
HOME BUYER'S GUIDE



MID-ATLANTIC
SETTLEMENT SERVICES®



Dear Future Homeowner,

You're about to embark on a journey to purchase your new home. Throughout this process, several questions may arise, such as:

Which features are most important to me?

Which home is best for me?

How will I pay for it?

How will I buy it?

The purpose of this guide is to help you understand how to buy your new home. We hope that the interaction we will provide to you makes the homebuying process a transparent and positive experience. We wish you the best luck finding your home and look forward to seeing you at closing!

Sincerely,

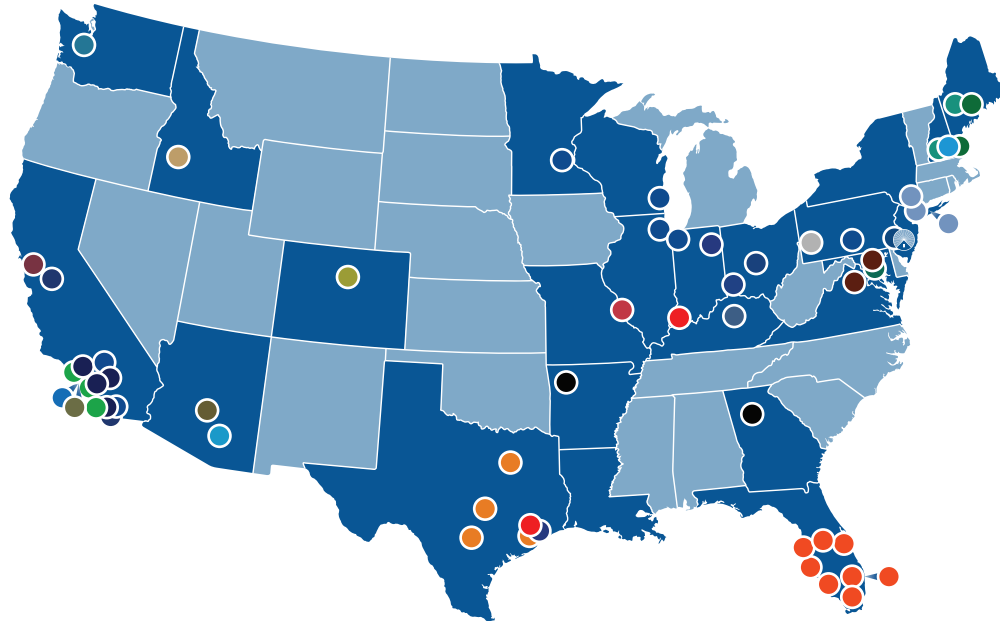


MID-ATLANTIC
SETTLEMENT SERVICES®

WHO WE ARE

Mid-Atlantic Settlement Services is owned and operated by Title Resource Group (TRG). TRG is national in scope, but locally staffed, with a wealth of experience in settlement services. It operates in 43 states and provides closing services in all 50.

Operating exclusively in Maryland, Virginia, and Washington, D.C., we are one of the largest settlement providers in the area, handling thousands of transactions each year. Our team of attorneys, processors and closers are ready to serve your needs.



HOW EVERYONE WORKS FOR YOU

A successful real estate transaction is the result of hard work from three different parties: a real estate agent, a lender, and a title company. The title company works with the buyers, sellers, agents and the lenders; along with a host of other interested parties, such as any property associations, local governments, and mortgage holders to ensure that the buyer takes ownership without any issues.

Real Estate Agents

The buyer's real estate agent is responsible for guiding their client through the real estate transaction, negotiating on their behalf and drafting agreements for them.

Mortgage Lender

Lenders issue the loans to purchase the property. Their responsibility is to determine the risks of the property being purchased and the creditworthiness of the buyers.

Title Company

The title company coordinates the transaction with buyers and sellers, so that the property conveys without legal issue to the satisfaction of the lender and the parties.

SETTLEMENT PROCESS



Search
for your
new home

RATIFIED SALES CONTRACT

Congratulations!
Both parties have agreed to the terms of the sale of the property, and have both signed the contract.

CONTRACT RECEIVED BY TITLE COMPANY

The buyer's agent will give a signed contract to the lender and Mid-Atlantic, along with the earnest money deposit.

ABTRACTOR PERFORMS TITLE SEARCH

A title search is done to review the records of the property and its owner in order to verify ownership and liens.

PREPARE DEED, TAXES, FORMS, ETC.

Mid-Atlantic generates the paperwork to memorialize the sale and report the transaction to the government.

OBTAIN PAY- OFF, TAXES, ASSOCIATION FEES, ETC.

Mid-Atlantic also reaches out to a host of third-parties that need information or payment to complete the deal.

CONTACT BUYER & SELLER

Mid-Atlantic reaches out to schedule the settlement and preferences in the transaction, such as surveys, title insurance, etc.

