

Her Fresh Start: A Woman's Complete Guide to Buying a Home in Arizona

Housing assistance · Financial resources · Down payment help

Buying during or after divorce · Legal & financial protection

The home buying process, step by step

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YOUR FRESH START HOME · (623) 418-7696 · YOURFRESHSTARHOME.COM

A NOTE FROM SHELEY

I wrote this guide because I know what it feels like to need it. I've been through major life transitions myself — more than once. I know the 2am moments. The ones where you're staring at your phone trying to figure out where to even begin. I know what it feels like to wonder if you can really do this on your own income, with your credit score, after everything you've just been through. You can. And this guide is going to show you how. Everything in here is specific to Arizona. The programs are real. The numbers are current. The legal information reflects Arizona law. I am not your attorney or your financial advisor — please consult professionals for advice specific to your situation — but I am someone who has walked through this and come out the other side holding her own keys. You're going to do the same.

— Sheley Carter, Licensed Arizona Realtor · YourFreshStartHome.com · (623) 418-7696

WHAT'S INSIDE THIS GUIDE

Chapter 1	Arizona Housing Assistance Programs Programs, vouchers, and organizations to help you find stable housing now
Chapter 2	Financial Resources for Women Starting Over Credit, income, assistance programs, and financial education tools
Chapter 3	Down Payment Help — Arizona Programs Verified current programs with income limits and how to qualify
Chapter 4	Buying During or After Divorce in Arizona What you need to know about community property, timing, and protecting yourself
Chapter 5	Protecting Yourself Legally and Financially Your rights, what to document, and what never to skip
Chapter 6	The Home Buying Process, Step by Step What actually happens from your first conversation to closing day

CHAPTER ONE

01

Arizona Housing Assistance Programs

Finding Stable Housing During Your Transition

Whether you're looking for emergency rental help, transitional housing, or a path to ownership — Arizona has programs built specifically for women in your situation. Here is what's available right now.

Understanding Your Options

When life changes suddenly, your housing situation often changes with it. The programs below are organized from immediate assistance to longer-term solutions. Start where you are right now — you can always move toward the next step.

IMMEDIATE HELP — CALL 2-1-1 FIRST

If you need help right now — tonight — dial 2-1-1 from any phone. This free service connects you to local housing resources, emergency shelter, food assistance, and social services anywhere in Arizona, 24 hours a day.

MOST IMPORTANT RESOURCE IN THIS GUIDE:

ARIZONA HOUSING PROGRAMS

ARIZONA DEPT. OF HOUSING (ADOH)**Arizona Public Housing Authority — Section 8 / Housing Choice Vouchers**

Federal program administered by Arizona that pays part of your rent directly to a landlord so you can afford safe housing in the private market. Waitlists exist — apply as early as possible at housing.az.gov.

Apply: housing.az.gov | Customer Liaison: Mon–Fri 8am–5pm

ARIZONA DES**Emergency Rental Assistance & Utility Help**

Arizona DES provides financial relief for rent and utility expenses for low-income households. LIHEAP energy assistance provides up to \$640/year in standard benefit plus an additional \$500 crisis benefit if an energy crisis exists.

Apply online: azdes.gov/financial-assistance | Phone: (855) 432-7587

MARICOPA COUNTY**Maricopa Housing Services — Home in Five Program**

County-level housing assistance and the Home in Five Advantage Program, which offers up to 5-6% down payment and closing cost assistance for qualifying Maricopa County buyers. Income limit: \$153,440 for 2025.

Website: maricopa.gov/2407/Housing | For buyers: minimum 640 credit score

CITY OF PHOENIX**Phoenix Housing Department — Open Doors Program**

City of Phoenix's Open Doors Down Payment Assistance offers up to 10% of purchase price (capped at \$15,000) as a deferred zero-interest loan, forgiven after 15 years. For buyers at or below 80% AMI with homes within Phoenix city limits under \$447,000.

Phone: (602) 262-3111 | Website: phoenix.gov/housing

FRESH START WOMEN'S FOUNDATION**Housing Referrals + Wrap-Around Support**

Phoenix's premier women's resource center — serving 5,000+ women annually since 1992. Provides housing referrals, transitional housing connections, family law support, counseling, and career services for women 18+ in Arizona.

