BUY OR WAIT?

THE COMPLETE ARIZONA HOMEBUYER'S GUIDE

Clarity before you buy.
Confidence in your next move.



JOHN FLYNN
ARIZONA REALTOR

BROKERED BY eXp REALTY

EAST VALLEY + SCOTTSDALE

A NOTE FROM JOHN

YOUR NEXT CHAPTER STARTS HERE.

Buying a home is a big decision. You should feel good about the plan before you fall in love with the house.



Maybe this is your first home. Maybe you need a different layout, a shorter drive, or a place that fits the next season of life. You might be moving across town or figuring out Arizona from another state.

My family and I moved to Arizona in 2020, and we made our home in East Mesa. I know that finding your place involves more than picking a floor plan.

My job is to listen, explain the choices, and help you keep the important things in view. We can talk through the numbers, compare homes, and ask the questions that do not show up in the listing photos.

This guide is a place to start. Read what matters to you now, mark your questions, and keep the worksheets handy. Whether you are ready this month or still working toward it, we can build a plan around you.

John Flynn

Call or text 831-535-2105

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INSIDE THE GUIDE

A CLEARER PATH TO YOUR NEXT HOME.

Start at the beginning or jump to the decision in front of you. The page numbers below are clickable.

01 GET READY 4-7

Buy or wait, choosing your team, and the buying process.

02 KNOW YOUR NUMBERS 8-11

Lender preparation, loan comparisons, and two budget worksheets.

03 FIND YOUR FIT 12-15

Areas, home tours, offers, and contract deadlines.

04 LOOK CLOSER 16-19

Inspections, Arizona property questions, repairs, and appraisals.

05 CHOOSE YOUR APPROACH 20-22

New construction, resale comparisons, and buying while selling.

06 MAKE YOUR MOVE 23-25

Closing, comparing homes, and your first weeks as an owner.

Official resources and helpful links: page 26

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START WITH YOUR LIFE

BUY NOW OR BUILD TOWARD IT?

You do not have to guess the perfect market. Start with the parts of the decision you can control.

- **Your reason for moving**
  What would a different home improve? Write down the practical reason, the timeline, and what happens if you stay where you are.

- **Your financial breathing room**
  Look at the full monthly cost and the money left after closing. A lender can tell you what you qualify for; you decide what fits your life.

- **Your likely time in the home**
  Consider the cost of buying, maintaining, and eventually selling. If a move may be short term, compare ownership with renting before committing.

- **Your willingness to own the work**
  Repairs, upkeep, insurance, and unexpected expenses come with the keys. Decide what you can handle and what you would hire out.

> **A GOOD REASON TO PAUSE**
>
> If the plan depends on a future raise, a guaranteed refinance, or using every dollar of savings, let's revisit the numbers before moving forward.

What needs to be true for this move to feel right?

Sources: C3, C4. Links and edition notes on page 26.

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WHY TEAM UP?

WHAT WORKING TOGETHER LOOKS LIKE.

You deserve clear communication and a plan that stays connected to your priorities.

- **Start with the right questions**
  We will talk about the way you live, your comfort range, and what needs to happen before you move.
- **Build a useful shortlist**
  I will help compare homes and locations around the criteria you choose, then keep track of what we learn.
- **Give the price some context**
  We will look at relevant sales, competing homes, condition, and the terms that can affect an offer.
- **Stay involved through the details**
  I will help organize inspections, communicate deadlines, and coordinate with the people working on your purchase.
- **Negotiate with a purpose**
  We will decide what to ask for, what matters most, and where you are comfortable drawing the line.
- **Keep the decision yours**
  You choose the home and the terms you accept. My role is to help you understand the options.



Your lender, inspector, insurer, title professional, and any attorney each handle a different specialty. I help connect the moving pieces.

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YOUR BUYER AGREEMENT

BEFORE WE TOUR HOMES.

Before touring together, we will review a written buyer agreement so you understand our working relationship.

What to discuss	What you should understand
Services	What I will do for you and what you will handle.
Scope and timing	The property types or areas covered, the start and end dates, and any exclusivity.
Compensation	The specific fee or calculation, when it is earned, and when payment is due.
Other contributions	Whether a seller or listing broker will contribute and what you would owe if that contribution falls short.
Changes or cancellation	The agreement's process for amendments, termination, and any obligations that continue afterward.

NO STANDARD COMMISSION

Broker compensation is negotiable and is not set by law. We can request a seller contribution, but it is not guaranteed. Your agreement and the final written terms control your responsibility.