PREPARE CLOSING DISCLOSURE

Mid-Atlantic matches up the taxes and fees with the lender to prepare an accurate estimate of the buyer's cash to close.

SETTLEMENT DATE

Mid-Atlantic walks through the paperwork for completion from the buyer's lender to complete the settlement.

RECORDING

The legal documents proving the buyer's new ownership are delivered to and recorded at the courthouse.

Downtown



Dupont
Circle





Estimating Costs

Our website, www.masettlement.com/calculator, helps buyers estimate their closing costs by inputting the county where the property is located, the purchase price and the loan amount. Keep in mind that the estimate can change significantly with any lender requirements. It is always better to speak with a lending professional about your closing cost estimate.

BUYER TITLE CHARGES	SELLER NET SHEET	REFINANCE TITLE CHARGES	TRID VS ACTUAL
CFPB EZ CLOSING DISCLOSURE	RENT VS BUY	MORTGAGE PAYMENT	MORTGAGE REFINANCE

Buyer Title Premium & Fees

Criteria

State *

County *

Transaction Type *

Property Type *

Sales Price or Assessed Value * \$

Loan Amount * \$

Do you have a Current Title Insurance Policy? *

Show in Loan Estimate format?

Additional Info

THIS CALCULATOR IS ALSO AVAILABLE IN THE APP STORE FOR MOBILE DEVICES AS TITLE!SNAP

CLOSING COSTS

In addition to the sales price to purchase a new home, there are other additional costs called **closing costs**, that must be paid to complete the transaction. These may include:

TRANSFER TAXES

Most local and state governments charge a one-time tax paid by both buyer and seller on a real estate transaction

PREPAID ESCROWS AND ASSESSMENTS

The lender and the homeowner or condominium association, if there is one, may ask for multiple month's taxes or assessments to be paid in advance

TITLE INSURANCE

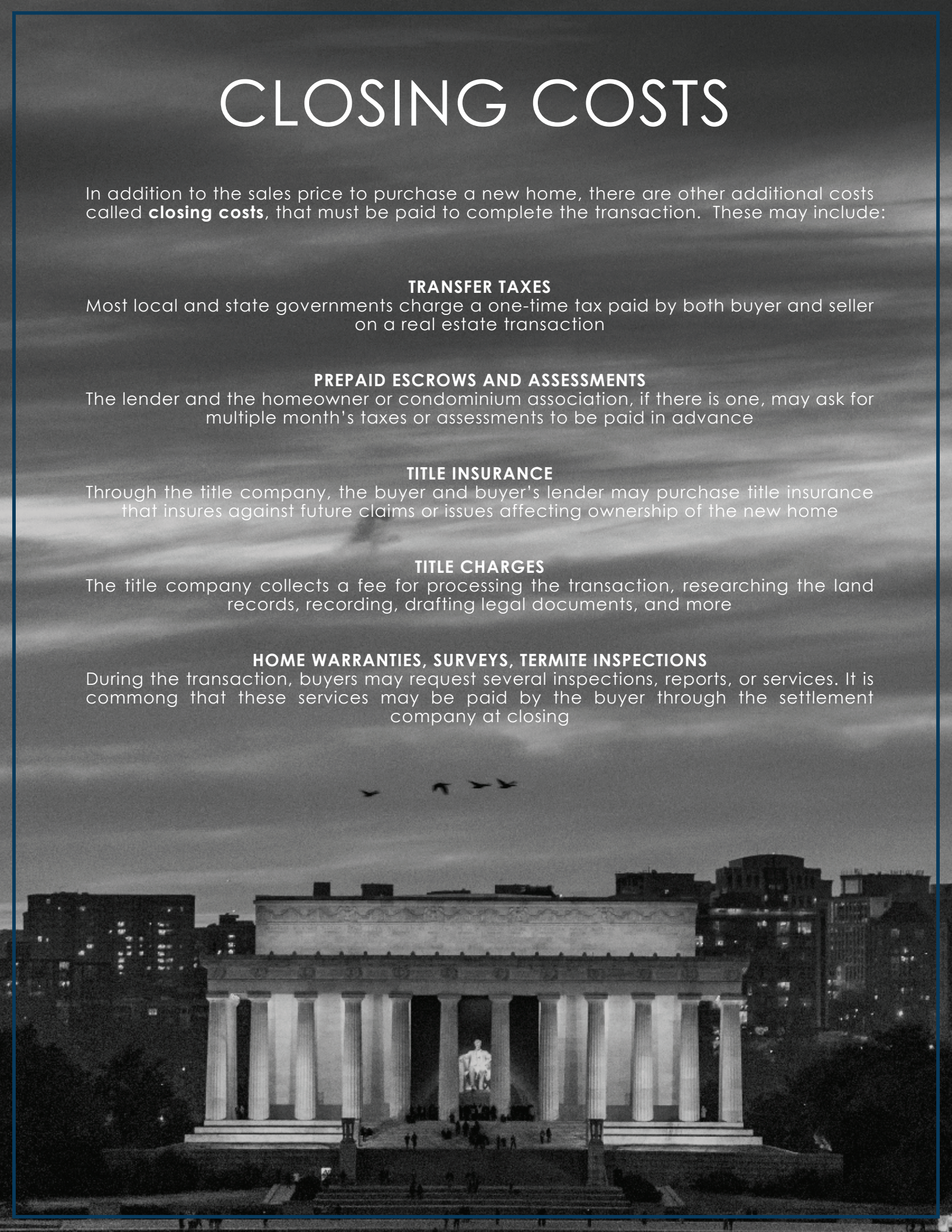
Through the title company, the buyer and buyer's lender may purchase title insurance that insures against future claims or issues affecting ownership of the new home

