# Live Baltimore's Homebuying Guide

The Homebuying Milestones outline each step of your journey. They also tell you which real estate professionals can help you meet your goal at every stage.

Find the Homebuying Journey Map on the next page of this document. Use the map to figure out where you are in your journey and where you will head next. Don't forget to use **LiveBaltimore.com/start** to help you along the way.

If you have any questions—or feel like your starting point isn't on the map—we are always here to help. Give us a call or send an email any time. Our contact information is provided below.

### **Homebuying Milestones**

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**Create your personalized moving profile on LiveBaltimore.com** to save your favorite neighborhoods and financial incentives. Our website is a one-stop-shop for your Baltimore homebuying research. Creating a profile will help you keep tabs on everything you want to remember.

Sign up for homeownership counseling with			
a City-approved counseling agency to earn			
your Counseling Certificate. You must complete			
a homeownership workshop and a one-on-one			
counseling session before making an offer on a			
home.			

**Choose a mortgage lender** to get preapproved and to get guidance on financial incentives. Live Baltimore's partner lenders know the City's incentives inside and out and can help you apply.

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**Choose a real estate agent,** find a home, and make an offer. Work with an agent who knows the City and knows how to get you to your homebuying goals. Our agent directory can help you find the right fit.

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**Choose a home inspector** and get the house inspected. The home inspector will alert you to any issues or defects with the home so you can buy with confidence.

Get ready to close. Choose a title company and homeowners insurance agency. Your title company will look over the ownership records to make sure you can purchase without any trouble. Homeowners insurance must be in place before you close.

Get your keys and move in! Congratulations on your new home! We would love to hear from you. Contact Live Baltimore to tell us your story and receive a welcome gift.

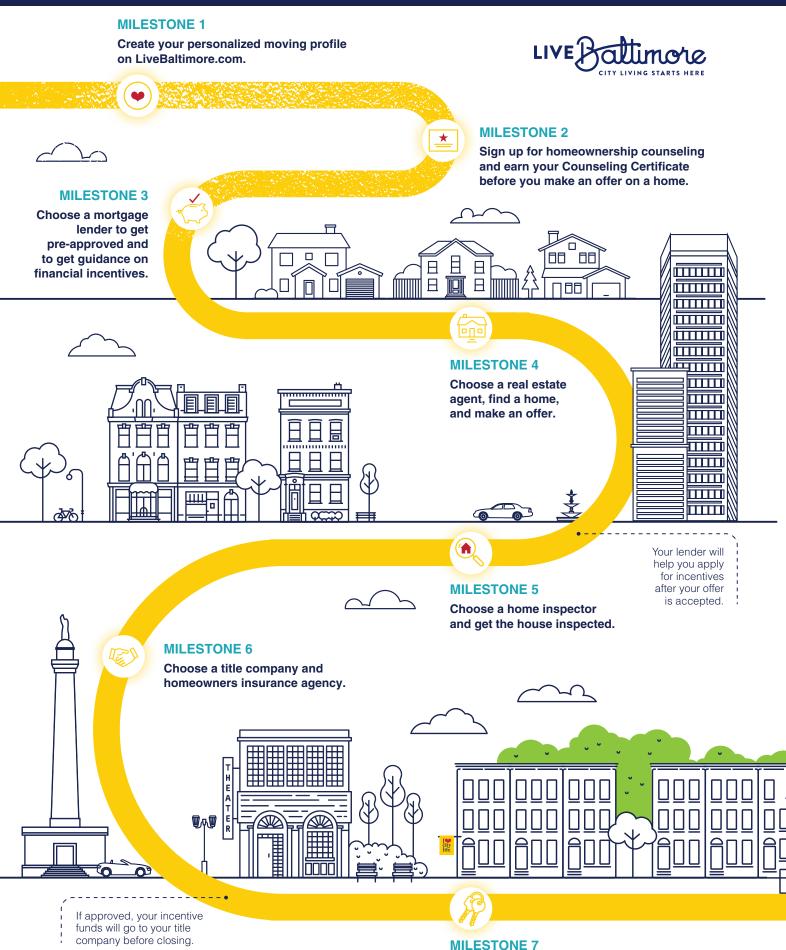
#### **About Live Baltimore**

As a 501(c)(3) nonprofit, we work citywide to grow Baltimore's economy by attracting residents, retaining residents, and supporting healthy housing markets. Each year, Live Baltimore provides thousands of individuals with information on the city's 275+ neighborhoods, rental living options, homebuying incentive programs, historic tax credits, and more.

#### We're Here to Help

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## **Homebuying Journey Map**



Get your keys and move in, homeowner!