Address: 1130 E McDowell Rd, Phoenix | Phone: (602) 252-8494 | freshstartwomen.org

HABITAT FOR HUMANITY PHOENIX**Affordable Homeownership & Repair**

Habitat for Humanity offers affordable homeownership opportunities and critical home repair programs for qualifying Arizona families. ReStore locations offer discounted building materials for home improvement.

Website: habitat.org/us-az/phoenix

HUD.GOV**HUD Housing Counseling — Free Nationwide**

Free HUD-approved housing counselors who help with renting, buying, foreclosure prevention, and credit issues. Available across all Arizona counties. This is the gold standard first stop for any housing question.

Find a counselor: hud.gov/program_offices/housing/sfh/hcc | Free service

SHELEY SAYS:

If you're going through a divorce and worried about where you'll live — please call me before you make any housing decisions. In Arizona, both spouses have the right to remain in the marital home during divorce proceedings unless there is a court order otherwise. Don't leave the house without talking to an attorney first. I can connect you to free legal resources that will explain your rights clearly.

CHAPTER TWO

02

Financial Resources for Women Starting Over

Understanding Your Money Picture Before You Buy

Before you can buy a home, you need a clear picture of where you stand financially. This chapter walks you through the tools and programs that help you get there — from pulling your credit report to finding financial assistance programs you may not know exist.

Step 1 — Know Your Credit Score

Your credit score is the single most important number in the home buying process. It determines whether you qualify for a mortgage and what interest rate you'll pay. The good news: you can start improving it right now.

CREDIT SCORE	WHAT IT MEANS FOR YOUR HOME PURCHASE
580–619	May qualify for FHA loans — start credit repair now
620–639	Qualifies for some programs — minimum for most AZ down payment assistance
640+	Qualifies for Home Plus AZ and most DPA programs
680+	Better rates — qualifies for more conventional loan options
700+	Excellent — best rates available to you

Get your free credit reports right now at AnnualCreditReport.com — this is the only federally authorized source. Pull all three (Equifax, Experian, TransUnion). Look for errors. Disputing errors is free and can raise your score meaningfully before you apply.

Step 2 — Understand Your Income Picture

Lenders look at your gross monthly income (before taxes) to determine how much they'll lend you. On a single income, this can feel scary — but it's absolutely workable. Here's what counts as income when you apply:

INCOME TYPE	HOW LENDERS COUNT IT
W-2 Employment income	Your regular salary or wages — the most straightforward
Self-employment income	2 years of tax returns typically required
Child support received	Must be court-ordered and documented; typically must have 3+ years remaining
Spousal maintenance / Alimony	Must be court-ordered and documented; 3+ years remaining
Social Security / Disability	Fully countable income
Rental income	Typically 75% of documented rental income counts
Part-time income	2-year history of consistent part-time income may count

Arizona Financial Assistance Programs

ARIZONA DES

TANF — Temporary Cash Assistance

Arizona's Transitional Assistance program provides temporary cash assistance for qualifying women and families while they transition to self-sufficiency. Connects to job training and childcare support.

Apply: azdes.gov/financial-assistance | Phone: (855) 432-7587

ARIZONA DES**SNAP Food Assistance**

Supplemental Nutrition Assistance Program helps stretch your budget so more of your income can go toward housing. Apply online with DES — eligibility is based on household size and income.

Apply: healtharizonaplus.gov | **Income-based eligibility**

ARIZONA DES**AHCCCS — Free or Low-Cost Health Insurance**

Arizona's Medicaid program for qualifying individuals and families. If you qualify, this frees up income that was going to health insurance premiums — which helps your mortgage qualification.

Apply: healtharizonaplus.gov

BENEFITS.GOV**Federal Benefits Eligibility Finder**

Enter your situation and find every federal program you may qualify for. Takes 10 minutes and covers dozens of programs. Many women discover benefits they didn't know were available to them.

Website: benefits.gov | **Free, anonymous screener**

NFCC**Free Financial Counseling**

National Foundation for Credit Counseling connects you with certified nonprofit financial counselors for debt management, credit repair, and budget building — at little to no cost. Nationwide, confidential, judgment-free.

Website: nfcc.org | **Find a local certified counselor**

WIFE.ORG**Women's Financial Education — Free**

The oldest nonprofit dedicated exclusively to financial education for women. Free tools specifically designed to help women navigate divorce, widowhood, and the path to financial independence.