TITLE CHARGES

The title company collects a fee for processing the transaction, researching the land records, recording, drafting legal documents, and more

HOME WARRANTIES, SURVEYS, TERMITE INSPECTIONS

During the transaction, buyers may request several inspections, reports, or services. It is common that these services may be paid by the buyer through the settlement company at closing





SETTLEMENT DATE

documents you may see at closing

On your settlement date, buyers are expected to sign several documents to complete purchase of their new home, and to obtain a mortgage. Not all transactions are the same, so not all will have the same documents to sign. Here are a list of some of the common documents a buyer can expect to see at settlement:

CLOSING DISCLOSURE

This is provided to the buyer by the lender prior to settlement and goes over the different fees, expenses, and taxes involved in the transaction, as well as the interest rates and monthly payment figures for the mortgage.

NOTE

This contract is between the lender and buyer, outlining the interest rate, when payments are due, and penalties for non-payment.

DEED OF TRUST

This is more commonly known as the mortgage. This document is recorded at the court house and acts as a form of public notice of the lender's interest in the property, to the extent that the lender must be paid back before any future purchaser can take ownership of the property.

AUDIT DOCUMENTS

Lenders are required to audit a set of number of files and several documents are signed to ensure that if the file is selected for auditing, that the lender can obtain the necessary paperwork itself, or ask for help in getting the documents.

AFFIDAVITS

Lenders will often ask the buyer to affirm that their financial status has not changed since the time of your loan application, that the buyer will be using the purchased property for the stated purpose, or that they have received certain required documents prior to settlement.

DISCLOSURES

Lenders and title companies often have several notices or disclosures that they may have the buyer sign, such as privacy policies, affiliated business arrangement disclosures, equal credit opportunity act notice, etc.



THINGS TO PROVIDE YOUR TITLE COMPANY

Earnest Money Deposit

In most real estate contracts, a buyer will give funds known as an earnest money deposit (EMD), to a title company or a real estate brokerage. EMDs were commonly used to symbolize the buyer's intent on completing the transaction. Often, the EMD is 1%, but can be changed based on the deal. The escrow holder will hold the EMD for the length of the transaction, where it may be credited to the buyer, refunded to the buyer (if the contract calls for it), or given to the seller (if the contract calls for it). EMDs should be written out to "Mid-Atlantic Settlement Services."



Information Forms

Mid-Atlantic Settlement Services coordinates between the buyers and sellers, as well as other third parties. As the buyer, there are three decisions you need to make for Mid-Atlantic Settlement Services to complete the real estate settlement.

HOW DO YOU WANT YOUR TITLE TO THE PROPERTY DEEDED?

Ownership of property in the United States is determined by deeds, which are written documents recorded at court houses that list the owners of the property and what form of ownership they own the property in. As a buyer, you must decide:

(A) How do I want my name written on this deed, and, if there will be more than one person who will be the owner of the property

(B) How we will own the property

There are THREE ways multiple owners can own title to property:

TENANTS BY THE ENTIRETIES WITH THE RIGHT OF SURVIVORSHIP
Husband and wife only or a legally married couple:

This means that if one dies while both still legally married, the other automatically becomes the complete owner

JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP

Two or more related or non-related persons:

This means that if one dies, the other or others automatically become the complete owners

TENANTS IN COMMON

Two or more related or non-related persons:

Each person has an equal (or certain percentage of) ownership in the property, and if he or she dies, his or her share will pass to his or her respective heirs



DO YOU WANT A SURVEY?

A survey is a drawing of the property that shows the boundaries and easements. The survey typically comes in two forms:

LOCATION DRAWING

Shows the property lines and locates improvements on the lot using the legal description and any recorded easements

CORNER MONUMENTATION

Surveyors physically place stakes at the property and provide a drawing based on their measurements

WHAT TYPE OF TITLE INSURANCE?

Title insurance is an insurance policy that protects property owners and their lenders against losses related to the property's title or ownership. Title insurance minimizes the risk to the purchaser of acquiring property with an unknown legal history.

Title insurance is issued for a one-time fee, usually due at the time of closing or settling a real estate transaction, and is based on the price of the property.