Ask every question you need to ask before signing. If a legal term is unclear, get advice from an Arizona real estate attorney.

Sources: N1, N2. Links and edition notes on page 26.

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FROM FIRST CONVERSATION TO KEYS

THE BUYING PROCESS IN 12 STEPS.

Some steps overlap. Your contract and lender set the actual deadlines.

01
MAKE A PLAN
Define your reasons, budget, location, and timing.

02
CHOOSE YOUR TEAM
Discuss representation and connect with a lender.

03
PREPARE FINANCING
Review your documents and loan options.

04
TOUR AND COMPARE
Keep your priorities and total costs in view.

05
WRITE AN OFFER
Choose the price, terms, and protections.

06
OPEN ESCROW
Follow the contract for depositing earnest money.

07
INVESTIGATE
Read disclosures and complete inspections.

08
RESOLVE CONCERNS
Address inspection and title questions in writing.

09
FINALIZE THE LOAN
Work through valuation and underwriting.

10
PREPARE TO CLOSE
Review figures, insurance, and verified funding instructions.

11
WALK THROUGH
Check condition and agreed items before closing.

12
CONFIRM POSSESSION
Wait for closing confirmation and the agreed key handoff.

Keep this page handy. We will come back to the plan as each step is completed.

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BEFORE THE HOME SEARCH

GET LENDER-READY.

Ask your lender for a document list tailored to your income and loan program. A starting packet may include:

- ☐ Identification and a secure way to provide required personal information.
- ☐ Recent pay statements and W-2s, or the documents your lender requests for self-employment.
- ☐ Tax returns when required, plus information about other eligible income.
- ☐ Complete bank and investment statements showing the source of your funds.
- ☐ Current debts, housing payments, and details about any property you already own.
- ☐ Gift-fund paperwork or documentation for sale proceeds, if those funds will be used.
- ☐ Any program-specific records, such as a VA Certificate of Eligibility.

> **PREAPPROVAL IS A STARTING POINT**
>
> Ask what your lender has verified, which conditions remain, and when the letter needs updating. Preapproval is not a promise of final loan approval.

During the purchase, check with your lender before opening new credit, changing jobs, financing furniture, or moving large amounts of money. Use the lender's secure upload process for sensitive documents.

Sources: C1. Links and edition notes on page 26.

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LOOK BEYOND THE ADVERTISED RATE

COMPARE THE WHOLE LOAN.

Ask lenders to price the same loan amount, term, and down payment so the comparison is useful.

Compare	Questions to ask
Program and eligibility	Which options fit my situation, and what requirements or program fees apply?
Rate, APR, and term	Compare the interest rate and APR. Is the rate fixed or adjustable, and can the payment change?
Points and credits	What am I paying upfront for the rate? Is a lower closing cost paired with a higher rate?
Monthly cost	What are principal, interest, taxes, insurance, and any mortgage insurance? What is paid separately?
Cash and timing	What is the estimated cash to close? Is the rate locked, when does it expire, and what happens if closing moves?

> **USE THE LOAN ESTIMATE**
>
> For most home-purchase mortgages, the lender must provide a Loan Estimate within three business days after receiving your application. It is a comparison tool, not final loan approval.

Ask for options with and without points or credits. Compare the cost over the time you realistically expect to keep the loan, and do not depend on a future refinance to make today's payment work.

Sources: C2, C3. Links and edition notes on page 26.

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WORKSHEET 01

YOUR MONTHLY COMFORT NUMBER.

Build a budget you can live with. Use property-specific estimates and lender figures when you have them.

Monthly cost	Your estimate
Mortgage principal and interest	$ _____
Property taxes, monthly equivalent	$ _____
Homeowners and any separate flood insurance	$ _____
Mortgage insurance, if applicable	$ _____
HOA or condominium assessments	$ _____
Electricity, gas, water, sewer, trash, and internet	$ _____
Pool, landscaping, pest service, or other upkeep	$ _____
A repair and replacement reserve you choose	$ _____
Total planned monthly housing cost	$ _____

Avoid counting taxes or insurance twice if your quoted mortgage payment already includes escrow. Check for separate assessments and costs outside the payment.

My comfortable monthly limit: $ _____

My remaining monthly breathing room: $ _____

Sources: C4. Links and edition notes on page 26.

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WORKSHEET 02

PLAN YOUR CASH BEFORE CLOSING.

