

# INCENTIVE APPLICATION CHECKLIST

The following items are required for your application for the \$5,000 Buying Into Baltimore incentive lottery. All items must be submitted to Live Baltimore via a two-step virtual appointment process between Monday, September 28 and Friday, October 9 (Monday-Friday). The application process must be complete by 12 pm (noon) on October 9, 2020.

**ATTENDANCE VERIFICATION:** You must attend and complete three required activities within the virtual environment between 9am and 12pm on September 26 to qualify: Visit exhibitor booths, watch a workshop, and go on a virtual tour. Live Baltimore will verify completion through event tracking.

**PHOTO ID:** A copy or photo of an ID is required for every person listed as a buyer on the sales contract/mortgage documents.

**HOMEOWNERSHIP COUNSELING CERTIFICATE:** This certificate is awarded by a Baltimore City-approved counseling agency after the buyer successfully completes both the class component and the 1-on-1 component of the counseling process. Each person listed as a buyer on the sales contract/mortgage documents must have their name on a counseling certificate. The certificate(s) for both components must be dated BEFORE the date of offer. Homeownership counseling certificates are temporarily valid for 18 months from the date of completion.

**PRE-APPROVAL LETTER:** This letter, signed by a mortgage lender, notes a lender's conditional commitment to finance your loan based on the preliminary information you have provided. Pre-qualification letters are not accepted.

**PROOF OF BUYER'S \$1,000 CONTRIBUTION:** Provide a copy or photo of the check or other form of proof that you are contributing at least \$1,000 to your home purchase.

**RATIFIED CONTRACT:** Your contract of sale must be for a home in Baltimore City. Ratified means that both you and the seller have signed the contract. All components of the contract including the initial offer to buy the home must be dated and signed on or after September 26, 2020.

*The contract package must include the following standard forms:*

**Contract of Sale** (*settlement must be before December 8, 2020*)

**Ground Rent Addendum** (*if the property is subject to ground rent*)

**Maryland Residential Property Disclosure and Disclaimer Statement**

**Financing Addendum**

**Baltimore City Notices and Disclosures Addendum**

**General Addendum to Contract of Sale**

**Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards**

*(not required if property was constructed after 1978)*

**Property Inspections Addendum OR As-Is Addendum**

**To apply visit:**

[www.livebaltimore.com/lottery](http://www.livebaltimore.com/lottery)

Live Baltimore  
lottery@LiveBaltimore.com

410-637-3750 x118