Title insurance coverage lasts as long as the insured or their heirs hold title to the property.

There are two types of owner's title insurance available: standard or enhanced. The enhanced owner's policy costs 20% more because it covers extra risks, including pre- and post-policy issues. The enhanced policy coverage will automatically increase by 10% in value each year, for the first five years.

COVERAGE	STANDARD	ENHANCED
Defective Recording of Documents	X	X
Improperly Executed Documents	X	X
Third Party Claims an Interest in the Title	X	X
Pre-Policy Forgery, Fraud or Duress	X	X
Unrecorded Restrictive Covenants or Easements	X	X
Prior Recorded Liens Not Listed in the Policy	X	X
Unmarketability of Title	X	X
Policy Benefits Anyone Who Inherits the Property from Insured	X	X
Legal Right of Access Distinguished from Actual Right of Access	X	X
Insures the Trustee of Your Estate-Planning Trust		X
Insures the Beneficiaries of Your Trust Upon Your Death		X
Automatic Increase in Coverage Up to 150% Not Based on Inflation		X
Post-Policy Forgery		X
Post-Policy Encroachment Onto Insured Property		X
Right to Actual Vehicular and Pedestrian Access		X
Up to \$25,000 Coverage for Certain Losses Due to Building Permit Violations*		X
Up to \$10,000 Coverage for Certain Losses Due to Existing Violation of Subdivision		X
Post-Policy Structural Damage for Third Party Mineral Extraction		X
Violation of Restrictive Covenants Identified in the Policy:		
Resulting in Loss from Correction or Removal		X
Resulting in Loss of Title		X
Resulting in Loss of Use Where Single Family Dwelling is Prohibited		X
Forced Removal of Existing Structures That:		
Encroach Onto an Easement Identified in the Policy		X
Violate a Building Restriction Line Identified in the Policy		X
Encroach onto Neighbors Land** If Boundary Wall or Fence**		X
Land Cannot Be Used for a Single Family Dwelling Under Zoning Ordinance		X
* Deductible of 1% of Policy Amount or \$5,000, whichever is less		
** Deductible of 1% of policy amount or \$2,500, whichever is less		
***Maximum coverage of \$5,000		

RESIDENTIAL SALES CONTRACT SUMMARY

GCAAR - WASHINGTON DC and MONTGOMERY COUNTY, MARYLAND

REAL PROPERTY: Describes the real property that is the subject of the sales contract. Gives physical address, Tax ID numbers, condo and HOA information and other identifying information.

JURISDICTIONAL ADDENDUM: If Addendum is ratified and attached, is made a part of this Contract. Jurisdictional Addendum for DC or MD, recommending for the listing agreement and required for the regional contract. Seller's disclosure at time of listing based on the seller's actual knowledge and belief and is current.

PRICE AND FINANCING: All percentages refer to present sales price. Specifies the sales price, down payment amounts, financing types, if there are any second deed of trust or assumption only and the amount the buyer agrees to.

DEPOSIT: Identifies the deposit amount and who will act as the Escrow Agent to hold the deposit until settlement.

FUNDS DUE AT SETTLEMENT: The balance of the funds due at Settlement from Buyer and/or Seller will be paid on or before the Settlement Date. Verification with the Settlement Agent on how funds due at settlement are to be paid, an assignment of funds shall not be used without prior written consent from all parties.

SETTLEMENT: Sets the date for settlement, the settlement agent has been chosen by the buyer and states that the settlement agent will provide title examination and survey if necessary.

PROPERTY MAINTANCE AND CONDITIONS: Identifies the condition the seller will deliver the property in and gives buyer a chance to make contract contingent on a home inspection.

ACCESS TO PROPERTY: States that the seller will give the buyer and inspectors representing buyer reasonable access to property to conduct a walkthrough.

INCLUSIONS/EXCLUSIONS: States that personal property and fixtures that are included with the

property during the purchase will be identified in the Inclusions/Exclusions Disclosure and Addendum.

HOME WARRANTY: States whether there will be a home warranty and the specifics about payment and which party will pay for it.

BUYERS REPRESENTATIONS: States whether buyer is buying the property as a principal residence or not and whether the contract is contingent on the sale/settlement of other real property.

WOOD – DESTROYING INSECT INSPECTION: Buyer at Buyer's expense (except under VA financing, then at Seller's expense) may choose to get a pest inspection. If there are damages that need repair will be made at the seller's expense.

LEAD – BASED PAINT REGULATIONS: Gives buyer notice of when house was built and gives buyer waiver of the right to require an inspection of property for lead-based hazards.


FINANCING APPLICATION: States buyer requirements if the contract is contingent on financing.

ALTERNATIVE FINANCING: Allows buyer to get an alternative source of financing if there are no additional costs to seller or delays to settlement and if the buyer fails to settle, then default provisions apply.

DAMAGE OR LOSS: Risk of damage/loss of property remain with the seller until settlement.