Ask your lender and escrow officer to fill in the real numbers. Fees and credits vary by property, loan, and agreement.

Funds needed at closing	Your estimate
Down payment	$ _____
Loan, title, escrow, recording, and other closing charges	$ _____
Prepaid items and initial escrow deposits	$ _____
Buyer-broker fee due, if not already counted above	$ _____
Less approved credits and earnest money already paid	- $ _____
Estimated remaining cash to close	$ _____

Plan separately for money spent before and after closing:

Outside the closing figure	Set aside
Inspections or appraisal paid ahead of closing	$ _____
Moving, utility setup, and immediate repairs	$ _____
Cash you want left in reserve after the move	$ _____

Earnest money is generally credited in your closing figures; do not add it twice. If a prepaid fee is already in the estimate, account for it as paid. Escrow and your lender will reconcile the final amount.

Sources: C2, C5. Links and edition notes on page 26.

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FIND THE PLACE THAT FITS YOUR DAY.

Start with the routes and routines you actually use. A city name alone cannot tell you how a specific home will live.

MESA | GILBERT | CHANDLER | QUEEN CREEK
TEMPE | SCOTTSDALE | SAN TAN VALLEY

- **Drive your real routes**
  Test the commute, school drop-off, grocery run, and other regular trips at the times you would normally make them.
- **Visit more than once**
  Notice activity, traffic, lighting, parking, noise, and sun exposure at different times. Check planned nearby development through the city or county.
- **Verify the address**
  Confirm school boundaries and enrollment directly with the district. Check utilities, internet service, and local services for the exact property.
- **Choose your own priorities**
  Tell me what matters to you. We can compare objective details and official resources while you decide which place feels right.



Morrison Ranch-inspired illustration. Not an actual property listing.

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WHAT TO NOTICE, WHAT TO VERIFY

TOUR WITH A SHORT LIST.

Use the showing to decide whether a home deserves a closer look. It does not replace an inspection.

- ☐ Walk the layout as if it were an ordinary weekday. Where do you work, eat, relax, and store things?
- ☐ Check bedrooms, furniture clearances, stairs, accessibility needs, and garage space.
- ☐ Notice natural light, afternoon sun, outdoor shade, and the amount of yard or pool upkeep.
- ☐ Ask what stays: appliances, fixtures, smart-home devices, window coverings, and other items.
- ☐ Record visible concerns and questions about repairs, additions, or permits for follow-up.
- ☐ Compare the full cost, including HOA dues, solar obligations, insurance, and likely maintenance.

> **TALK STRATEGY AFTER THE TOUR**
>
> A home may have audio or video recording. Save discussion of your maximum price and negotiating strategy for a private conversation.

My three must-haves:

Sources: A1. Links and edition notes on page 26.

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BUILD TERMS AROUND YOUR PLAN

AN OFFER IS MORE THAN A PRICE.

We will compare the property, recent relevant sales, and the choices available before deciding what to offer.

Part of the offer	What we will work through
Price	What the property is worth to you, the market evidence, and your limit.
Financing and funds	The loan terms, down payment, proof of funds, and required lender information.
Earnest money	The amount, deposit instructions, deadline, and the contract's refund or forfeiture terms.
Contingencies	Inspection, financing, appraisal, or sale-of-home provisions that apply to your offer.
Credits and costs	Any seller-paid amounts, buyer-broker contribution, and limits that your lender needs to review.
Timing and possession	The closing date, when you receive the keys, and any separate occupancy arrangement.
Included items	A clear written list of what is included or excluded.

A larger deposit is not automatically nonrefundable. A contingency is not an unlimited exit. Read the actual agreement and understand what happens if you miss a deadline or decide not to proceed.

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YOUR TRANSACTION TRACKER

UNDER CONTRACT. STAY ORGANIZED.

Fill this out from the signed contract and any later amendments. These are tracking prompts, not preset Arizona deadlines.

Milestone	Due date / owner
Contract accepted	_____
Earnest money deposited	_____
Lender application / updates due	_____
Disclosures and title items received	_____
Inspections and specialist follow-ups	_____
Inspection response and any reply deadlines	_____
HOA review and any applicable deadlines	_____
Appraisal and loan conditions	_____
Insurance effective / final funds verified	_____
Final walk-through / closing / possession	_____

PUT CHANGES IN WRITING

An extension is not automatic. Tell me promptly if a report, lender condition, sale, or move may affect the timeline so we can address it before the deadline.

