

Things To Consider When *Buying* a Home



SPRING 2023
EDITION



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WHAT'S HAPPENING IN THE HOUSING MARKET?

With so much recent change in the housing market, you probably have questions about what it all means for your homebuying plans this spring. Here are two things that are likely top of mind for you.

1. WHAT'S GOING ON WITH MORTGAGE RATES?

Last year, mortgage rates more than doubled within the calendar year. That's never happened before, and the rapid rise caused many buyers to put their plans on hold. Today, rates are still quite volatile. With experts projecting rates will stabilize this year, that could be great news for you if you're ready to buy a home. Any drop in interest rates helps boost your purchasing power by bringing your expected monthly mortgage payment down.

But you shouldn't expect rates to drop all the way down to the record lows we saw in 2021. Experts agree that isn't a range buyers should expect. Greg McBride, Chief Financial Analyst at Bankrate, explains:

"I THINK WE COULD BE SURPRISED AT HOW MUCH MORTGAGE RATES PULL BACK THIS YEAR. BUT WE'RE NOT GOING BACK TO 3 PERCENT ANYTIME SOON, BECAUSE INFLATION IS NOT GOING BACK TO 2 PERCENT ANYTIME SOON."

It's important to have a realistic vision for what you can expect this spring. Though we're not going back to 3% mortgage rates, you may be surprised by the impact even a mild drop in rates has on your budget.

2. WHAT'S HAPPENING WITH HOME PRICES?

Headlines about home prices can be confusing. While home price appreciation has cooled, where home prices go from here will vary based on supply and demand in our local market.

That may be why some experts say prices will decline slightly and others say they'll continue to climb, just more moderately than they did in the frenzy of the pandemic. The important thing is, overall, experts say price appreciation will be relatively neutral or flat this year.



Key Takeaway

If you're thinking about pausing your home search because of mortgage rates, you may want to reconsider. This could actually be an opportunity to buy the home you've been searching for. The rise in mortgage rates is leading some potential homebuyers to pull back on their search for a new home. So, if you stay the course, you'll likely face less competition among other buyers when you're looking for a home. This is welcome relief in a market that has so few homes for sale.





HOW THE SUPPLY OF HOMES FOR SALE IS CHANGING

One of the biggest challenges in the housing market today is how few homes there are for sale. However, there are more options to choose from than there were at this time last year. Here's what that means for you.

THE NUMBER OF HOMES FOR SALE IS UP FROM LAST YEAR, BUT BELOW PRE-PANDEMIC LEVELS

During the pandemic, housing supply hit a historic low at the same time buyer demand skyrocketed. This combination made it difficult to find a home because there just weren't enough homes available for sale to meet buyer demand.

Today, the supply of homes for sale has increased by 65.5% compared to this time last year. That's a welcome increase for buyers, but it's important to note that housing supply is still below where it was in the years leading up to the pandemic. In a recent report, realtor.com explains:

"WHILE THE NUMBER OF HOMES FOR SALE IS INCREASING, IT IS STILL 43.2% LOWER THAN IT WAS BEFORE THE PANDEMIC IN 2017 TO 2019. THIS MEANS THAT THERE ARE STILL FEWER HOMES AVAILABLE TO BUY ON A TYPICAL DAY THAN THERE WERE A FEW YEARS AGO."



WHAT DOES THIS CHANGE MEAN FOR YOU?

Here's the good news: an increase in the number of homes for sale means you have more options for your search. Not only do you have more options to choose from, but sellers may be more willing to negotiate with you than they were over the last couple of years.

Just keep in mind, while a rise in home inventory is welcome, inventory is still lower than a more normal year in the housing market. That means it's still important to lean on your expert advisor for advice on how to navigate your local market. This can include being flexible and open to negotiations, balancing your wants and needs in a home, and taking the right financial steps to be confident in your options.



Key Takeaway

Housing supply is still well below pre-pandemic norms. However, as buyer demand has slowed, inventory has started to grow. Let's connect so you have the latest information on the homes available in our local market.



