



# Your Home Buying Guide

WHERE YOUR HOME STORY BEGINS

ISIDRO V. COTA

# ENCLOSED WILL FIND YOU:

1. MY LETTER TO YOU
2. 10" DO NOTS" WHEN BUYING A HOME
3. THE HOME BUYING PROCESS
4. TIPS FOR MORTGAGE FINANCING
5. RECOMMENDED PROFESSIONALS
6. QUESTIONNAIRE



# DEAR HOMEBUYER

Thank you for the opportunity to assist you in your home search. As dedicated real estate professionals, we are committed to helping you find the perfect home and ensuring a smooth, timely purchase process. Our team is equipped to handle all your real estate needs. Whether you're looking to list and sell your current home or simply need a vendor recommendation, we are your go-to real estate resource.

Buying a home is an exciting journey, but it can also be stressful and confusing, whether you're a first-time buyer or have purchased before. With our team by your side, we'll address any questions or concerns you have, guiding you every step of the way—from our initial meeting to the closing table. We'll help you find homes that match your needs, assist with making offers, negotiate on your behalf, and ensure a smooth process until you receive the keys to your new home.

Let us show you how we can go to work for you!



ISIDRO  
VALDEZ COTA

REALTOR®  
520.891.0404  
info.azresolutions@gmail.com



# THE TEN DON'T'S WHEN BUYING A HOME

- Don't change jobs, quit your current job or become self-employed.
- Don't finance big purchases (cars, furniture, appliances).
- Don't max out or miss credit card payments and let your accounts fall behind.
- Don't spend your closing funds to buy your house.
- Don't hide debts or liabilities on your loan application. Please, be transparent, it benefits you.
- Don't visit new builds or open houses without me! Just let me know, and I'll schedule a time for us to go together.
- Don't originate any inquires on your credit.
- Don't make large deposits or withdrawals without first checking with your loan officer.
- Don't change bank accounts.
- Don't co-sign a loan for anyone.



# THE HOME BUYING PROCESS



## **1. DEFINE YOUR GOALS:**

I'll ask you a few questions to better understand your needs and help you reach your homeownership goals based on your lifestyle.

## **2. GET PRE-APPROVED:**

Before touring homes, it's important to know your budget. Getting pre-approved helps you understand what price range you can comfortably afford, along with your estimated monthly payment, down payment, interest rate, and closing costs. Typically, closing costs range from about 2% to 3% of the purchase price.

## **3. START HOUSE HUNTING:**

We'll start by browsing online for your top home picks to schedule viewings. Feel free to send me any homes you like. I will also be sending you homes to pick from.

## **4. FIND A HOME:**

We will schedule to see the homes you like the most and that check your buying boxes.

## **5. MAKE AN OFFER AND NEGOTIATE WITH THE SELLER:**

Once we find the home you like, i will walk you through the offer process and handle negotiations, always keeping your best interests front and center.

## **6. OFFER ACCEPTED/UNDER CONTRACT:**

Both you and the seller have agreed to terms on the offer. You're officially under contract! I'll be guiding you through every step of the process until we reach the closing table.

# THE HOME BUYING PROCESS



## **7. EARNEST MONEY DEPOSIT:**

It is typically required to deposit 1% of the purchase price to escrow within 24-72 hours after your offer is accepted. You will receive instructions on how to provide the earnest money, usually via cashier's check or wire transfer.

## **8. CONDUCT HOME INSPECTION:**

This is the time to schedule your inspections! You'll have 10 days to complete any inspections once your offer is accepted. I'll share my trusted recommendations and help you get them scheduled. A general home inspection typically costs between \$400 and \$800, depending on the size and age of the home.

## **9. REVIEW INSPECTION REPORT:**

Once the inspector provides the report, we'll review it together. This is when we can negotiate any necessary repairs. The seller also has the option to offer a credit instead of completing the repairs, which can be applied towards your closing costs.

## **10. SECURE FINANCING:**

If you're securing financing, be sure to work closely with your loan officer to provide all required documentation. Remember, time is of the essence!

## **11. ORDERING APPRAISAL:**

At this time you'll work with your lender to order the appraisal. The appraiser will evaluate the home's value to ensure it matches the purchase price. An appraisal typically costs between \$500 and \$800.

# THE HOME BUYING PROCESS



## **11. HOME OWNER INSURANCE POLICY:**

Begin shopping for your homeowner's insurance policy. If you need recommendations, your lender and I can help you find and compare options that fit your needs.

