



8025 Liberty Road Windsor Mill, Maryland 21244  
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## Next Step to Home Buying Process

You must have completed the First Time Buyers Workshop.

SELP Clients contact a lender from the participating lender list. **\*\* If you are not eligible for SELP you can select a lender of your choice. Make an appointment to meet with a loan office to get approved for a mortgage. \*\***

SELP Clients Only -Contact Tina Vice @ Diversified Housing Development to make sure SELP Funds are available.

All Clients interview a Realtor. Select a Realtor who is knowledgeable about down payment assistance programs. Baltimore County SELP, FHA, Maryland Mortgage Programs and VA if you are a Veteran.

Your agent should assist you with other real estate matters related to making an offer; signing a contract, scheduling the require home inspection and scheduling a closing date.

SELP clients must use the Baltimore County Inspectors List. The Inspector must use the HQS Report and it must be sent to the Diversified Housing Development after the inspection is completed.

**\*\*All other clients can select their own Inspector. \*\***

Before searching for a home; consider the following:

Only view homes that you can afford.

Know the community you want to live in.

Check to see if the community has Homeowners Association Fees

What type of home do you want to buy; single family, townhouse, condominium.

Public transportation, schools, crime, shopping, close to work.

1. SELP Clients only- after you have signed contract; (signed by both buyer and seller) you must submit it to Diversified Housing Development ASAP.
2. **SELP Clients Only -See -Next Steps Guidelines After You Put a Contract on a Home.**
3. **If you are using SELP funds; Diversified Housing Development will be processing the SELP Loan for Baltimore County.**
4. **\*\*DHD does not process any other loans. \*\***

**If you have any questions; please email me @ [twice@diversifiedhousing.org](mailto:twice@diversifiedhousing.org) or call me at 410-496-1214 ext. 205.**

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Client Signature

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Date:

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