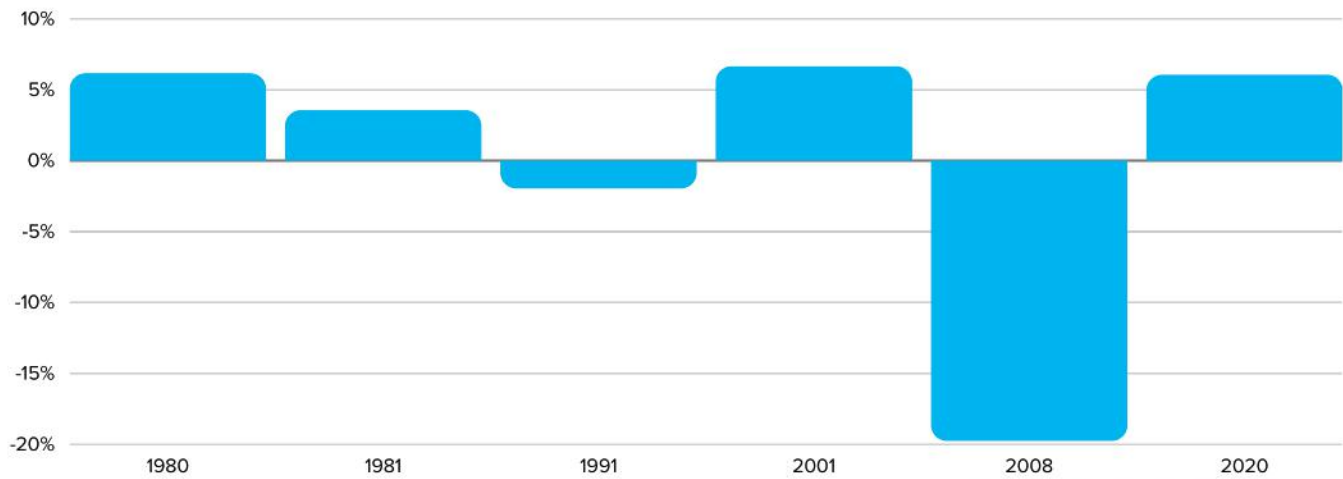
WHAT PAST RECESSIONS TELL US ABOUT THE HOUSING MARKET

Although experts project any recession for the housing market would be short and mild, as recession talk grows this year, you may be wondering what it could mean for the housing market. Here's a look at the historical data that shows what's happened in real estate during previous recessions.

A RECESSION DOESN'T MEAN FALLING HOME PRICES

The 2008 housing crisis can lead many of us to connect a recession with home prices crashing. But as the graph below shows, home prices appreciated in four of the last six recessions in this country. So historically, when the economy slows, it doesn't always mean home prices will fall.

HOME PRICE CHANGE DURING LAST 6 RECESSIONS



Sources: CoreLogic, The Balance

A RECESSION MEANS FALLING MORTGAGE RATES

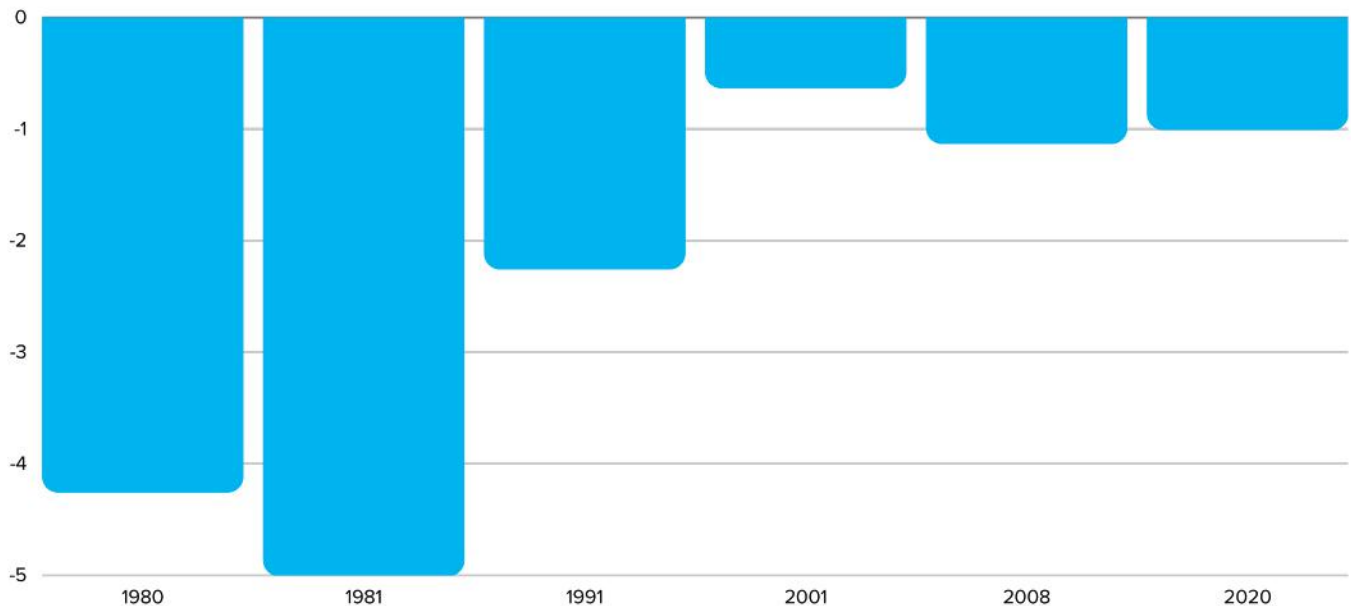
How does a recession affect the cost of financing a home? As the the next graph shows, historically, each time the economy has slowed down, mortgage rates declined.

