



## 8 Easy Steps To Purchase Your NORTH CALVERT GREEN TOWNHOME

1. If you have not been pre-qualified for a mortgage and do not have a Mortgage Lender, please contact [Brian Kesler](mailto:bkesler@mortgagemaster.com) at Mortgage Master at 410-303-2953 or [bkesler@mortgagemaster.com](mailto:bkesler@mortgagemaster.com), and he will pre-qualify you for a purchase loan.
  2. Set up an appointment to tour the Model Home and see the great floor plans and finishes by calling [Avendui Lacovara](tel:443-326-8674) at [443-326-8674](tel:443-326-8674). If you have a Realtor, they should call Avendui to set up an appointment.
  3. To “hold” your property for up to 14 days while you complete 8 hours (including one-on-one meeting) of Home Ownership counseling, please provide the following:
    - ◆ A \$100 fully refundable “holding” deposit check (made out to BHHS Homesale Realty) with the property address in the “memo” line
    - ◆ A pre-qualification letter from your mortgage lender of choice
- Please note: Home Ownership Counseling is not mandatory, but if you choose not to complete your Homeownership counseling prior to closing, most grant funds (such as the City’s \$10,000 V2V grant) will not be available to you for this purchase.
4. Complete **8 hours** of Home Ownership Counseling. Please note that our preferred partner for this service is: **St. Ambrose Housing Aid Center** located at 317 E. 25<sup>th</sup> St. Baltimore, MD 21218. Contact `Anthony Parran at 410-366-8550 or on-line at <http://www.stambros.org>. Home Ownership Counseling can also be completed by any HUD approved provider including Belair Edison <http://www.belair-edison.org/live-here/counseling-for-homebuyers/> and Southeast CDC <http://www.southeastcdc.org/>
  5. Meet with your Realtor and Avendui Lacovara to sign an offer. A \$3,000 deposit check (made out to BHHS Homesale Realty) is required at this time. The \$100 “hold” will be returned at this meeting.
  6. Your mortgage lender and title company will proceed to process the loan and title work.
  7. Apply for any closing cost or down payment assistance grants. Please note that it is the buyer’s responsibility to apply for and obtain all grant funds.
  8. Once the loan is approved, you can go to settlement to buy your new home!