



FREE GUIDE · TUCSON, ARIZONA

The Complete Tucson *Buyer's Guide.*

The full step-by-step roadmap for buying a home in Tucson — from pre-approval to keys in hand.



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Why this roadmap comes from a buyer-only agent

Most home-buying guides are written — or sponsored — by people who also sell homes. That creates a quiet bias: steps get simplified, risks get softened, and "just trust the process" gets said a lot.

I don't take listings. I represent buyers exclusively, which means every step in this guide is written from one side of the table only — yours. Where something is genuinely negotiable, I'll say so. Where a step protects you, I'll explain exactly how.

The short version: buying a home is a sequence of decisions, most of which are more flexible than they first appear. This guide walks you through each one in order.

Your 7-step path to closing day

- 1. Get pre-approved, not just pre-qualified**
Pre-qualification is a rough estimate. Pre-approval means a lender has verified your income, assets, and credit — it's what sellers actually take seriously in a competitive offer.
- 2. Define your criteria and meet your agent**
Before touring homes, we build a real list: must-haves, nice-to-haves, and dealbreakers. This is what keeps a home search from turning into 40 random showings.
- 3. Tour homes with a critical eye**
I walk every showing looking for what a listing photo won't show you — foundation issues, roof age, HOA red flags, and resale considerations for your specific area.
- 4. Write a competitive, protected offer**
Price is only one term. Contingencies, closing timeline, and inspection periods all matter — see the Offer Strategy section on the next page.
- 5. Move through inspection & appraisal**
Once under contract, we schedule inspections and negotiate any repairs or credits. The lender orders an appraisal to confirm the home supports the loan amount.
- 6. Final walkthrough**
Days before closing, we walk the home one more time to confirm agreed-upon repairs were made and nothing has changed since your offer.
- 7. Closing day**
You sign the final paperwork, funds transfer, and the keys are yours. Typically 30–45 days from an accepted offer for a financed purchase.

What pre-approval actually checks

Lenders look at four core things: income stability, credit history, existing debt (debt-to-income ratio), and assets available for down payment and reserves. Understanding these upfront prevents surprises mid-process.

Common loan types in Tucson

- ✓ Conventional — typically 3–20% down, strongest in competitive offers
- ✓ FHA — lower credit threshold, 3.5% down minimum
- ✓ VA — no down payment for eligible veterans and service members
- ✓ USDA — no down payment in eligible rural/suburban Pima County areas

Before you apply

- ✓ Avoid opening new credit accounts or large purchases
- ✓ Gather two years of tax returns and recent pay stubs
- ✓ Get quotes from 2–3 lenders — rates and fees vary more than people expect

My honest take: the "best" lender isn't always the one with the lowest advertised rate — responsiveness during a competitive offer matters just as much. I'm happy to share which local lenders I've seen perform well under deadline.

Making a competitive offer without overpaying out of fear

In a balanced-to-competitive market like Tucson's current conditions, price is important — but it's rarely the only lever. Here's what else shapes a winning offer:

- ✓ **Closing timeline** — flexibility here can matter more to a seller than a few thousand dollars
- ✓ **Inspection contingency structure** — a well-scoped contingency protects you without scaring off the seller
- ✓ **Earnest money** — a stronger deposit signals seriousness without changing your purchase price
- ✓ **Appraisal gap coverage** — worth discussing case-by-case, never a default move
- ✓ **Personal letters to sellers** — increasingly discouraged for fair housing reasons; I'll explain why if it comes up

The core principle: a competitive offer protects your interests while giving the seller confidence the deal will close. That balance is exactly what I negotiate for on your behalf, on every offer.

Inspection & closing day checklist

During inspection week

- ✓ Attend the inspection if possible (or I'll attend and report back the same day)
- ✓ Review the report for safety and structural items first — cosmetic issues are usually lower priority in negotiation
- ✓ Decide what to request: repair, credit, or price adjustment

Before closing day

- ✓ Confirm homeowners insurance is bound and sent to your lender
- ✓ Do a final walkthrough within 24–48 hours of closing
- ✓ Confirm wire instructions directly with your title company by phone — never trust wiring instructions received only by email
- ✓ Bring a government-issued photo ID to the signing appointment

Wire fraud warning: real estate closings are a common target for wire fraud scams. Always verify wiring instructions by calling your title company directly using a number you look up independently — never one provided only in an email.



Ready to start your Tucson home search?

Let's talk through where you are in this roadmap and what comes next —
no pressure, no scripts.

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