Fortune also explains mortgage rates typically fall during an economic slowdown:

"OVER THE PAST FIVE RECESSIONS, MORTGAGE RATES HAVE FALLEN AN AVERAGE OF 1.8 PERCENTAGE POINTS FROM THE PEAK SEEN DURING THE RECESSION TO THE TROUGH. AND IN MANY CASES, THEY CONTINUED TO FALL AFTER THE FACT AS IT TAKES SOME TIME TO TURN THINGS AROUND EVEN WHEN THE RECESSION IS TECHNICALLY OVER."

The big takeaway is, you don't need to fear the word recession when it comes to the housing market.

MORTGAGE RATE CHANGE DURING LAST 6 RECESSIONS



Sources: Freddie Mac, Mortgage Specialists



Key Takeaway

According to historical data, in most recessions, home values have appreciated, and mortgage rates have declined. If you're thinking about buying a home this spring, let's connect so you have expert advice on what's happening in the housing market and what that means for your homeownership goals.

WHY BUYING A HOME MAY MAKE MORE SENSE THAN RENTING

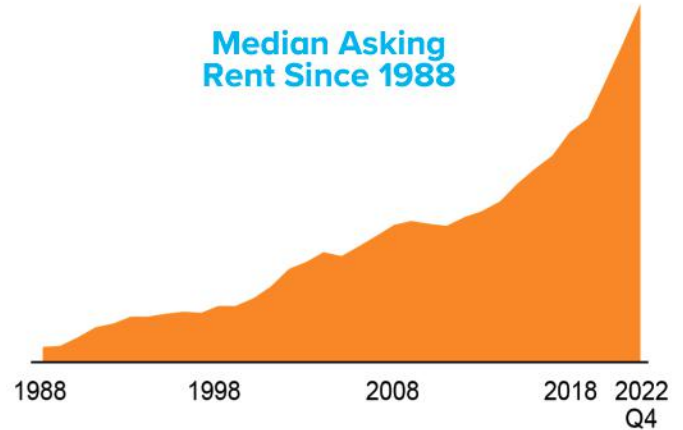
If you're trying to decide whether to rent or buy a home, consider this:

Buying a Home Can Help you Escape the Cycle of Rising Rents

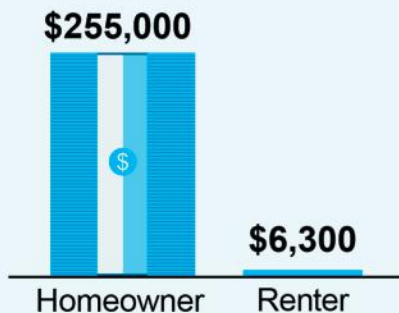
Rents have risen consistently for several decades.

When your rent rises, you pay more, and that can make saving for a home even harder.

Median Asking Rent Since 1988



Average Household Net Worth



Homeownership is a Powerful Wealth-Building Tool

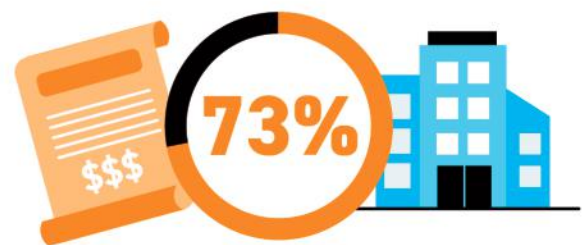
When you own, you gain equity as home values appreciate and as you make your monthly payments.