TITLE: States that seller will convey marketable title to buyer and that any actions needed to be taken to perfect title will be performed at the seller's expense. Seller will convey title in a general warranty deed with no liability to broker for damages as a result of defects in title.

POSSESSION DATE: Seller agrees to deliver possession of the property at settlement, including keys.



FEES: List fees and taxes that will be the responsibility of either the buyer or seller to complete the real estate settlement.

BROKER'S FEE: Seller instructs settlement agent to pay broker's fee at settlement as set forth in the listing agreement.

ADJUSTMENTS: States that taxes and bills are to be adjusted to the date of settlement.

DISPUTES: In the event of a dispute between seller and broker and/or buyer and broker resulting in broker or any other agents, Seller and Buyer, jointly agree to indemnify and hold Broker harmless from liability.

LEGAL EXPENSES: In any action between Buyer and Seller based on terms and conditions of the contract, such as breach of contract, negligence, misrepresentation, fraud – the prevailing party shall be entitled to receive reasonable legal expenses from the other party.

PERFORMANCE: States that parties have performed on the contract if required funds and executed documents are sent to the settlement agent.

SELLER RESPONSIBILITY: Seller agrees to keep existing mortgages free of default through settlement.

DEFAULT: Covers consequences of default by either party or that the defaulting party will cover the title exam, appraisal, survey and brokers fees.

DISCLOSURES TO THE PARTIES: Buyer and Seller should carefully read this Contract to be sure that the terms accurately express their understanding and intentions and agreements.

ASSIGNABILITY: The rights to the contract may not be assigned to a third party without written consent of both the buyer and seller.

FOREIGN INVESTMENTS TAXES-FIRPTA: Discloses that the seller is not a US Citizen or lawful permanent US resident for the purpose of the Foreign Investment in Real Property Tax Act.

DEFINITIONS: Covers common terms used throughout this contract.

NOTICES: Notices is a unilateral communication from one party to another in writing.

MISCELLANEOUS: Contract does not need to be signed by all parties on one copy at one time and can still be valid if sent via fax or electronically.

VOID CONTRACT: If contract become void both parties shall execute a release and the buyer deposit is fully refunded.

ENTIRE AGREEMENT: States that the contracts and addendums contain the final and entire agreement of the parties and the contract is governed by the laws of the jurisdiction where the Property is located. Same at language where the property is located.



VIRGINIA RESIDENTIAL SALES CONTRACT SUMMARY

REAL PROPERTY: Describes the real property that is the subject of the sales contract. Gives physical address, Tax ID numbers, condo and HOA information and other identifying information.

PRICE AND SPECIFIED FINANCING: Specifies the sales price, down payment amounts, financing type and amount that the buyer agrees to.

DEPOSIT: Identifies the deposit amount and who will act as escrow agent to hold the deposit until settlement.

SETTLEMENT: Sets the date for settlement, the settlement agent that has been chosen by the buyer and states that the settlement agent will provide title examination and survey if necessary.

DOWN PAYMENT: States that down payment will be paid on or before settlement by means specified by the settlement agent.

DELIVERY: Specifies the delivery requirements of property or condo association docs for both seller and buyer, as well as the Virginia laws governing delivery of documents.

VIRGINIA RESIDENTIAL PROPERTY DISCLOSURE ACT: Identifies the seller requirement to provide a disclosure that the property is sold without warranties about the physical condition of the property and it will be sold "as is" except as otherwise stated in the contract. Also identifies buyer remedies and procedures for a seller breach of this clause.

VIRGINIA PROPERTY OWNER'S ASSOCIATION ACT: Seller represents that the property is or is not in a development that is subject to the Virginia Property Owner's Association Act and identifies the laws governing property subject to the Act.

VIRGINIA CONDOMINIUM ACT: Seller represents that the property is or is not a condominium unit and identifies the laws and requirements of the Virginia Condominium Act.

PROPERTY MAINTENANCE AND CONDITION: Identifies the condition the seller will deliver the property in and gives buyer chance to make contract contingent on a home inspection.

ACCESS TO PROPERTY: States that seller will give buyer and inspectors representing buyer reasonable access to property to conduct walkthrough.

UTILITIES WATER, SEWAGE, HEATING AND CENTRAL AIR CONDITIONING: Gives information on the utilities that the property has.

PERSONAL PROPERTY AND FIXTURES: Specifies which personal property does/does not convey with the sale of the real property and gives notice of fuel tanks and/or leased items.

FIRPTA – WITHHOLDING TAXES FOR FOREIGN SELLER: Disclosure that the seller is or is not a US Citizen or lawful permanent US resident for the purposes of the Foreign Investment in Real Property Tax Act.

FINANCING APPLICATION: States buyer requirements if the contract is contingent on financing.

ALTERNATIVE FINANCING: Allows buyer to get an alternative source of financing if there are no additional costs to seller or delays to settlement and if the buyer fails to settle, then default provisions apply.