Website: womensinstituteforfinancialaid.org

SHELEY SAYS:

Child support and spousal maintenance can count as income on a mortgage application — but only if they are court-ordered and you can document that payments have been consistent. Keep every bank statement showing those deposits. I tell every client: start a dedicated folder the day you separate. Documents you collect now will save you months later.

CHAPTER THREE

03

Down Payment Help — Arizona Programs

You May Need Far Less Than You Think

The down payment is the biggest fear most single-income women have about buying a home. Here's the truth: Arizona has some of the best down payment assistance programs in the country, and many of them are available year-round with no funding limits. You may be closer than you think.

How Much Do You Actually Need?

LOAN TYPE	WHAT YOU NEED TO BRING
FHA Loan	3.5% down · On a \$300K home = \$10,500
Conventional (HomeReady/HomePossible)	3% down · On a \$300K home = \$9,000
VA Loan (if eligible)	0% down · \$0 required
USDA Loan (rural areas)	0% down · \$0 required
FHA + Home Plus AZ (5% DPA)	Could mean \$0 out of pocket for down payment
Conventional + WISH Grant	Your savings matched 4-to-1, up to \$32,837

VERIFIED ARIZONA DOWN PAYMENT PROGRAMS — 2025/2026

ARIZONA IDA · STATEWIDE**Home Plus AZ — Up to 5% Down Payment Assistance**

Arizona's most popular DPA program. Available year-round in ALL Arizona counties and cities — it never runs out of funding. Pairs up to 5% assistance with FHA, VA, USDA, or conventional loans. The assistance is structured as a silent second mortgage forgiven monthly over 5 years. After 5 years it is completely forgiven.

Income limit: \$155,386 (as of 4/6/2026) | Min credit score: 640 | Required: HUD-approved homebuyer education course | Website: homeplusaz.com

MARICOPA COUNTY**Home in Five Advantage — Up to 6%**

Available for buyers in Maricopa County (includes Glendale, Peoria, Surprise, Goodyear, Litchfield Park). Provides up to 5% down payment and closing cost assistance. Jumps to 6% for educators, first responders, and veterans. No first-time buyer requirement.

Income limit: \$153,440 | Min credit score: 640 | DTI: up to 50% with 680+ score | Maricopa County only

CITY OF PHOENIX**Open Doors — Up to 10% (max \$15,000)**

For homes within Phoenix city limits. Deferred, zero-interest loan up to 10% of purchase price (capped at \$15,000). Fully forgiven after 15 years. No monthly payments on the assistance.

Income: at or below 80% AMI | Purchase price cap: \$447,000 (2025) | Phoenix city limits only | Phone: (602) 262-3111

DESERT FINANCIAL CREDIT UNION**Middle Income Down Payment Grant — Up to \$50,000**

If you have \$10,000 saved for a down payment and earn between 80-140% of AMI, Desert Financial's grant provides up to \$50,000 in additional assistance. First come, first served — limited annual funding. This is one of the most generous programs in Arizona.

Requirement: \$10,000 buyer contribution | Income: 80-140% AMI | Must be first-time buyer or not owned in 3 years

ARIZONA CENTRAL CU / DESERT FINANCIAL / ONEAZ**WISH Grant — 4-to-1 Matching Program**

For every \$1 you save toward a down payment, the WISH program adds \$4 — up to \$32,837 in total assistance. Income eligibility at or below 80% AMI. Must complete homebuyer education first. Available through multiple Arizona credit unions.

Max assistance: up to \$32,837 | Income: at or below 80% AMI | Required: homebuyer education | Funds are limited — apply early

ARIZONA IDA**Arizona Is Home — 4% DPA (Non-Maricopa/Pima Counties)**

For buyers in Arizona counties outside Maricopa and Pima (includes areas around Surprise and Goodyear near county lines). Provides a below-market 30-year fixed rate mortgage with 4% DPA. Funding is limited annually.

Income: at or below 100% AMI | Must be first-time buyer | Funding subject to availability |
homeplusaz.com

FANNIE MAE**HomeReady — 3% Down Conventional Loan**

Not just a DPA program — a special conventional loan type that allows 3% down, non-traditional income sources, and reduced mortgage insurance. Can be combined with DPA programs. Great option for single-income buyers who don't want FHA mortgage insurance long-term.

Income limit: at or below 80% AMI for most areas | Min credit score: 620 | Reduced MI that can be removed later

IMPORTANT — Required for Most Programs:

Nearly every Arizona down payment assistance program requires you to complete a HUD-approved homebuyer education course BEFORE closing. This is typically a 4-6 hour online course that costs \$75-99. Take it early — it also helps you qualify for multiple programs at the same time. I can point you to approved courses. Just ask.