That's one of the reasons why homeowners have a higher net worth.

Homeownership is Typically Considered a Good Hedge Against Inflation

With inflation high, landlords may be even more likely to increase your rent.

Homeowners with a fixed-rate mortgage can lock in a monthly payment for 15-30 years.



73% of property managers plan to raise rents over the next two years.

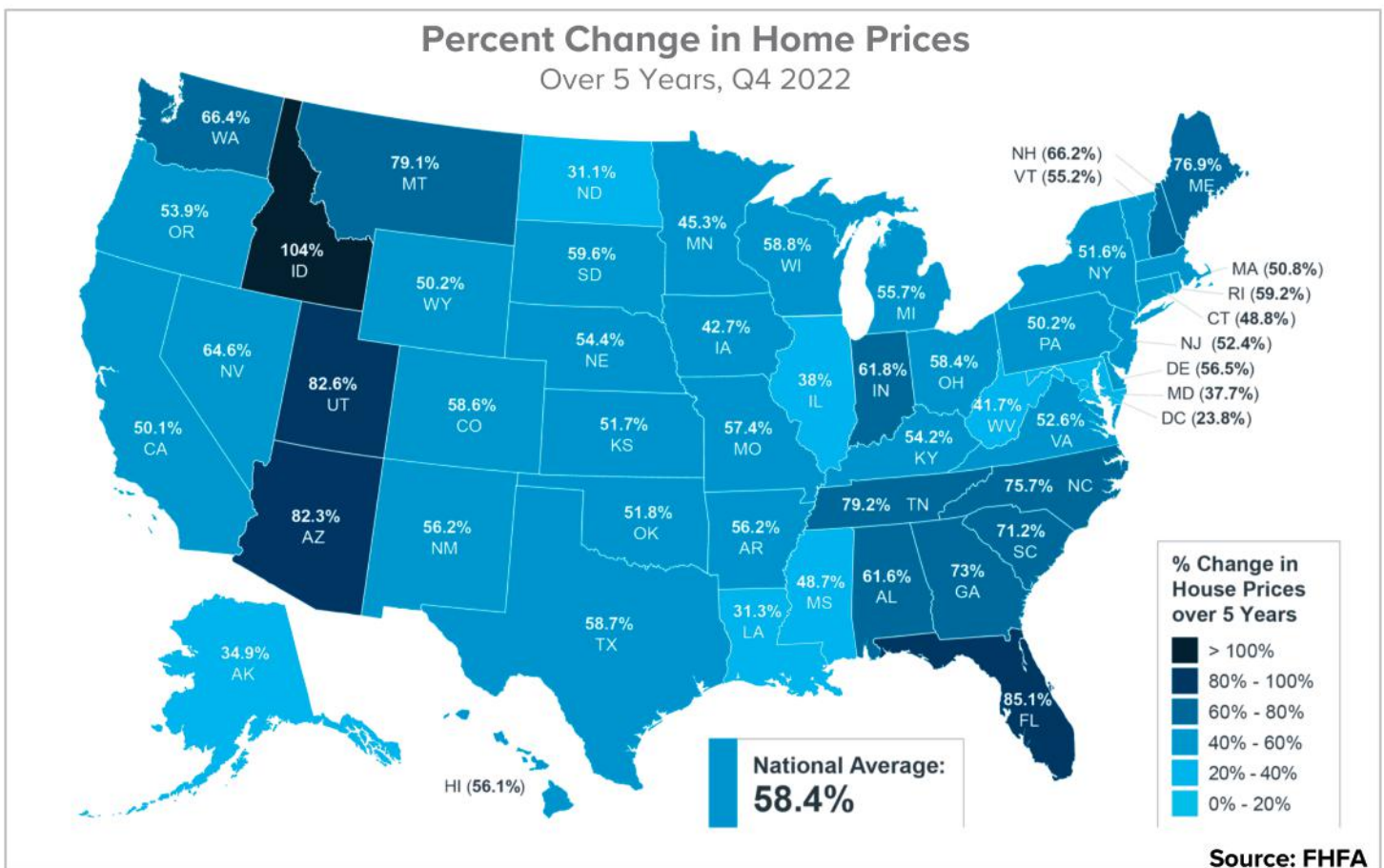
HOMEOWNERSHIP WINS OVER TIME

Do you know people who bought a home 5, 10, or even 30 years ago? If you do, then you know they most likely don't regret it. Why is that? The reason is homeowners gain equity and wealth as their home value grows over time.

