

# NEWS



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## **SUNNYVALE LIBRARY AND FHA TO DEMYSTIFY HOME MORTGAGES**

SUNNYVALE, Calif. — With lower home prices and beneficial tax credits, many people are thinking about buying a first home. That's why Sunnyvale Public Library will present a program to help take the mystery out of mortgages.

FHA loan specialist Louis Martin will present an overview of the application process. He will discuss what is – and is not – important to lenders, and the factors that determine whether an application is approved or denied. This free program will be Tuesday, February 2, at 7 p.m., at the Library.

The Library is located at 665 West Olive Ave., across from City Hall. Free parking is always available, and VTA line 54 serves the Library. For more information about Library services and activities, visit [www.sunnyvalelibrary.org](http://www.sunnyvalelibrary.org) or call the Reference Desk at (408) 730-7300, option 5, TDD (408) 730-7501.

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