



MARYLAND MORTGAGE

7 STEPS

To Purchasing Your Home



STEP 1

Homebuyer Education

Take a Homebuyer Education class to learn about the process and get the required certificate.

<https://bit.ly/3AC89AI>

Don't get lost on the path to homeownership.
Here are the 7 steps that can get you there.
The Maryland Mortgage Program will help guide the way.

STEP 3

Get a Realtor

A realtor will help you with finding homes that best fit your needs.

You can locate agents in your area by visiting <https://bit.ly/3EKe9dp>.

STEP 2

Lender Pre-Approval

Find a lender and get pre-approved to determine what you can afford.

Get referred to a top MMP loan officer here:

<https://bit.ly/3hXqHEs>

If you prefer, you can reach out directly to a lender from the approved list:

<https://bit.ly/3zBYBEC>

Loan Application & Lock

Your loan officer will help you identify which Maryland Mortgage Program loan is best for you and lock in that low interest rate.

They will guide you through other required steps, such as home inspection, appraisal, etc. The underwriting team will review your updated employment and credit information to make sure you qualify for a loan.

STEP 5

STEP 4

Submitting an Offer

Once you find the perfect house, it's time to put an offer in. Your realtor will be able to guide you on what a competitive offer is, as well as any other contingencies the offer will rely on (home inspection, financing, etc.)

STEP 6

Maryland Mortgage Program Review

The lender will submit your loan package to the Maryland Mortgage Program team to make sure it is in compliance with state requirements. After this approval is received, your lender will schedule closing.

STEP 7

Closing

Once you sign the paperwork you will receive the keys to your new home.

CONGRATULATIONS, YOU'VE DONE IT!



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