HOME PRICE GROWTH OVER TIME

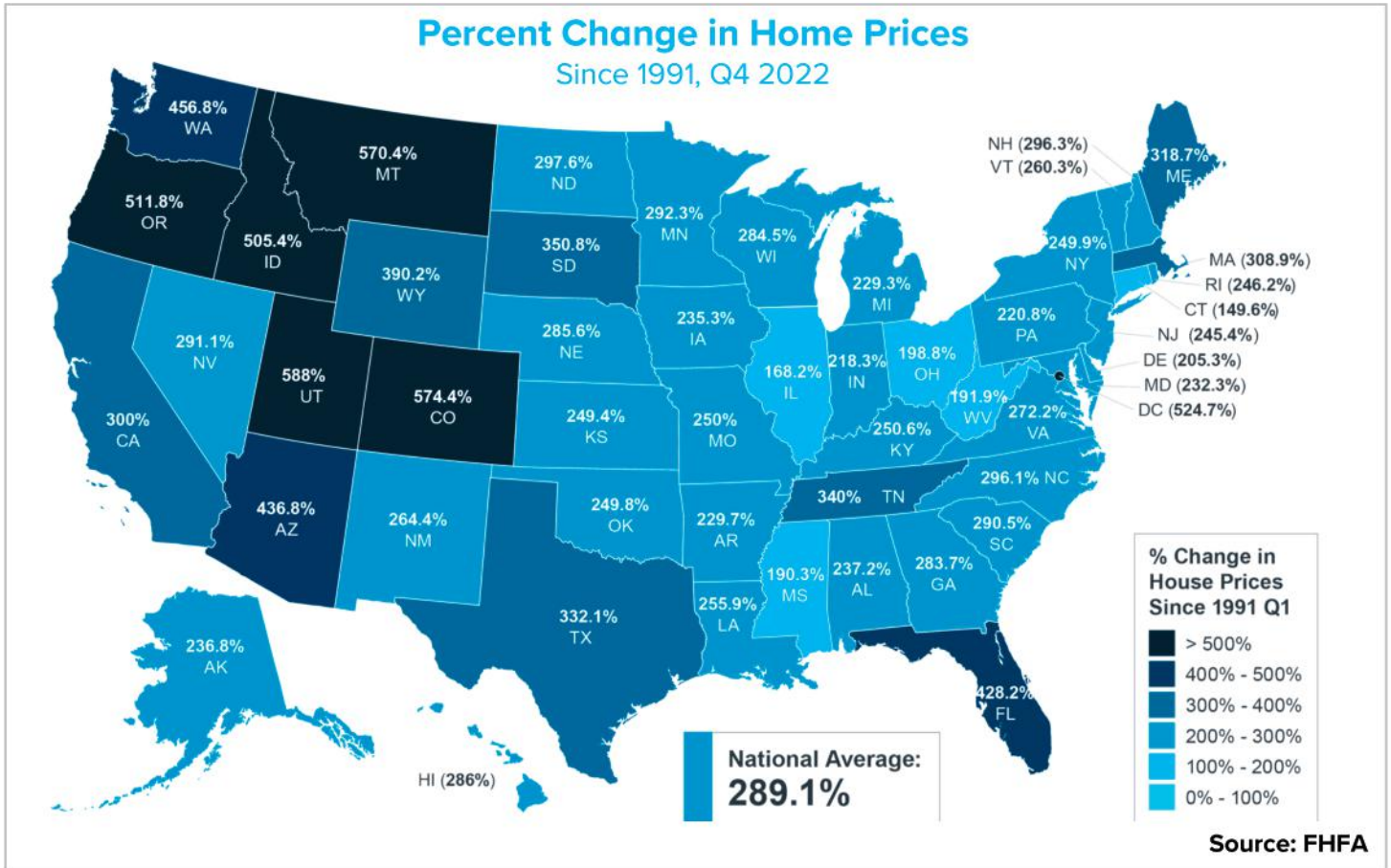
Over the past year, home price appreciation has slowed throughout the country, but having perspective on the longer-term look on home values is key. While the extent of recent price moderation varies by local market, going forward, experts project home price appreciation in 2023 to be roughly flat or neutral nationwide – not a drastic decline. There just aren't enough homes on the market for prices to crash.

