

BUYERS MANUAL

YOUR GUIDE TO BUYING WITH CONFIDENCE

Knowledge. Strategy. The Right Home.



WILDSKY
ARIZONA REAL ESTATE

REALTY EXECUTIVES
ARIZONA TERRITORY

From choosing your agent to receiving the keys, this guide walks you through the major decisions, milestones, and questions along the way.



LOCAL EXPERTISE • CLEAR GUIDANCE • A TRUSTED RESOURCE





1 Interviewing Your Agent

FIND THE RIGHT FIT FOR YOUR GOALS

The right buyer's agent should understand your priorities, explain the process clearly, know the market, and help you evaluate—not pressure you into—a decision.

- ☐ How well do you know the areas and communities I am considering?
- ☐ How will you help me compare properties and identify value?
- ☐ How do you communicate and how quickly can I expect a response?
- ☐ How do you handle showings, offers, negotiations, and deadlines?
- ☐ What resources do you provide during inspections and due diligence?
- ☐ Can you explain the costs I should expect beyond the purchase price?
- ☐ What is your experience with the type of property I want to buy?
- ☐ What should I know about buying in Arizona?

QUESTIONS BUILD CONFIDENCE

The best relationship is one where you feel informed, heard, and comfortable asking questions.

2 Get Prequalified

KNOW YOUR BUYING POWER BEFORE YOU SHOP

A lender or other qualified financing professional can help you understand a realistic price range, estimated payment, available loan programs, and cash needed to close.

- ☐ Review income, assets, debts, credit, and employment.
- ☐ Compare loan options and interest rates.
- ☐ Understand the difference between prequalification and preapproval.
- ☐ Know your estimated payment, including taxes, insurance, and applicable fees.
- ☐ Plan for down payment, closing costs, reserves, and earnest money.
- ☐ Ask how changes in income, debt, credit, or large purchases could affect approval.
- ☐ Get a current preapproval when you are ready to write an offer.

SMART MOVE

Keep your financing conversation current. Before a major financial change during a purchase, check with your lender.



3 Touring Properties

FIND THE RIGHT FIT—NOT JUST A PRETTY HOUSE

Seeing homes in person helps you understand layout, condition, neighborhood feel, light, noise, storage, and how the property works for your everyday life.

- ☐ Know your must-haves, nice-to-haves, and deal-breakers.
- ☐ Look beyond finishes to layout, condition, systems, and location.
- ☐ Pay attention to what you hear, smell, and notice outside the home.
- ☐ Consider commute, services, recreation, schools, and neighborhood fit.
- ☐ Take notes after each property so homes do not blur together.
- ☐ Ask about disclosures, permits, HOA or community rules, and known issues.
- ☐ Do not rush because a home feels exciting—compare it against your priorities.

BUYER TIP

A great home is one that works for your life, budget, and future—not simply the one with the best first impression.

4 Writing the Offer

TURN INTEREST INTO A CLEAR PLAN

Your offer is more than a price. It is a package of terms addressing timing, financing, contingencies, earnest money, included items, and other important conditions.

PRICE

Use market information and comparable properties to establish a thoughtful starting point.

TERMS

Consider financing, earnest money, closing date, inclusions, and other negotiated terms.

CONTINGENCIES

Understand inspection, appraisal, financing, and other conditions before you commit.

NEGOTIATION

A counteroffer can change price, terms, timing, or responsibilities—review each change carefully.

ACCEPTANCE

Once signed and delivered according to the contract, deadlines begin. Stay organized.

BEFORE YOU SIGN

Make sure you understand the terms, deadlines, financial commitments, and consequences of the offer.

5 Title & Escrow

PROTECT THE TRANSFER AND ORGANIZE THE TRANSACTION

Title and escrow professionals coordinate documents, funds, title review, payoff information, recording, and the transfer of ownership. They should explain the requirements for your transaction.

COMMON ARIZONA TITLE VESTING OPTIONS

SOLE & SEPARATE

One person owns the property individually; married buyers should confirm how separate-property ownership applies to their situation.