SHELEY SAYS:

The Home Plus AZ program is my first recommendation for most of my clients because it never runs out of funding and it works statewide. But depending on where you're buying and your income, you may actually do better with the Home in Five (Maricopa County) or the WISH Grant through a credit union. Let me look at your specific situation and tell you which combination puts the most money back in your pocket.

CHAPTER FOUR

04

Buying During or After Divorce in Arizona

What You Need to Know Before You Sign Anything

Arizona is a community property state — which means the rules are different here than in most of the country. Understanding how Arizona law treats your home, your assets, and your debts during divorce is critical before you make any real estate decisions.

IMPORTANT LEGAL DISCLAIMER:

This chapter provides general educational information about Arizona law. It is NOT legal advice. Every divorce is different. Please consult a licensed Arizona family law attorney before making any decisions about your marital home, assets, or finances during divorce proceedings.

Arizona Is a Community Property State

Arizona is one of only 9 states in the country that uses a community property system. This has major implications for your home and assets:

ASSET TYPE	HOW ARIZONA LAW TREATS IT
Marital home (bought during marriage)	Community property — owned 50/50 regardless of whose name is on the deed

Home bought BEFORE marriage	Separate property — BUT can become community property if marital funds paid the mortgage or improvements
Income earned during marriage	Community property — both spouses own it equally
Gifts & inheritances	Separate property — even if received during the marriage
Debts acquired during marriage	Community debts — divided equally
Retirement accounts (portion earned during marriage)	Community property — divided via QDRO
Property acquired AFTER divorce filing	Separate property

What Happens to the Marital Home?

Arizona courts have three main options for handling the marital home:

Option 1

Sell the Home and Split Proceeds

The most common outcome in contested cases. The home goes on the market, both spouses cooperate with the sale, and net proceeds (after mortgage, selling costs, and agent commissions) are divided according to the divorce decree.

Tip: Best when: neither spouse can afford the home alone, or both want a clean break

O pt io n 2

One Spouse Buys Out the Other

The spouse who wants to keep the home must refinance the mortgage in their name only AND compensate the other spouse for their share of the equity. This requires qualifying for a new mortgage on your own income.

Tip: Best when: you want to keep the home, have enough equity, and can qualify solo

O pt io n 3

Temporary Co-Ownership

Rare — sometimes used when minor children are involved. Both spouses maintain ownership temporarily. Generally not recommended long-term due to complexity.

Tip: Best when: court determines it serves the children's best interests short-term

Critical Things to Know If You're Buying During Divorce



Do NOT use marital funds to buy a new home during your divorce. Because Arizona is a community property state, your income during the marriage may be considered marital property — meaning your spouse could claim a share of any home you buy with those funds.



Do NOT leave the marital home without talking to an attorney first. Both spouses have the legal right to remain in the marital home during proceedings unless there is a court order. Leaving voluntarily can affect your rights.



A divorce decree does NOT remove you from the mortgage. If your ex keeps the home, make sure they refinance in their name only. If they don't, your credit is still on the hook for that mortgage — forever.



Your debt-to-income ratio changes during divorce. If you're awarded debt in your divorce settlement, this affects how much mortgage you can qualify for. Know your DTI before you start shopping.



Child support and spousal maintenance can help you qualify. If you are receiving either, and they are court-ordered with 3+ years remaining, lenders can count them as income on your mortgage application.



Get a QDRO if retirement accounts are being divided. A Qualified Domestic Relations Order is required to divide retirement accounts without triggering taxes and penalties. This must be done correctly and through the court.

SHELEY SAYS:

If your ex is being awarded the marital home and you want to buy your own — wait until the divorce is finalized if at all possible. Buying during active divorce proceedings in Arizona is legally complicated and can affect your settlement. Once the decree is signed, you're in a much cleaner position to get pre-approved and start fresh. I've helped many women navigate exactly this timing. Call me and let's map it out together.

CHAPTER FIVE

05

Protecting Yourself Legally and Financially

What to Document, What to Demand, and What Never to Skip

Whether you're in the middle of a divorce or starting fresh after, the decisions you make in the next few months will shape your financial life for years to come. This chapter tells you exactly how to protect yourself.

