



Ask the Realtor – Do I really need Title Insurance?

Yes. There are two types of Title insurance, Lenders title insurance and Home Owners title insurance. Lenders will require you to purchase Lenders title insurance. It protects the mortgage lender from the possibility that previous owners did not have free and clear title.

Home Owners title insurance protects the buyer. So, what's the difference? If a previous unknown lien is discovered after you purchase the home and you only have Lenders title insurance, your mortgage will be covered. But you will not get anything to cover the payments you've made against the mortgage (including your down payment) and you could end up losing the house.

Title Insurance is a one time payment and paid as part of your closing costs. The cost of the insurance is based on the amount of the loan amount. The insurance is in effect for as long as you own the property.

If you refinance your loan, your lender will require Lender title insurance again. You, the owner, will not have to take out Owners title insurance again.

FOR RENT June 17 – 24 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

Mothers' Day

Mothers' day is Sunday May 14th. Looking for something special to do with Mom on Sunday this year?

Picnic with lilacs. Take a free tour of 369 lilacs, enjoy live music, food trucks, and family activities. Open from 10 am to 3pm at the Arnold Arboretum of Harvard University. Due to parking restrictions, it is recommended you take public transportation.

Mother's day tea at the historic Gore Place in Waltham. Enjoy tea and cake in the restored 1793 carriage house followed by a tour of the Gore Mansion. Admission is \$20, 3:00 – 4:30pm.

Mothers' day wine and chocolate. What more could you ask for? Enjoy 2 hours of sampling and pairings at The Kitchen @ Boston Public Market on Hanover St in Boston. This event starts at 4pm, \$60.

Outdoor brunch along the beautiful setting of Verrill Farm in Concord, featuring live acoustic music, and activities for children. \$30 for adults and \$10 for children under 10. Reservations required, 978-369-4494 by May 11.

Showcase Live in Foxboro is hosting a brunch featuring the world famous Harlem Gospel Choir Harlem Gospel Choir. Doors open at 1 PM for brunch. Show time starts at 2 PM, and tickets are \$35 in advance for adults, \$12.50 for children under ten.

Happy Mothers' Day !

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