BUYER'S REPRESENTATIONS: States whether buyer is buying the property as a principal residence or not and whether the contract is contingent on the sale/settlement of other real property.

SMOKE DETECTORS: Seller is to deliver property in compliance with Virginia laws governing smoke detectors.

TARGET LEAD-BASED HOUSING: Gives buyer notice of when house was built and gives buyer waiver of the right to require an inspection of property for lead-based paint hazards.

WOOD-DESTROYING INSECT

INSPECTION: States whether seller or buyer will get pest inspection and if there are damages requiring repair, then it is to be done at the seller's expense.

DAMAGE OR LOSS: Risk of damage/loss of property remains with the seller until settlement.

TITLE: States that seller will convey marketable title to buyer and that any actions needed to be taken to perfect title will be performed at the seller's expense. Seller will convey title in a general warranty deed with no liability to broker for damages because of defects in title.

NOTICE OF POSSIBLE FILING OF MECHANIC'S LIEN: Allows persons that performed work on the property to have a lien against the property, even if the work was done before settlement and the lien is filed after settlement.

POSSESSION DATE: Seller agrees to deliver possession of the property at settlement, including keys, fobs, codes, etc.

FEES: Lists fees and taxes that will be the responsibility of either the buyer or seller to complete the real estate settlement.

BROKER'S FEE: Seller instructs settlement agent to pay broker's fee at settlement as set forth in the listing agreement.

ADJUSTMENTS: States that taxes and bills are to be adjusted to the date of settlement.

ATTORNEY'S FEES: States the rights of the non-breaching party to the contract if legal counsel is retained to enforce their rights under the contract.

PERFORMANCE: States that parties have performed on the contract if required funds and executed documents are sent to the settlement agent.

DEFAULT: Covers consequences of default by either party and that the defaulting party will cover the title examination, appraisal, survey and broker's fee.

OTHER DISCLOSURES: Advises parties to consult legal counsel for advice and has the parties acknowledge disclosures on

Property Condition, Legal Requirements, Financing, Broker, Property Taxes, Property Insurance and Title Insurance.

ASSIGNABILITY: The rights to the contract may not be assigned to a third-party buyer without written consent of both the buyer and seller.

DEFINITIONS: Covers common terms used throughout this contract.

MISCELLANEOUS: Contract does not need to be signed by all parties on one copy at one time and can still be valid if sent via fax or electronically.

VOID CONTRACT: If contract becomes void both parties shall execute a release and the buyer deposit is fully refunded.

HOME WARRANTY: States whether there will be a home warranty and the specifics about payment and which party will pay for it.

TIME IS OF THE ESSENCE: States that failure to meet dates identified in the contract will result in waiver of contractual rights or will be a default.

ARBITRATION: Nothing in this contract shall preclude arbitration under the Code of Ethics of the National Association of Realtors.

REAL ESTATE LICENSED PARTIES: If any of the parties have a real estate license, then the parties will disclose that license status here.

ENTIRE AGREEMENT: States that the contract and addendums contain the final and entire agreement of the parties and the contract is governed by the laws of Virginia.

ADDITIONS: Lists forms to be included in addition to the terms of the contract.

DISCLOSURE OF SALES PRICE TO APPRAISER: Allows brokers to release the sales price listed in the contract to an appraiser that contacts them to get the information.

OTHER TERMS: Allows parties to add special terms as necessary.

** These summaries are provided for general information purposes only. The information presented is not legal advice.*



PROTECT WHAT YOU HAVE



FROM CYBER-CRIMINALS

PROTECT WHAT YOU HAVE FROM

CYBER CRIMINALS

Cyber-Criminals are constantly looking for new victims to wire them commissions, sales proceeds or deposits.

Real estate transactions are especially vulnerable.

Here's how you can help guard your money:

Call Before Sending

CALL US INITIALLY. Before sending funds, call us at a number you know is accurate to verify the instructions. DO NOT use the phone number in an email - even if the email looks like it is from us.

CALL US IF YOU ARE SUSPICIOUS. Be wary of any email asking for money early or asking for part of the money needed to close. Don't trust an email that changes, updates or is "re-sending" wire instructions - call us at a number you know is accurate if you are suspicious.

CALL YOUR BANK. After talking to us, talk to your bank to confirm it has the correct information.

Call After Sending

CALL US AFTER SENDING US YOUR MONEY. Call us to make sure we got it. It may take some time, but staying in touch is the best way to be sure there is not a problem.

Act Quickly if Something Seems Wrong

CALL THE BANK AND THE AUTHORITIES. If you think your money was sent to a criminal, you might be able to get it back, but time is not your friend. You should immediately:

- Contact your bank
- Ask your bank to contact the bank where the fraudulent wire was sent
- Contact your local Federal Bureau of Investigation (FBI) office - the FBI can work with other agencies and might be able to help return or freeze the funds
- File a complaint online with the FBI at bec.ic3.gov

Utilities

MARYLAND
VIRGINIA
& D.C.