Documents to Gather Right Now

Start a dedicated folder — physical or digital — and collect the following. Many women wait until they need these documents and then can't find them. Start today.

- Last 2 years of tax returns (joint and individual if applicable)
- Last 2-3 months of bank statements — all accounts
- All statements showing child support or spousal maintenance deposits
- Documentation of all marital assets: home appraisals, retirement statements, investment accounts
- All debt documentation: mortgage statements, credit card balances, car loans, student loans
- Your credit reports from all three bureaus (free at AnnualCreditReport.com)
- Copy of any prenuptial or postnuptial agreements
- Any court orders already issued: temporary orders, protective orders, child support orders
- Business records if either spouse owns a business
- Documentation of any separate property (gifts, inheritances, pre-marital assets)

Legal Resources in Arizona — Free and Low-Cost

AZ LAW HELP · STATEWIDE

AZLawHelp.org — Free Legal Information

Free legal information for Arizona residents on family law, housing, divorce, domestic violence, and child support. Available in English and Spanish. The best first stop for any legal question.

Website: azlawhelp.org | Free — available 24/7 online

COMMUNITY LEGAL SERVICES · AZ

Free Civil Legal Aid — 5 Counties

Provides free legal help in Maricopa, Mohave, Yavapai, Yuma, and La Paz counties. Specializes in family law for DV victims, housing disputes, and protective orders.

Phone: 1-800-852-9075 | Website: clsaz.org | Income eligibility applies

FRESH START WOMEN'S FOUNDATION

Law Day for Women — Free Attorney Consultations

Quarterly event offering free one-on-one meetings with volunteer attorneys on divorce, child support, asset division, bankruptcy, and more. No appointment needed.

Website: freshstartwomen.org | 1130 E McDowell Rd, Phoenix | (602) 252-8494

AZ COURTS OFFICIAL RESOURCE

AZCourtHelp.org — Self-Help Forms & Legal Aid Finder

Official Arizona court resource providing free self-help forms for family court (divorce, child support, orders of protection) and a complete directory of legal aid agencies by county.

Website: azcourthelp.org | Free self-help center, no attorney required

NATIONAL DV HOTLINE

If Safety Is Part of Your Story

Confidential support available 24/7 by call, text, or chat. Safety planning, legal referrals, and shelter connections. You do not need to have a plan or be ready to leave to call.

Call or text: 1-800-799-7233 | Text START to 88788 | Website: thehotline.org

Your Financial Protection Checklist



Open a bank account in your name only — do this as early as possible

- Get your own credit card in your name only — start building your individual credit history
- Request your name be removed from joint accounts you no longer use (if agreed upon)
- Change all passwords and PINs on accounts that are yours alone
- Make sure your name is NOT left on the mortgage of a home you will not own after divorce
- Ensure any home transferred to your ex is refinanced in their name — your credit depends on it
- Update beneficiaries on all life insurance policies and retirement accounts after divorce is final
- File taxes as 'Married Filing Separately' during divorce proceedings — consult a tax professional
- Do NOT hide assets during divorce — this is illegal and will be discovered
- If you suspect hidden assets, your attorney can request discovery or hire a forensic accountant

SHELEY SAYS:

The single most important financial protection move you can make right now is to get your own credit established. If the mortgage and credit cards were in your spouse's name, you may have almost no credit history of your own. Open one credit card in your name today. Use it for small purchases. Pay it off monthly. In 6-12 months, you'll have a score that opens doors. I've seen this work for dozens of women. It works. Start now.

CHAPTER SIX

06

The Home Buying Process, Step by Step

What Actually Happens From First Call to Closing Day

The home buying process feels overwhelming when you don't know what's coming. Here is exactly what happens, in order, with no jargon and no surprises. By the time you finish this chapter, you'll know the whole road ahead.

Total typical timeline: 60-90 days from pre-approval to closing. Some move faster. Some take longer. The key is to start the right way so there are no surprises along the way.

TIMELINE OVERVIEW:

1

The First Conversation

Before anything else, we talk. Just a phone call or coffee. I ask about your situation, your timeline, your fears, and your goals. You tell me as much or as little as you're comfortable with. Nothing is signed. Nothing is owed. It's just a real conversation between two people.

Tip: This call is free and there is no obligation. It's just where we start.

2

Understand Your Budget

Together we look at what you can realistically afford on your income. I'll point you to a mortgage calculator so you can see what a \$250K, \$300K, or \$350K home costs monthly. We'll also look at down payment assistance programs you may qualify for so you know your full picture before you talk to a lender.

