Your REALTOR:



Miro Fitkova

November 2026

Real Estate Update

Understanding Financial Gifts



Getting a little help from Mom and Dad to help buy your first home? Lucky you! For most first-time homebuyers, coming up with the money for a down payment and closing costs is the biggest challenge. But getting a bit of a financial windfall will go a long way. Just know in advance how lenders view and treat financial gifts when qualifying for a home loan. What's important?

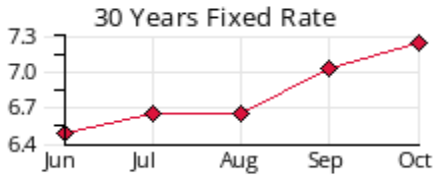
One of the things to know is that lenders will want to 'source' the financial gift to make sure it's from a legitimate source. For instance, when you provide your bank statements to the lender, they'll match up what appears on your paycheck stubs with deposit verification from your bank statements. If you get paid on the 1st and 15th, there should be deposits shown on those dates. But if you get a financial gift, the money will simply appear in your account. Lenders will want to know where that irregular deposit…

CONTINUED >>>

MORTGAGE RATES

U.S. averages as of November 2026:

30 yr. fixed: 7.24%
15 yr. fixed: 6.60%
5/1 yr. adj: 7.01%



Wondering What Your Home Is Worth?

Let me show you.

What Does The Home Seller Owe?



Buyers are looking for ways to get an edge over sellers. One way is to find out how much sellers owe their lenders on homes for sale. With this knowledge, they can gauge how much negotiation room the seller might have.

In a seller's market, knowing what the seller owes can help the buyer formulate an offer the seller will accept, avoiding an expensive bidding war with other buyers.

In a normal market or a buyer's market, the buyer hopes that the seller will accept an offer that is lower than current market value, but high enough to allow the seller to get out of their mortgage debt without bringing money to the closing table.

Is Your House Making You Sick?



Your home is supposed to be a sanctuary, but what if it's quite the opposite? What if your home is making you sick? That's the situation for some people, and the following are some of the most common ways you could be impacted if your own house is making you sick.

Is the Humidity Too High? When your home has humidity above 60%, it becomes mold's breeding ground. If your humidity levels get high enough, it can allow mold to spread behind the walls. We know mold can cause various health issues, including chronic sinus conditions, and even damage your nervous system.

When a house is too humid, it can also be a welcoming environment for dust mites, causing sleep disorders, allergic reactions, and stomach problems.

Of course, on the flip side, if your home isn't humid enough, it can cause respiratory irritation. A home…

6 Benefits of Using Vintage Furniture in Your Home



Vintage or antique furniture can be a great addition to your home design. When you mix in older pieces, it can help your home feel curated. There's that sense of timelessness that comes with older furniture, and you avoid having a space that feels too sterile or like you just went into a furniture store and chose a package already put together.

We often use the terms vintage and antique interchangeably in home design, which is similar, and the difference is in how old the pieces are. A vintage piece is usually anywhere from 30 to 100 years old, and an antique piece of furniture is technically more than 100 years old.

The following are six benefits and advantages of mixing some vintage or antique pieces in your home.

1. It's Not a Fleeting Trend When you shop at today's furniture manufacturers and companies, the…

CONTINUED >>>

Daily News and Advice

Read about the events shaping the Real Estate market today, find current interest rates, or browse the extensive library of advice and how-to articles written by some of the top experts in Real Estate. Updated each weekday.

More Articles

- October 2026 Real Estate Roundup
- Could Your Garage Get Your Home Sold?
- When Do Mortgage Points Make Sense?
- The Pros and Cons of An Adjustable-Rate Mortgage
- What Does It Mean to Make a Principal-Only Payment?

Short sales are a little different. Short sales are more common in areas with high foreclosures or job losses. Banks have a lot of inventory on hand and are more willing to negotiate but they…

CONTINUED >>>

CONTINUED >>>

Miro Fitkova
E-mail: miro@fitkova.com
Website: Fitkova.com

617-921-9952

Fitkova Realty Group

Servicing The Greater Boston Area

Equal Housing Opportunity

unsubscribe

E-mail this Newsletter to a friend