And when we look at homeownership gains over time, it's important to see the bigger picture. The map below uses data from the Federal Housing Finance Agency (FHFA) to show just how noteworthy the cumulative gains have been over the last five years:



If you look at the percent change in home prices, you can see they grew, on average, by 58.4% nationwide over the last five years. So, while prices may go slightly up or slightly down over shorter periods of time, the long-term benefits are where homeowners truly win.

And if you expand that time frame even more, the benefits of homeownership become even clearer (see map below):



This map shows, nationwide, home prices appreciated by an average of almost 300% since 1991. While home price growth always varies by state and local area, the nationwide average indicates the typical homeowner who bought a house 30 years ago saw their home increase significantly in value over that time. This is why homeowners who bought their homes years ago are still happy with their decision. And while the past won't always dictate the future of home price appreciation, it can most certainly teach us quite a bit.

And don't forget – the alternative to buying a home is renting, and rental prices have been climbing for decades. So why rent and deal with annual lease increases and no long-term financial benefits? Instead, if you're ready, consider buying a home. It's an investment in your future that could set you up for significant long-term gains.

A graphic with a blue border. On the left is a circular icon containing a house and a key. To the right of the icon, the words "Key Takeaway" are written in a large, blue, cursive font. Below this, the text "Data shows home values historically appreciate in the long run, which gives your net worth potential a nice boost." is written in a smaller, blue, sans-serif font.

TIPS TO REACH YOUR HOMEBUYING GOALS THIS SPRING

If buying a home is one of your goals, here are a few things to focus on:



WORK ON YOUR CREDIT

Your credit score impacts your mortgage rate and future home loan. Monitor your credit to keep track of your spending record and improve your score by paying down debts.



PLAN FOR YOUR DOWN PAYMENT

Set aside a portion of each paycheck to go directly into your homebuying fund and work with a professional to explore your options for down payment assistance.



PRIORITIZE YOUR WANTS & NEEDS

Create a list of desired features and categorize them as Must-Haves or Nice-to-Haves to determine what's essential. Review it your agent before searching for a home.



GET PRE-APPROVED

Pre-approval from a lender helps you better understand what you can borrow for your home loan so you can start to get an idea of your numbers.



PRE-APPROVAL IN 2023: WHAT YOU NEED TO KNOW

One of the first steps when buying a home is getting pre-approved. To understand why it's such an important step, you need to understand what pre-approval is and what it does for you.

WHAT IS A PRE-APPROVAL?



Business Insider explains:

"In a preapproval [sic], the lender tells you which types of loans you may be eligible to take out, how much you may be approved to borrow, and what your rate could be."

It gives you critical information about the homebuying process that'll help you understand your options and what you may be able to borrow.

HOW DOES IT WORK?



As part of the pre-approval process, a lender looks at your finances to decide what they'd be willing to loan you. From there, your lender will give you a pre-approval letter to help you understand how much money you can borrow. That can make it easier when you set out to search for homes because you'll know your overall numbers. And with higher mortgage rates impacting affordability for many buyers today, a solid understanding of your numbers is even more important.

PRE-APPROVAL HELPS SHOW YOU'RE A SERIOUS BUYER

Pre-approval can help a seller feel more confident in your offer because it shows you're serious about buying their house.

A recent article from Forbes notes:

"FROM THE SELLER'S PERSPECTIVE, A PREAPPROVAL LETTER FROM A REPUTABLE LOCAL LENDER OFTEN CAN MAKE THE DIFFERENCE BETWEEN ACCEPTING AND REJECTING AN OFFER."

This goes to show, even though you may not face the intense bidding wars you saw if you tried to buy during the pandemic, pre-approval is still an important part of making a strong offer. In fact, Christy Bieber, Personal Finance Writer at The Motley Fool explains it may be the most important part of making an offer:

"THE FACT THAT A PRE-APPROVAL GIVES YOU A BETTER CHANCE OF GETTING YOUR OFFER ACCEPTED IS UNDOUBTEDLY THE MOST IMPORTANT REASON TO COMPLETE THIS STEP . . ."



Key Takeaway

Getting pre-approved is an important first step toward buying a home. It lets you know what you can borrow and shows sellers you're a serious buyer.



How We Deliver The Dream



ABOUT US

Coastline Mortgage is a consumer-focused company that is delivering the dream of home ownership. We are the only five star brokerage in the area and are ranked in the Top 1% of the nation for fastest closings!