Before settlement, the buyer will want to register with the utility provider in the area to create an account that starts on the day of settlement, to ensure access.

Here is a list of links for local service providers. Please keep in mind that service providers can change.

ELECTRIC

PEPCO

(DC, Montgomery County, Prince George)
202-833-7500
<https://www.pepco.com/MyAccount/MyService/Pages/StartStopMove.aspx>

DOMINION ENERGY

Dominion VA Power
888-667-3000
<https://www.dominionenergy.com/home-and-small-business/manage-service/start-service>

NOVEC

703-335-0500
<https://www.novec.com/service.cfm>

CITY OF MANASSAS

703-257-8219
www.manassascity.org

SUN POWER

800-786-7692
us.sunpower.com

BALTIMORE GAS & ELECTRIC (BGE)

(Central MD, Baltimore City, County, Parts of PG, Montgomery & Calvert Counties)
800-375-7117
<https://www.bge.com/myaccount>

DELMARVA POWER

(Upper & Lower Eastern Shore)
800-375-7117
<https://webapps3.delmarva.com/registration/delmarva>

POTOMAC EDISON COMPANY

(Frederick, Carroll, Howard & Montgomery Counties)
800-686-0011
<https://www.firstenergycorp.com/content/customer/potomac-edison.html>

SOUTHERN MARYLAND ELECTRIC COOPERATIVE (SMECO)

(Southern Maryland - Calvert, Charles, 7 St Mary's Counties)
888-440-3311
<https://www.smeco.coop/customer.service>

ELECTRIC

CHOPTANK ELECTRIC COOPERATIVE

(Nine counties on the eastern shore)
877-892-0001
choptankelectric.com/content/service-application

UNITED ELECTRIC SUPPLY

410-749-3777

GAS

WASHINGTON GAS (a WGL Company)

(DC, MD, VA)
703-750-1000
<https://www.washingtongas.com/my-account/account-services-support/available-services/start-and-stop-service>

COLUMBIA GAS

(Western MD & Parts of MD & VA)
800-543-8911
<https://www.columbiagasva.com/natural-gas-service>

BALTIMORE GAS & ELECTRIC

800-685-0123
<https://www.bge.com/myaccount>

CHOPTANK ELECTRIC COOPERATIVE

(Nine counties on the eastern shore)
877-892-0001
choptankelectric.com/content/service-application

SHARP GAS

(Eastern Shore Maryland)
410-957-0422
sharpenergy.com

WATER & SEWER

DC WATER

202-354-3600
<https://dcwater.com/start-or-stop-service>

MD WATER

301-206-9772
<https://www.wsscwater.com/customer-service/start-stop-service.html>

CITY OF ALEXANDRIA

703-549-7080
<https://amwater.com/vaaw/customer-service-billing/turn-service-on-off>