COMMUNITY PROPERTY

A form of ownership available to married couples in Arizona; real-property transactions generally require both spouses to join.

COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP

For married couples who expressly choose this form; survivorship can pass the interest to the surviving spouse.

JOINT TENANCY WITH RIGHT OF SURVIVORSHIP

Co-owners expressly hold title with survivorship; the surviving joint tenant(s) can succeed to the deceased owner's interest.

TENANCY IN COMMON

Co-owners hold separate undivided interests; an owner's interest can generally pass through that owner's estate.

Trusts or entities may also be used in some circumstances. Confirm the final vesting with the title/escrow company and, when appropriate, an attorney or tax professional.

ARIZONA REFERENCE: A.R.S. §§ 33-431, 33-405, 25-214



6 Inspection Period

LEARN WHAT YOU ARE REALLY BUYING

The inspection period is your opportunity to investigate the property and make decisions based on what you learn, subject to your contract's terms and deadlines.

- ☐ Schedule a qualified home inspection promptly.
- ☐ Consider additional inspections based on the property—roof, HVAC, chimney, septic, well, pool, sewer, pests, mold, or specialized systems.
- ☐ Review seller disclosures and compare them with what you observe.
- ☐ Ask questions and investigate anything that concerns you.
- ☐ Review findings with your agent and appropriate professionals.
- ☐ Track contract deadlines for inspection notices, requests, and responses.
- ☐ Remember: an inspection is an investigation, not a guarantee.

BUYER TIP

Use the inspection period to replace assumptions with information. Your contract controls your rights and deadlines.

7 Appraisal

A LENDER'S INDEPENDENT VALUE CHECK

When financing requires an appraisal, the lender typically orders an independent valuation to help determine whether the property supports the loan amount.

- ☐ The appraiser considers comparable sales and property characteristics.
- ☐ An appraisal is different from a home inspection.
- ☐ The appraised value can affect the amount a lender is willing to finance.
- ☐ If value is lower than the contract price, your contract and loan terms determine what options may be available.
- ☐ Possible solutions can include renegotiation, additional buyer funds, a valuation challenge when permitted, or other contract-specific options.
- ☐ Stay in communication with your lender and agent when appraisal issues arise.

GOOD TO KNOW

A market price and an appraised value are related but not identical. Your agent and lender can help you understand the numbers and your contractual options.

8 Closing

THE FINAL STEP TO OWNING YOUR HOME

Closing brings together the contract, lender, title/escrow company, documents, funds, and recording. Stay responsive through the final days so small details do not become last-minute obstacles.

✓ FINAL LOAN & TITLE REVIEW

Complete lender requirements and review final documents and figures.

✓ CLOSING DISCLOSURES

Review final settlement figures and ask questions before signing.

✓ BRING WHAT IS REQUIRED

Follow the title/escrow company's instructions for identification, funds, and signing.

✓ SIGN & FUND

Documents are executed and required funds are delivered.

