to 4 people with a partial kitchen set for four. Private ocean beach, set on the Vineyard Sound. Outdoor swimming pool, BBQ, jacuzzi, wifi, plus much more. Contact me for details: 978-870-5774

If you are considering buying or selling, let's work together and make it a reality.

Linda Kadlik

978-870-5774

## Patriots Day – April 16

Massachusetts officially observes **Patriots' Day** on April 16 this year, but there are commemorative ceremonies and re-enactments throughout the month.

For the history buff, there is plenty to see. Beginning April 7 and running through the 19<sup>th</sup>, come see the re-enactment of the events that started this country on its journey of independence.

It's not just the battle of Lexington and Concord. Realistic re-enactments will take place in Arlington, Boston, Bedford, Lincoln, Wayland, Sudbury and of course, Lexington and Concord. And don't forget to check out a parade or two.

For a complete schedule of events, in chronological order, go to <https://www.boston-discovery-guide.com/patriots-day-schedule.html>.

Looking for something to eat after a day on the battle field? Try Mario's Italian Restaurant at 1733 Massachusetts Ave the in the center of Lexington. Good Italian food at a reasonable price. If you're in Concord, try the Colonial Inn at 48 Monument Sq. This is an historic upscale restaurant. Stop in after a hard day of battle. You may even see a Minute Man or two.

[lindakadlikmoves@gmail.com](mailto:lindakadlikmoves@gmail.com)