## **12. SELECT A HOME WARRANTY COMPANY:**

If a home warranty is included in your purchase contract, you'll need to choose the company and plan you'd like. Once you've made your choice, share that information with us. I can also provide recommendations if you'd like some options.

## **13. CLEAR TO CLOSE AND FINAL- WALKTHROUGH:**

The lender will notify us once we receive the "clear to close" from the underwriter. We'll then schedule a time for you to sign your documents and complete the final walk-through of your new home to make sure all agreed-upon repairs were completed.

## **14. TRANSFER UTILITIES AND FORWARD ADDRESS:**

Schedule the transfer of utilities for the day of closing and start notifying companies of your new address.

## **15. SIGNING & CLOSING:**

Both you and the seller will sign the closing documents to make everything official. At this time, you'll also wire or deposit a cashier's check with your final closing funds into escrow. I'll hand you the keys as soon as the loan is funded and the deed is recorded. Congratulations!

# TIPS FOR

## *mortgage financing*

**HERE ARE SOME KEY TIPS FOR FINANCING A HOME:**

---

- **CREDIT SCORE**

A higher credit score = better loan terms. Aim for 700+ if you can.

- **GET PRE-APPROVED**

Pre-approval shows sellers you're serious and gives you a clear budget.

- **KNOW YOUR BUDGET**

Factor in taxes, insurance, HOA fees-not just your loan payment.

- **LOAN OPTIONS**

Each loan has different requirements and benefits. FHA loans have a min. Down payment requirement of 3.5%. Conventional loans have a min. Down payment of 3%. A lender will help you choose the best loan for you based on your finances.

## SAVE FOR MORE THAN JUST THE DOWN PAYMENT

You'll need funds for inspections, appraisal, closing costs and moving expenses if any.

***\*Inspection fees, appraisal fees and earnest money deposit are upfront costs\****



# RECOMMENDED PROFESSIONALS

---

## **MORTGAGE LENDERS**

### **EHG MORTGAGE**

Eddie Gomez  
520.389.3196  
egomez@ehglending.com  
IG: ehgmortgage

### **DIRECT MORTGAGE LOANS**

Amber Vaziri  
505.307.0301  
avaziri@directmortgageloans.com  
IG: ambervaziri loanofficer

---

## **HOME INSPECTOR**

### **PREMIER INSPECTOR GROUP**

Thomas White/Home Inspector  
602.989.4560  
info@inspectwithpremier.com  
IG: inspectwithpremier

---

## **TITLE COMPANY**



# BUYER QUESTIONNAIRE

**FIRST NAME**

**LAST NAME**

1.

2.

**CELL PHONE:** \_\_\_\_\_

**WORK PHONE:** \_\_\_\_\_

**EMAIL:** \_\_\_\_\_

**MARITAL STATUS**

**MARRIED:**

YES  NO

**CHILDREN:**

YES  NO

**PETS:**

YES  NO

**WHAT TYPE OF PROPERTY  
YOU ARE LOOKING FOR?**

- SINGLE
- TOWN HOME
- CONDO
- OTHERS: \_\_\_\_\_

**PREFERRED AREAS:**

- 1.
- 2.
- 3.
- 4.
- 5.

**BEDROOMS / BATHROOMS:** \_\_\_\_\_

**PRICE RANGE:** \_\_\_\_\_

**DO YOU OWN OR RENT?** \_\_\_\_\_

**WHEN DOES YOUR LEASE END?** \_\_\_\_\_

**HAVE YOU MET WITH ANY LENDERS?** \_\_\_\_\_

**ARE YOU WORKING WITH  
ANOTHER REALTOR?** \_\_\_\_\_

**HOW SOON WOULD YOU  
LIKE TO MOVE OUT?**

**BEST WAY TO CONTACT YOU**

TEXT  CALL  EMAIL

**BEST TIME TO REACH YOU?** \_\_\_\_\_

**BEST TIME TO GO OUT  
LOOKING AT HOUSES?** \_\_\_\_\_

**OTHERS / COMMENTS:** \_\_\_\_\_

My business thrives on referrals, as they not only help me grow but also allow me to provide exceptional service to more clients. If you know anyone looking to buy or sell a home, please send them my way-I truly appreciate your support!





ISIDRO  
VALDEZ COTA

REALTOR®

520.891.0404

[info.azresolutions@gmail.com](mailto:info.azresolutions@gmail.com)



 **MLS**  Not intended to solicit currently listed properties.

