

Your REALTOR:

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Real Estate

Update™

Why FHA Loans Are So Popular



FHA loans are a popular choice for a lot of people, especially first time homebuyers. Why especially so for first time homebuyers? FHA loans require a low down payment, just 3.5% of the sales price. It's easier for first timers to come up with enough money for a down payment and for closing costs. Plus, sellers can help out with the closing costs as well, further adding to potential cash savings. Down payments can also come in the form of a gift from a family member or qualified non-profit. While conventional loans also allow for down payment assistance, they require a minimum amount from the buyers.

FHA loans in general are easier to qualify for

Wondering What Your Home Is Worth?

Let me show you.

How to Make Your New House Feel Like a Home

You've got the deed and you're moving into your new house. That's what you call it, because it doesn't feel quite like a home yet. How long does that take? A year? Two years? The truth is it may only be a matter of weeks if you take a the right efforts to fix up the place and settle in with style. Here's how to do it.

Have Big Projects Done First

Feeling comfy and cozy is all but impossible when there are major renovations to be done that may leave sections of the house blocked off and



MORTGAGE RATES

U.S. averages as of August 2025:

30 yr. fixed: 6.72%
15 yr. fixed: 5.85%
5/1 yr. adj: 6.01%



for as well. Debt to income ratios are relaxed, especially when compared to low down payment conventional programs. That means having the ability to comfortably afford a slightly higher loan

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7 Tips to Market Your Rental

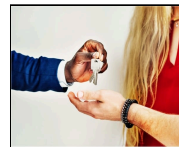
Having a real estate property that you will rent out is exciting. You're an investor and building a future based on a tangible asset. Sometimes, being a landlord is tougher than it might initially seem, though.

For example, your property has to be rented out to earn a return on your investment. That means you have to market it to find high-quality tenants.

Marketing may not be your area of expertise, but there are certain things you can do to spread the word about your property and make it compelling for potential renters.

The following are seven tips to keep in mind as you build a marketing strategy for your rental property.

1. Know Your Audience Before you do anything else to market your property, you need to know your audience.



How Does An Escrow Account Work?

If you're in the process of getting a mortgage to buy a house, you will hear the term escrow quite a few times.

An escrow is a legal arrangement. In this arrangement, a third party holds money or property until a certain condition is met. When we're talking about a mortgage, this could be fulfilling your purchase agreement.

Within real estate, in particular, escrow protects buyers and sellers in the transaction. With the mortgage, the escrow account also holds the funds for homeowner's insurance and taxes.

There are two types of escrow accounts in real estate, as mentioned—the first is to protect your good faith deposit. That means the money goes to the right party based on the conditions of your sale. The second is to hold funds that will cover the property taxes and homeowner's insurance.

Escrow Accounts for Buying a House When you buy a house, you'll sign a purchase agreement. That purchase agreement usually includes earnest money, also known as a good faith deposit. This is meant to show you're serious about buying the

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covered in sawdust, so get these done first. That includes knocking down walls for an open floorplan, replacing old flooring or remodeling entire kitchens and bathrooms. In fact, it's probably better to have this completed before you move

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Property owners should try and understand their targeted renters because this will help you build all your

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