OUR SERVICES



FREE APPRAISAL

- No Gimmicks
- No Restrictions
- Every transaction receives a FREE appraisal



VERIFIED APPROVAL

Most mortgage companies issue a pre-approval letter. At Coastline Mortgage, we go a step further and issue a **Verified Approval**, which puts buyers in a stronger position when shopping and competing for their new home.



CREDIT ANALYSIS

With Coastline Mortgage, we don't just take your credit score at face value - we implement our Credit Analysis Software to check your entire credit history for any opportunities to increase your score, allowing you to qualify for the best product possible!

THE COASTLINE GUARANTEE



THE BEST RATE

Coastline Mortgage works with a variety of different lenders in order to provide the best rate possible for each and every client.



THE BEST SERVICE

We know that each individual customer has unique circumstances, so we strive to meet those specific needs with a wide array of products, investment tools, mortgages, and, best of all, quality service with individualized attention.



THE BEST COMMUNICATIONS

We are committed to constant communication with all parties involved in a transaction. Our staff doesn't clock out at 5pm - they are available weekends, evenings, and whenever you need them!



QUESTIONS ABOUT THE PROCESS? WE'RE HAPPY TO HELP!

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DOS AND DON'TS OF THE MORTGAGE LOAN PROCESS

There are a number of factors that can affect both your loan application & the loan process itself. help Keep things moving by following these tips!

BANKING:

DON'T MOVE MONEY AROUND!

Leave everything right where it is (same bank, same account) until your loan is closed. If you need to move money around, talk to your loan officer first to make sure it's done in a way that doesn't affect the approval process.

DO TRACK DEPOSITS

- Any deposits to your account that aren't payroll or direct deposit income have to be documented and sourced. Any cash deposits that can't be sourced will need to be looked into and explained.
- If you receive tips as a part of your employment, keep a daily/weekly tip log and make your deposits in corresponding amounts.

FINANCES:

DON'T GO ON A BILL-PAYING SPREE!

Talk to your loan officer before paying off any bills, especially major ones. They will let you know what bill pay-offs will help you qualify for a loan, and how you should pay them in order to have all of the proof needed for the process.

DO MAINTAIN YOUR FINANCES!

- Stay on top of credit card payments and keep your balance from increasing
- Set aside the amount you need for your down payment, and leave those funds alone until the time comes.

TRANSACTIONS:

DON'T CREATE ADDITIONAL FINANCIAL OBLIGATIONS!

Stay away from things like

- Opening a new credit card
- Cosigning a loan with someone
- Making a major purchase

DO KEEP GOOD RECORDS!

- If you DO make any purchases, use a method that is able to be sourced and keep a copy for your records. This includes any builder upgrade options selected during a new construction deal
- If you sell any personal property (such as a car), you will need to provide the following:
 - Proof that you originally owned the item via registration or receipt
 - Proof of the current transaction via a copy of the Bill of Sale and the certified funds used to make the purchase

EMPLOYMENT:

DON'T CHANGE JOBS!

Any change in employment before or during the loan process will likely delay your loan approval, especially if the job is in a different field or at a lower rate of pay

DO STICK TO YOUR SCHEDULE!

Work the same amount that you usually do - any drastic change in hours will require updated pay stubs and could create closing delays



A REAL ESTATE EXPERT GIVES YOU CLARITY IN TODAY'S HOUSING MARKET

A real estate expert uses their knowledge of what's really happening with home prices, housing supply, expert projections, and more to guide you throughout the homebuying process.

WHY YOU WANT TO LEAN ON A TRUSTED PROFESSIONAL

Jay Thompson, Real Estate Industry Consultant, explains:

"HOUSING MARKET HEADLINES ARE EVERYWHERE. MANY ARE QUITE SENSATIONAL, ENDING WITH EXCLAMATION POINTS OR PREDICTING IMPENDING DOOM FOR THE INDUSTRY. CLICKBAIT, THE SENSATIONALIZING OF HEADLINES AND CONTENT, HAS BEEN AN ISSUE SINCE THE DAWN OF THE INTERNET, AND HOUSING NEWS IS NOT IMMUNE TO IT."