Tip: Most women are surprised — they can afford more than they thought.

3

Check Your Credit

Pull your free credit reports at AnnualCreditReport.com — all three bureaus. Look for errors. If your score is below 640, don't panic — there are steps we can take to raise it before you apply. I can connect you with lenders who offer credit repair guidance at no cost.

Tip: Minimum credit score for most AZ programs: 640. Many people raise their score 20-40 points in 60-90 days.

4

Get Pre-Approved

Pre-approval is not the same as pre-qualification. Pre-approval means a lender has actually reviewed your income, credit, and assets and is committing to lend you a specific amount. In today's market, you cannot make a serious offer without it. I will introduce you personally to lenders who have experience with single-income buyers and treat my clients with respect.

Tip: What you need: 2 years tax returns, 2-3 months bank statements, pay stubs, ID, and documentation of any DPA income.

5

Apply for Down Payment Assistance

If you qualify for Home Plus AZ, Home in Five, or any other DPA program, your lender applies for it on your behalf as part of the loan process. You do NOT apply separately — it is handled through your lender. The one thing YOU need to do: complete the required homebuyer education course before closing. I'll tell you exactly which one to take.

Tip: Most DPA programs require one HUD-approved homebuyer education course, typically \$75-99 online.

6

Search for Your Home

This is the part most people think about first — but it's step 6 for a reason. Once you're pre-approved and have a real budget, I search with your whole life in mind: safety, schools, commute, neighborhood feel, future resale value, and of course price. I will never rush you into the wrong house.

Tip: I serve Glendale, Peoria, Surprise, Litchfield Park, Goodyear, North Phoenix, and Scottsdale.

7

Make an Offer

When you find the right home, I write the offer and negotiate on your behalf. In Arizona, the purchase contract is detailed — I walk you through every single line before you sign anything. You will never sign something you don't understand.

Tip: Earnest money (good faith deposit) is typically 1% of purchase price. It goes toward your closing costs.

8 Inspection Period

After the offer is accepted, you have an inspection period (typically 10 days in Arizona) to hire a licensed inspector and review the property. If the inspection reveals problems, we can negotiate repairs, a price reduction, or walk away with your earnest money returned.

Tip: Cost: \$300-500 for a standard inspection. Always worth it. Never skip an inspection.

9 Appraisal

Your lender orders an appraisal to confirm the home is worth what you're paying. This protects you. If the appraisal comes in low, we have options: renegotiate the price, dispute the appraisal, or walk away. I will guide you through whichever path makes sense.

Tip: The appraisal fee is typically \$500-700 and is paid by the buyer upfront.

10 Closing

Closing day is the day you sign the final documents and receive the keys. In Arizona, closings are typically handled by a title company. You'll sign a large stack of documents — I will be there with you. I explain every document before you sign. When it's done, you get the keys to your home.

Tip: Bring: government-issued ID and your closing funds (wire or cashier's check). That's it.

What Does It Cost to Buy a Home?

Beyond the down payment, buyers pay closing costs. Here's what to expect in Arizona:

COST ITEM	WHAT TO EXPECT
Closing costs (total)	Typically 2-5% of the loan amount — can be reduced or covered by DPA programs
Earnest money deposit	~1% of purchase price — goes toward your closing costs
Home inspection	\$300-500 — always required, never skip
Appraisal	\$500-700 — required by lender
Homebuyer education course	\$75-99 — required for DPA programs
Moving costs	Varies — budget \$500-2,000 for local moves
First mortgage payment	Due approximately 30-45 days after closing

SHELEY SAYS:

Here is the truth about closing costs that most agents don't tell you: in many cases, you can ask the seller to pay some or all of your closing costs as part of the negotiation. In a buyer-friendly market, this is very doable. I negotiate this for my clients regularly. It's one of the most valuable things I do — and it can mean thousands of dollars stay in your pocket on closing day.

You've Read the Whole Guide. Now Take the First Step.

She's out there right now — sitting in a parking lot after a meeting with her attorney, typing into her phone, looking for someone who understands. If that's you: you found the right place. And the first step is just a phone call. No pressure. No sales pitch. Just a real conversation with someone who has been exactly where you are — and came out the other side holding her own keys.

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Your Home. Your Fresh Start. — Equal Housing Opportunity · Licensed Arizona Realtor