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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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BEFORE WE START

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.

THE ROADMAP

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 later in this guide.

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.

FINANCING BASICS

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.

OFFER STRATEGY

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.

FINAL STRETCH

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.

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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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