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ASK EARLY. FOLLOW UP QUICKLY.

USE THE INSPECTION PERIOD WELL.

Schedule your inspection promptly so there is time for questions, specialist visits, and informed decisions.

- **Hire an independent inspector**
  Ask what the inspection includes, what is excluded, and whether the inspector recommends specialists for particular systems or concerns.

- **Read the seller's disclosures**
  The Seller's Property Disclosure Statement, often called the SPDS, is one source of information. Review it with the inspection findings and your own questions.

- **Investigate the rest of the purchase**
  Condition is only one part of due diligence. Review title exceptions, HOA information, insurance availability, permits, and any issue important to how you will use the property.

- **Choose your response deliberately**
  We will review your contractual options and deadlines. Depending on the agreement, those may include proceeding, requesting changes, or delivering a permitted cancellation.

> **DIFFERENT JOBS, DIFFERENT PROFESSIONALS**
>
> An inspection evaluates condition. An appraisal concerns value for the lender. Neither guarantees a problem-free home, and an agent does not replace a qualified inspector.

Sources: A1, C6. Links and edition notes on page 26.

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BRING THESE QUESTIONS TO THE SPECIALISTS

ARIZONA DETAILS WORTH CHECKING.

COOLING

What is the system's condition, service history, and likely near-term work?

ROOF AND DRAINAGE

Have a qualified professional evaluate the roof, flashing, signs of leaks, and drainage concerns.

POOLS AND OUTDOOR SYSTEMS

Review equipment, safety barriers, leaks, irrigation, and the cost of ongoing care.

TERMITES AND PESTS

Ask about evidence, treatment history, warranties, and any recommended inspection.

SOLAR

Is it paid off, financed, leased, or under a power-purchase agreement? Review written transfer and payment terms.

WATER AND UTILITIES

Confirm the actual water source, service providers, connection status, and any private well or septic responsibilities.

HOA AND ASSESSMENTS

Read the rules, fees, financial information, and any special assessments or district charges.

INSURANCE AND LOCATION

Get a property-specific quote and review flood, drainage, access, and other location concerns before relevant deadlines.

Make a property-specific list. A newer home, an attractive listing, or a familiar neighborhood is not a substitute for checking the details.

Sources: A1, A2. Links and edition notes on page 26.

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FOCUS ON WHAT MATTERS

WORK THROUGH THE REPAIR DECISIONS.

An inspection report is a decision tool. It is not a promise that the seller will repair every item.

- **Sort the findings**
  Separate safety concerns, major systems, active damage, and specialist questions from cosmetic preferences and routine upkeep.

- **Get useful information**
  For significant issues, ask qualified contractors for scope and estimates. A clear description is more useful than an unsupported guess.

- **Compare the options**
  A completed repair, a price adjustment, or a closing-cost credit can affect your finances differently. Ask the lender what is permitted and useful.

- **Write the agreement clearly**
  Document the work, who performs it, any permits or receipts, and the timing. Confirm how completion will be checked.

- **Know when to decide**
  A request is not an agreement. We will track responses and your remaining options under the contract before the deadlines pass.

> **CREDITS ARE NOT AUTOMATIC CASH BACK**
>
> A seller credit may be limited by your loan and eligible costs. An unused amount is not necessarily money you can receive after closing. Confirm the treatment with your lender and escrow officer.

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TWO PIECES TO KEEP MOVING

APPRAISAL AND FINAL LOAN APPROVAL.

Your lender may order an appraisal or another valuation to evaluate the property as collateral. This is separate from inspecting the home.

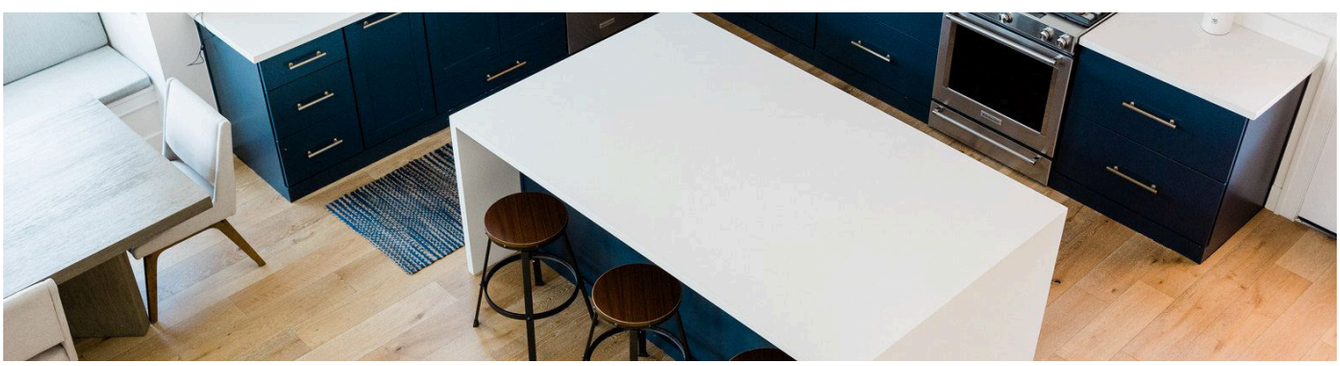
- **If the value supports the price**
  Keep working through the remaining loan and property conditions. A supported value does not by itself mean the loan is ready to fund.