Unfortunately, when information in the media isn't clear, it can generate a lot of fear and uncertainty in the market. As Jason Lewris, Co-founder and Chief Data Officer at Parcl, says:

"IN THE ABSENCE OF TRUSTWORTHY, UP-TO-DATE INFORMATION, REAL ESTATE DECISIONS ARE INCREASINGLY BEING DRIVEN BY FEAR, UNCERTAINTY, AND DOUBT."

But it doesn't have to be that way. Buying a home is a big decision, and it should be one you feel confident making. You can lean on an expert to help you separate fact from fiction and get the answers you need.

The right agent can help you understand what's happening at the national and local levels, and they can debunk the headlines using data you can trust. Experts have in-depth knowledge of the industry and can provide context, so you know how current trends compare to the normal ebbs and flows in the industry, historical data, and more.

Then, to make sure you have the full picture, an agent can tell you if your local area is following the national trend or if they're seeing something different in your market. Together, you can use all that information to make the best possible decision.

After all, making a move is a potentially life-changing milestone. It should be something you feel ready for and excited about. And that's where a trusted guide come in.



Key Takeaway

"Buying a home is no small feat, and it's one of the biggest financial decisions of your life. When you're ready to buy, finding a real estate agent with experience to guide you through the homebuying process is key."
- Bankrate





Admiral Title Group provides full-service title, settlement and escrow services for residential and commercial real estate clients throughout Maryland. Our clients are comforted by our extensive experience, knowledge, and innovation. We work diligently with our lending and real estate partners to move our clients from contract to closing in the most affordable, efficient, and effective manner possible. It is this trusted process, paired with an unwavering commitment to our clients, that has attributed to much of our success thus far.



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- ✓ Admiral will come to you for settlement, wherever you are
- ✓ Admiral provides free legal advice
- ✓ Douglas Realty holds Admiral Title to the same standards that we hold ourselves. Get the same honest service and care that you've come to know and love from your agent
- ✓ Admiral Title is powered by the knowledge and experience of seasoned title attorneys
- ✓ Admiral provides top notch customer service and communications

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7

REASONS WHY EVERY HOMEBUYER NEEDS OWNER'S TITLE INSURANCE



BUYING A HOME IS AN EXCITING AND EMOTIONAL TIME FOR MANY PEOPLE. TO HELP YOU BUY YOUR HOME WITH MORE CONFIDENCE, MAKE SURE YOU GET OWNER'S TITLE INSURANCE. HERE'S WHY IT'S SO IMPORTANT FOR YOU:

1 PROTECTS YOUR LARGEST INVESTMENT

A home is probably the single largest investment you will make in your life. You insure everything else that's valuable to you—your life, car, health, pets, etc., so why not your largest investment? For a one-time fee, owner's title insurance protects your property rights for as long as you or your heirs own your home.

2 REDUCES YOUR RISK

If you're buying a home, there are many hidden issues that may pop up only after you purchase your home. Getting an owner's title insurance policy is the best way to protect yourself from unforeseen legal and financial title discrepancies. Don't think it will happen to you? Think again.

Unexpected title claims include:

- outstanding mortgages and judgments, or a lien against the property because the seller has not paid his taxes
- pending legal action against the property that could affect you
- an unknown heir of a previous owner who is claiming ownership of the property

3 YOU CAN'T BEAT THE VALUE

Owner's title insurance is a one-time fee that's very low relative to the value it provides. It typically costs around 0.5% of the home's purchase price.

4 COVERS YOUR HEIRS

As long as you or your heirs own your home, owner's title insurance protects your property rights.

5 NOTHING COMPARES

Homeowners insurance and warranties protect only the structure and belongings of your home. Getting owner's title insurance ensures your family's property rights stay protected.

6 8 IN 10 HOMEBUYERS AGREE

Each year, more than 80% of America's homebuyers choose to get owner's title insurance.

7 PEACE OF MIND

If you're buying a home, owner's title insurance lets you rest assured, knowing that you're protected from inheriting any existing debts or legal problems, once you've closed on your new home.



*Tired of
searching
for your
dream home?*

MAYBE IT'S TIME TO BUILD IT!

As a Premier Partner Agent of Ameri-Star Homes LLC, we can make that happen! With affordable prices, plenty of options available, and your pick of location, you can have the home of your dreams down to every last detail!

Reach out today to get started with an exclusive consultation!



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Let's Chat.

I'm sure you have questions and thoughts about the real estate process.

I'd love to talk with you about what you've read here and help you on the path to buying your new home. My contact information is below, and I look forward to working with you.

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