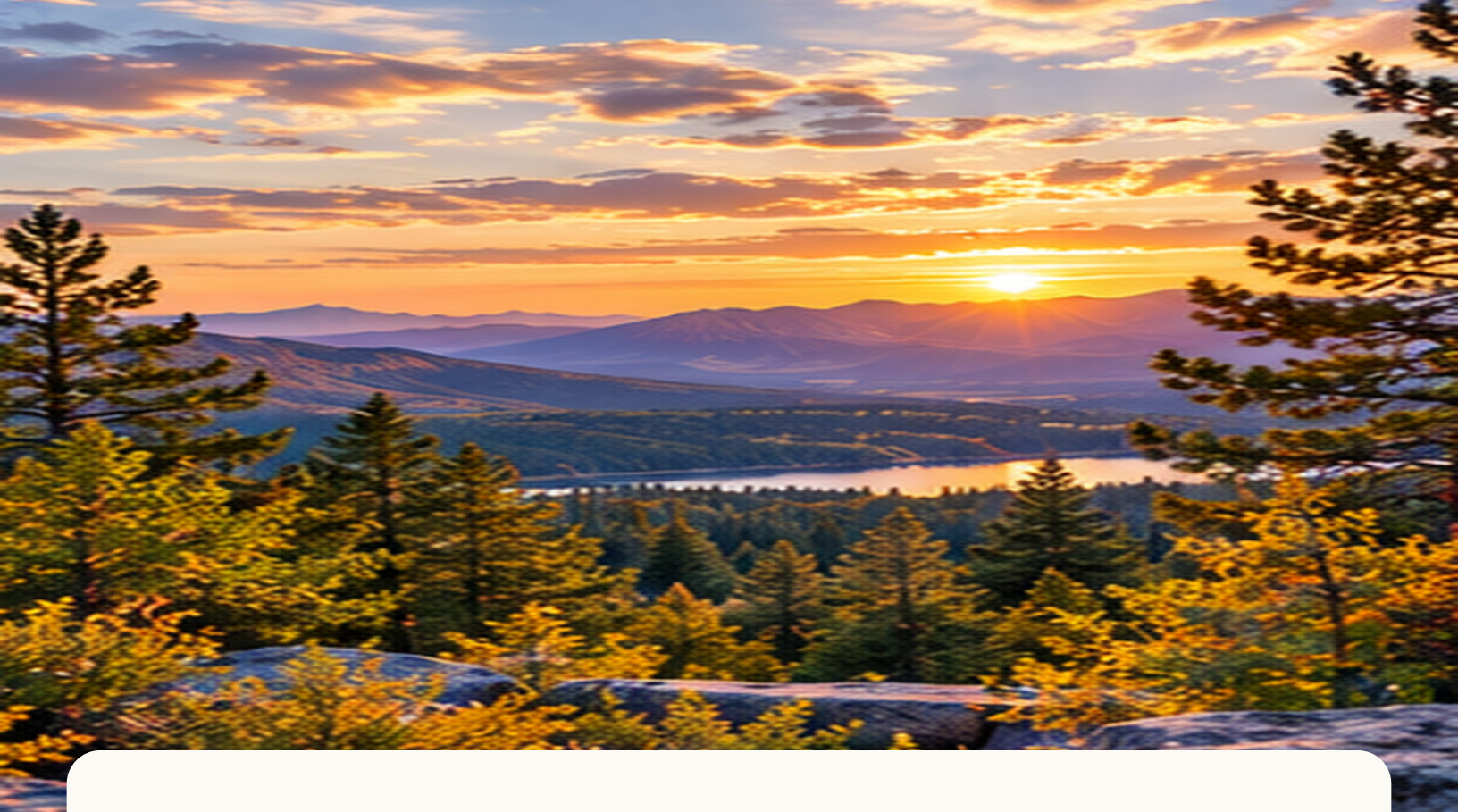
✓ RECORDING

The deed is recorded when the transaction is ready for recording.

✓ KEYS & POSSESSION

Receive possession according to the contract and celebrate your new home.

New beginnings are calling.



Your Arizona Home-Buying Roadmap

FROM FIRST CONVERSATION TO KEYS IN HAND

1

INTERVIEW

Choose the right agent and establish expectations.

2

PREQUALIFY

Understand budget, financing, and cash-to-close.

3

TOUR

Compare homes, neighborhoods, condition, and fit.

4

OFFER

Write thoughtful terms and negotiate with confidence.

5

TITLE / ESCROW

Open escrow, review title, and confirm how title will be held.

6

INSPECT

Investigate the property and manage contract deadlines.

7

APPRAISE

Complete the lender's valuation process when required.

8

CLOSE

Sign, fund, record, receive possession—and celebrate.

ONE LAST REMINDER

Real estate contracts, financing, title, taxes, and legal matters can be complex. Use this manual as a roadmap and rely on the appropriate licensed professionals for advice specific to your situation.