



CROWN LEDGE REALTY

Linda Kadlik
978-870-5774

Realtor/Sales Agent
lindakalikmoves@gmail.com

SUMMER NEWSLETTER July 2016

178 Newell Hill Rd Sterling MA 01564
Website: lindakalikmoves.com

Ask the Realtor:

When is the best time to buy?

Ask a Realtor and they will probably tell you any time is best to buy. My answer is: When you are ready.

You will need to have a down payment. Most conventional loans will require a minimum of 5% down, 3.5% for FHA. If you put less than 20% down, you will have to pay Private Mortgage Insurance. This protects the lender the mortgaged amount if you suffer hardship and the property sells for less than is owed.

If someone in your family is gifting you money towards the purchase, the lender wants proof of where the money came from.

Any unexpected or large deposit into your accounts will be questioned by the bank. The bank will go back 2 months when they check your accounts.

You will have your credit checked. This is not the same credit score you get on your own. Lenders use installment debt. So consistently pay your bills on time.

Lenders like to see at least a two year employment history in the same field.

How much house you can afford? Get the Lender to give you a Pre-Approval so you can see what you're comfortable spending, before you fall in love with something you can't afford.

Do you know what area/city/town you want to live in? Is the school system important? Do you want a house or a condo? All things to consider.

Summer Tip: Pool Safety

Summer is here and everyone wants to get away from the heat. It's important to ensure everyone follows these simple safety steps.

1. Never leave a child unattended in or near water
2. Teach your children how to swim and to stay away from drains
3. Make sure there is a compliant drain cover
4. Know how to do CPR on adults and children

Celebrating the Fourth of July in New England?

You can't beat Boston. With the concert at the Hatch Shell, the Boston Pops and fireworks over the Charles River. Not to mention 18 sound towers and multiple video screens spread throughout the Esplanade.

Worcester's Independence Day Celebration is Friday July 1st at East Park on Shrewsbury St. Kids activities at 3pm and the Massachusetts Symphony Orchestra at 8:00. Fireworks at 9:30 so bring your blankets!

Going to Rhode Island? Celebrate the Fourth with the Providence River Boat Company. Catch the fireworks display from a prime location in the Providence Harbor, as they guide you beneath the display off the shores of India Point Park.

How about an old fashioned Independence Day at Sturbridge Village? Play 19th century style 'baseball', march with the militia, or put your own John Hancock on giant copy of the Declaration of Independence.

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

Linda Kadlik

978-870-5774

lindakalikmoves@gmail.com