ARLINGTON COUNTY

703-228-6570
<https://water.arlingtonva.us/customer-service/start-stop-service>

WATER & SEWER

FAIRFAX COUNTY

703-698-5800
<https://www.fairfaxwater.org/start-service>

CITY OF FAIRFAX

703-385-7915
<https://www.fairfaxva.gov>

CITY OF FALLS CHURCH

703-248-5071
www.fallschurchva.gov/591/Water

TOWN OF VIENNA WATER & SEWER

703-255-6385
www.viennava.gov

TOWN OF HERNDON

703-435-6814
www.herndon-va.gov

CITY OF MANASSAS

703-257-8219
www.manassas.city.org

DALE CITY WATER

703-549-7080
www.amwater.com

DALE CITY SEWER

703-590-4495
www.dalecityva.org

TOWN OF LEESBURG

703-777-2420
www.leesburgva.org

TOWN OF PURCELLVILLE

540-751-2329
www.purcellvilleva.org

TOWN OF HAMILTON

540-338-2811
www.hamilton.va.us

TOWN OF ROUND HILL

540-338-7878
www.roundhillva.org

LOUDOUN COUNTY

571-291-7880
www.loudounwater.org

PRINCE WILLIAM COUNTY

703-335-7950
<https://gopay.pursa.org>

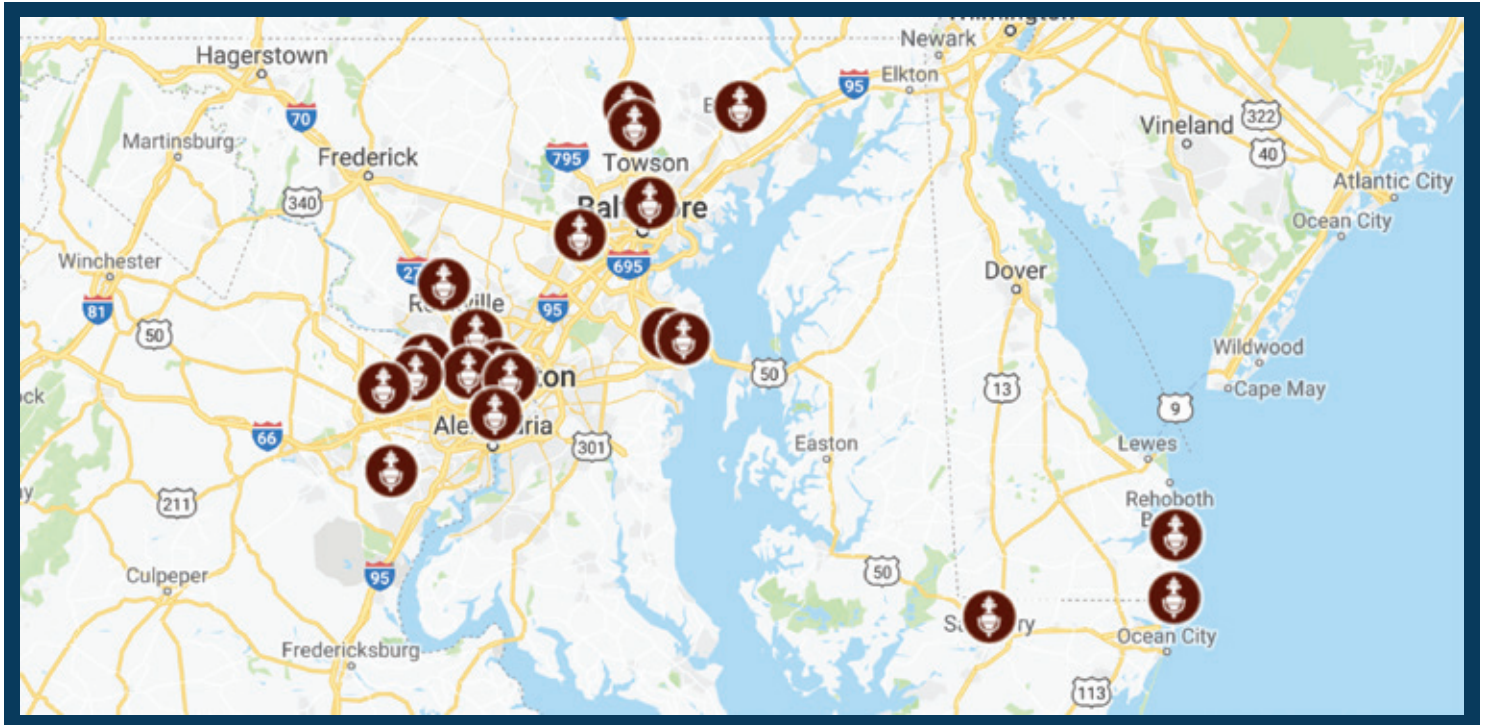
STAFFORD COUNTY

540-658-8630
<https://staffordcountyva.gov/1818/How-to-Start-Service>



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OFFICE LOCATIONS



OPERATIONS CENTER

10 North Park Drive
Suite 100
Hunt Valley, MD 21030
Office: (800) 530-9372

SALISBURY BRANCH OFFICE

1121 S Salisbury Boulevard
Suite A
Salisbury, MD 21801
Office: (443) 736-3214

ALEXANDRIA

310 King Street
Alexandria, VA 22314
Office: (703) 518-8300

ANNAPOLIS 1

4 Church Circle
Annapolis, MD 21401
Office: (410) 263-8686

ANNAPOLIS 2

170 Jennifer Road
Suite 101
Annapolis, MD 21401
Office: (410) 263-2200

ARLINGTON

3000 10th Street
Arlington, VA 22207
Office: (202) 333-6100

BALTIMORE

808 S Broadway
Baltimore, MD 21231
Office: (410) 327-2200

BETHESDA

4800 Montgomery Lane
Suite 100
Bethesda, MD 20814
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WHITE MARSH

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Office: (410) 931-9000

QUICK CHECKLIST

— in buying a home —

This checklist gives you a summary of the home buying process:

STEP 1:

DECIDE WHAT KIND OF HOME YOU WANT

- Choose the neighborhood(s) you want to live in
- Consider what features are important to you (size, number of bedrooms and bathrooms, type of house, etc.)

STEP 2:

CALCULATE HOW MUCH YOU CAN AFFORD

- Calculate how much money you have saved for a down payment
- Calculate how much your closing costs will be (ask your REALTOR® or lender for advice)
- Calculate how much you can afford each month for a mortgage payment
- Factor in the other monthly costs you will be responsible for as a homeowner (maintenance and repairs, property insurance, taxes, etc.)

STEP 3:

GET THE HELP AND ADVICE YOU NEED

- Find a REALTOR® to help you find a home
- Get pre-approved for a mortgage so you know how much home you can afford
- Contact your local settlement attorney/agent at Mid-Atlantic Settlement Services for your title insurance and settlement needs
- Make arrangements to get property insurance after you purchase your home



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