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### Ask Your Realtor:

What loans are available for a first time buyer?

There are many types of loans available:

- A. Conventional—Adheres to Fannie Mae and Freddie Mac guidelines. It is not backed by the Federal Government.
- B. FHA—Insured by the Federal Housing Administration
- C. 203k—Used to purchase and renovate a property
- D. USDA—Available for government designated rural areas
- E. VA— For eligible American veterans or their surviving spouses

Other loans and/or grants may be available as well. Work with your local lending institution to see which one works for you.

### Helpful Tips

Summer is here and time for one of our favorite pastimes: Barbequing! Food tastes great on the grill but please remember to follow these safety tips when gas grilling.

- A 20 lb cylinder should be filled only 80% to leave room for the liquid to expand.
- When lighting a gas grill, always keep the lid open to prevent a flash off from gas build-up
- The grill must be kept outside in a well vented space.
- Always check for gas leaks every time you disconnect and reconnect the regulator to the LP cylinder.

### RECENTLY SOLD HOMES:



Lancaster—\$389,900  
Under agreement in 2 weeks

2 bedroom  
2 bath  
Waterview



Boxborough—  
SOLD

4 bedroom  
3 1/2 bath  
2 car garage

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

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