- **If the value comes in below the price**
  Review the report with the lender and discuss the available path: a price change, additional funds if you choose, a supported reconsideration request, or contractual options that may apply.

> KNOW AN APPRAISAL-GAP PROMISE BEFORE MAKING IT
>
> If you agree to cover a shortfall, understand the amount you could need, the effect on your reserves, and how the contract handles a low appraisal. Do not assume the seller must reduce the price.

- **Keep underwriting informed**
  Respond to document requests quickly, keep your lender updated about changes, and ask what remains outstanding before you schedule the move.

Ask for your valuation copy and raise factual concerns with the lender promptly. Your loan, agreement, and circumstances determine the options.



Illustrative interior photography. Not an active listing.

Sources: C7. Links and edition notes on page 26.

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START BEFORE THE MODEL-HOME VISIT

THINKING ABOUT A BRAND-NEW HOME?

Let's talk before you visit or register online so we can check the builder's process for involving your buyer's agent.

- **Read the contract and Public Report**
  Builder contracts can differ from resale agreements. For new homes in a subdivision requiring an ADRE Public Report, obtain and review the report before signing the purchase contract.

- **Price the home you would actually buy**
  Ask for a written total that includes the homesite, options, structural changes, design selections, fees, and items you will need after closing.

- **Compare the incentive with the whole loan**
  An advertised credit or rate may depend on the builder's lender, title provider, timing, or specific inventory. Compare the complete terms with another loan option.

- **Clarify timing and inspections**
  Review completion provisions and what happens if dates change. Ask which independent inspections and access arrangements can be included in writing.

- **Understand the deposit and warranty**
  Ask who holds your deposit, when any part is at risk, how changes are handled, and how warranty requests are submitted after closing.

NewHomeSource can help you explore communities. Confirm current homesites, pricing, incentives, and completion dates directly before relying on them.



Morrison Ranch-inspired illustration. Not an actual property listing.

Sources: A2, C3. Links and edition notes on page 26.

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COMPARE THE CHOICES IN FRONT OF YOU

NEW BUILD OR RESALE?

Neither category wins every time. Compare specific homes, their written terms, and the cost of making each one work.

Consider	New construction	Resale
Timing	A finished inventory home and a to-be-built home may have very different schedules.	Possession depends on the contract and the seller's situation.
What you see	Confirm which features in the model are included in your price.	Evaluate the actual condition, included items, and work you want to change.
Total budget	Add options, homesite costs, and anything not included, such as landscaping or window coverings.	Add repairs, replacements, updates, and the cost of immediate maintenance.
Due diligence	Review the builder contract, Public Report when applicable, inspection access, and warranty.	Review disclosures, inspection findings, title, HOA information, and other property details.
Negotiation	Compare incentives and all related conditions in writing.	Compare price, credits, repairs, included items, and timing in writing.

Which option better fits my timing, budget, and priorities?

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ONE PLAN FOR BOTH SIDES OF THE MOVE

BUYING WHILE SELLING.

The key question is whether the next purchase depends on money or financing tied to your current home.

Approach	What to plan for
Sell, then buy	You can work with confirmed proceeds, but may need temporary housing, storage, or more than one move.
Buy, then sell	You may have more control over the move, but must verify qualification, available cash, and the cost of owning both properties.
Coordinate both closings	The dates can line up, but one delay may affect the other. Build a backup plan for funds, housing, and possession.

- **Bring the lender into the conversation early**
  Confirm whether sale proceeds are required, which documents will be needed, and when those funds must be available.

