

Your REALTOR:

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Real Estate

Update™

What Happens During the Final Walk-Through?



When you buy a house, it's already a pressure-filled process. There's a low inventory of homes right now, even with prices dropping in many markets due to rising interest rates and declining demand. Since there are still inventory issues, some homebuyers are doing things they wouldn't ordinarily, like waiving home inspections or using escalation clauses in their contracts.

Regardless of what you might do to get the house of your dreams, one thing you shouldn't skip is the final walk-through.

The final walk-through is your chance to ensure the house is in the same condition as when you made an offer. If the seller is doing repairs or

Wondering What Your Home Is Worth?

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5 Things to Know About Buying a Modular Home

Modular homes



are prefabricated, which means they're built in a factory. After the home is built, it's delivered to a building site, and then it's assembled and put on a foundation. Some people decide to buy modular homes because they can be less expensive than a traditionally built home, usually because the process of building modular homes is more efficient.

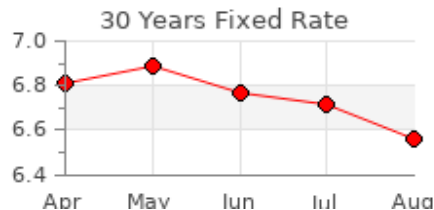
The following are five things to know before you invest in a modular home.

1. The Basics A modular home is built by section in factories. These factories are giant facilities that assemble homes

MORTGAGE RATES

U.S. averages as of September 2025:

30 yr. fixed: 6.56%
15 yr. fixed: 5.69%
5/1 yr. adj: 5.86%



or improvements you negotiated, you need to make sure those were done and that they were done correctly.

Who Comes to the Final Walk-Through? A buyer and

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4 Sources for Down Payment and Closing Cost Cash

Most loan



programs today require some sort of a down payment. Even as low as 3% of the sales price while there are a couple of programs that don't require a down payment of any sort. Those being the VA home loan program and the USDA program designed for rural areas.

VA loans are restricted to those who have served in the armed forces, as well as a few additional borrowers while the USDA program is an attempt to help populate rural areas and provide financing for those areas that most conventional programs won't touch in such remote areas.

As well, there are also closing costs associated with getting a home loan. There are one time costs due at the settlement table such as maybe an appraisal or credit report, among others.

The Tax Advantages of Buying a Home

If you're thinking



about becoming a homeowner any time soon, there are tax benefits to buying. In particular, tax deductions are one way to reduce your tax bill and income. Tax deductions are different from credits. Credits are money that gets taken off a tax bill. You can think of them somewhat like a coupon. A tax deduction reduces your adjusted gross income or AGI, reducing your tax liability.

The following are key tax benefits and things to know for homebuyers or possible homebuyers.

In July 2025, the One Big Beautiful Bill Act (OBBBA) was signed into law, introducing several changes that impact homeowners' taxes. Here's a summary of key changes for homeowners: **State and Local Tax (SALT) Deduction:** The cap on the SALT deduction has been raised to \$40,000 (\$20,000 for married individuals filing separately) for 2025 through 2029, according to ssb-cpa.com. This cap will be subject to 1% annual inflation adjustments. Starting in 2030, the cap is scheduled to revert to the previous limit of \$10,000 (\$5,000 for married

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based on the International Residential Code or IRC. Under the IRC, these facilities are required to make sure they're assembling homes that comply with state and

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The other charges, sometimes referred to as 'recurring' charges, happen again and again. Things such as interest and homeowners insurance. So, where does someone get these funds?

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- [What Exactly is a HELOC?](#)

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Fitkova Realty Group

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