- **Put any contingency in the offer**
  A home-sale contingency is subject to negotiation and written terms. Do not assume the purchase automatically pauses if your sale is delayed.

> PLAN THE HANDOFF
>
> If either party stays after closing, use a separately documented occupancy arrangement and review responsibility, insurance, deposits, timing, and risk with the appropriate professionals.

If you are still deciding whether to sell, ask for my companion guide, Sell or Stay?

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THE LAST STRETCH

CLOSE WITH A CLEAR PLAN.

Leave time to review the numbers and resolve questions before signing.

- ☐ Review the Closing Disclosure against your latest Loan Estimate. For most home-purchase mortgages, it must arrive at least three business days before loan closing.
- ☐ Confirm insurance, lender conditions, the final amount due, and the approved method for delivering funds.
- ☐ Complete the final walk-through and address concerns about condition, included items, or agreed repairs before closing.
- ☐ Bring the identification and documents requested by escrow, and ask for an explanation of anything you do not understand.

PROTECT YOUR CLOSING FUNDS

Before sending money, call your escrow officer at an independently verified number you already trust. Confirm instructions directly. Do not rely on a changed account number, link, or phone number in an email. If money goes to the wrong account, contact your bank immediately.

SIGNING IS NOT ALWAYS THE KEY HANDOFF

Wait for escrow to confirm closing and for the possession terms in your agreement to be satisfied before assuming you can move in. Coordinate movers and access around that confirmation.

Sources: C5, C8. Links and edition notes on page 26.

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WORKSHEET 03

KEEP THE SHORTLIST HONEST.

Write the facts first, then talk through the tradeoffs. A beautiful room should not erase a concern that matters to you.

Compare	Home A	Home B	Home C
Address / community			
Total monthly estimate			
Cash needed + reserve left			
Must-haves met			
Everyday routes			
Condition / near-term work			
HOA, solar, or other obligations			
Timing and possession			
Questions still unanswered			
My biggest tradeoff			

The option I prefer and why:

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YOUR FIRST WEEKS AT HOME

THE KEYS ARE THE BEGINNING.

FIRST FEW DAYS

- ☐ Confirm utilities and internet are active, and update your mailing address.
- ☐ Rekey locks and reset garage, alarm, and smart-home access.
- ☐ Locate water and gas shutoffs, the electrical panel, and important equipment.

FIRST MONTH

- ☐ Keep closing documents, inspection reports, warranties, and service records together.
- ☐ Confirm mortgage payment instructions directly with your servicer and watch for misleading payment notices.
- ☐ Get familiar with HOA contacts, rules, payment dates, and maintenance responsibilities.

NEXT 60-90 DAYS

- ☐ Build a maintenance calendar and prioritize the work identified during inspections.
- ☐ Set reminders for warranty deadlines and any builder follow-up visits.
- ☐ Check your actual costs against the budget and adjust your repair reserve.

> **STILL HAVE A QUESTION?**
>
> I am still here after the move. If you need help finding the right person to call or sorting out the next step, reach out.

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KEEP THESE LINKS HANDY

GOOD QUESTIONS. RELIABLE SOURCES.

Let's talk about your next move.

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A1 Arizona Buyer Advisory
ADRE resource; ask for the latest edition.

A2 Property Buyer's Checklist
ADRE guidance for homes, subdivisions, and land.

N1 Written Buyer Agreements
NAR consumer guide.

N2 Negotiating Your Agreement
NAR guidance on services and compensation.

C1 Prepare Your Loan Documents
CFPB application-packet checklist.

C2 Loan Estimate
CFPB explanation and comparison guidance.

C3 Compare Loan Choices
CFPB guidance on terms, points, and credits.

C4 Build Your Housing Budget
CFPB guidance on monthly affordability.

C5 Closing Disclosure
CFPB explanation and review timing.

C6 Home Inspections
CFPB guidance on independent inspections.

C7 Appraisals and Valuations
CFPB explanation of the valuation process.

C8 Protect Your Closing Funds
CFPB guidance on mortgage closing scams.

Prepared October 7, 2026. This is general education, not a purchase contract or individualized legal, tax, lending, insurance, or inspection advice. The signed agreements and applicable law control; confirm current terms with qualified professionals.

The ADRE-linked Buyer Advisory reviewed was the January 2025 edition. Ask John for the current advisory and transaction forms. Exterior imagery is AI-generated and inspired by Morrison Ranch; the homes shown are illustrations, not actual listings. Equal Housing Opportunity.

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