

YOUR GUIDE TO

HOW TO BUY A HOME

A STEP-BY-STEP GUIDE TO
BUYING YOUR DREAM HOME
IN **TUCSON, ARIZONA.**



STRONG NEGOTIATION.
SMOOTH CLOSINGS.

That's my promise.





AYLIN SORIANO

Your trusted guide in Tucson real estate

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About Me:

Born and raised in Arizona, I bring a deep understanding of the Tucson market and the lifestyle that makes this city unique. As a graduate of the University of Arizona's Eller College of Management, I combine a background in business and marketing with real estate expertise to guide my clients with strategy and precision.

With over four years of experience, I've worked across residential homes, land, and investment opportunities. My approach is both analytical and client-focused helping you make informed decisions while navigating every step with clarity and confidence.

Above all, my goal is to deliver a seamless, elevated experience where you feel supported, informed, and fully taken care of from start to finish.

My Approach

I believe buying a home should feel exciting, not overwhelming.

My role is to simplify the process, protect your best interests, and guide you with a clear strategy every step of the way.

You can expect honest advice, strong communication, and a level of service that makes this experience feel smooth and stress-free.

Why Choose Me?

- Strategic guidance so you never overpay
- Strong negotiation to protect your investment
- Deep knowledge of the Tucson market
- Access to trusted vendors and resources
- Clear, consistent communication
- A seamless and organized process

ROOTED IN TUCSON

Tucson is more than just where I work—it's home. Understanding the neighborhoods, market trends, and opportunities here allows me to position my clients for success and help them make confident decisions.

BUYER'S GUIDE

10-STEPS TO BUYING A HOME

1 Agent Consultation

We meet to discuss your goals, timeline, budget, and what you're looking for in a home.

2 Get Pre-Approved

You'll connect with a trusted lender to determine your purchasing power and monthly comfort range.

3 Home Search!

We begin touring homes that match your criteria and lifestyle.

4 Offer, and Contract Acceptance

Once you find the right home, I'll structure a strong, competitive offer, once accepted we officially open escrow.

5 Inspection Period (10-days)

We conduct inspections and negotiate repairs or credits if needed.

6 Repair Negotiation

We conduct inspections and negotiate repairs or credits if needed.

7 Appraisal - Order

The lender confirms the home's value aligns with the purchase price.

8 Loan Processing / Underwriting

Your lender finalizes your loan approval.

9 Final Walkthrough

We ensure the home is in the agreed-upon condition 3 days before closing.

10 CLOSING DATE & KEYS

You sign, fund, and receive the keys to your new home.

Understanding Your Costs

Upfront Costs

1) Earnest Money (1% of the purchase price)

Shows the seller you're serious. Applied toward your costs at closing.

2) Inspections

- **Home Inspection** - \$500- \$700. **Paid the fee at the time of the inspection.**
- **Termite Inspection** - \$55- \$80.
- **Sewer Scope** - \$100- \$100
- **Roof Inspection** - FREE
- **Pool Inspection** - \$100- \$200
- **Others** - HVAC, Electric, Engineer Cert.
- **Appraisal** - \$575-\$1000

Closing Costs (1%-6%).

Includes:

- Loan fees
- Title & escrow fees
- Prepaid taxes & insurance

These vary depending on your loan and property.

- **Down Payment** - The specific amount is determined by factors such as your loan program and the purchase price. This will be paid at the time of closing.
- **Seller Concessions** - These "Seller credits" are negotiated and agreed upon as part of the sales contract between the buyer and the seller. The Seller agrees to cover some of the Buyer's closing costs or other expenses related to purchasing the property.

Which loan is right for you?

Flexible options to help you get into your home



Conventional Loan

Low as 3% down

✓ Best for: Buyers with good credit



FHA LOAN

Lower credit flexibility

✓ Best for: First-time buyers



VA Loan

0% down payment

✓ Best for: Veterans & active military



Down Payment Assistance

Help with upfront costs

✓ Best for: Buyers with limited savings

Real Talk

You don't need 20% down to buy a home.

Many buyers qualify with much less and I'll help you explore the best options for your situation.

What Lenders look at..

- Credit score
- Income and employment
- Debt-to-income ratio
- Savings

WHAT YOUR PAYMENT COULD LOOK LIKE

Real numbers to help you understand your buying power

SAMPLE PURCHASE SCENARIO

\$350,000

Purchase Price:

\$350,000

Down Payment (3.5%)

\$12,250

Loan Type: FHA

Interest Rate:

~6.5% (est.)

LOAN AMOUNT

~\$337,750

ESTIMATED MONTHLY PAYMENT

~\$2,750 / Month

BREAKDOWN

(What's Included?)

- **Principal & Interest:** ~\$2,135
- **Property Taxes:** ~\$240
- **Home Insurance:** ~\$150
- **FHA Mortgage Insurance (MIP):** ~\$225



You may qualify for down payment assistance programs that reduce upfront costs.

CLOSING DAY CHECKLIST

Everything you need for a smooth and stress-free closing

What to bring to closing

- Government-Issued Photo ID (Driver's license or passport)
- Proof of Funds / Cash to Close (Wire confirmation or cashier's check confirm with title)
- Homeowner's Insurance Policy (Must be active before closing)
- Final Closing Disclosure (Review this ahead of time—no surprises)
- Your Signature (and patience 😊) You'll be signing multiple documents



Always confirm wiring instructions directly with the title company to avoid fraud.

Before Closing Day

- ✓ Review your Closing Disclosure (3 days prior)
- ✓ Avoid large purchases or new credit
- ✓ Confirm wire instructions with title
- ✓ Schedule your final walkthrough

Dont Forget Your Utilities!

Set these up before closing so your home is ready Day 1

⚡ **Electric**
(Tucson Electric Power)

🌐 **Internet / Cable**

💧 **Water**
(City of Tucson Water)

🗑️ **Trash Service**
(City or local provider)

🔥 **Gas (if applicable)**
(Southwest Gas)

Your Future Home Details:

1) What area do prefer to live in?

2) What type of home will you consider?

- New Construction
- Single Level
- Two- story
- Town House
- Condo
- Manufactured Home
- Investment Property
- Other: _____

3) Are schools / work location a factor and, if so, what do you need to take into consideration (e.g., want specific school system, want kids to be able to walk to school, etc.)?

4) Preferred number of Bed, Bath, Square Footage:

5) Preferred amenities (ex. pool, fireplace, 2-car garage)

6) What is the time frame you are looking to purchase a home?

7) What is the monthly mortgage payment you are most comfortable with?

8) What is the best time for you to view properties?

9) Please help me grow my business. Do you know anyone (friend, family member, or coworker) that I can help?

YOU'RE ONE STEP CLOSER TO HOMEOWNERSHIP

Let's take the **next steps** together.

Schedule Your Consultation

We'll build your personalized home buying strategy.

Get Pre-Approved

We'll connect you with a trusted lender to determine your buying power.

Start Touring Homes

Let's find the one that feels right.

Let's get you into your next home!

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Schedule Your Consultation

Referrals mean everything to me ❤️

If you know someone thinking about buying or selling, I'd love to help them too.

All about YOU

Homebuyer 1:

- Name: _____
- Current Mailing Address: _____
- Phone Number: _____
- Email Address: _____
- Birthday:(s) _____
- Favorite Beverage: _____
- Favorite Treat: _____

Homebuyer 2:

- Name: _____
- Current Mailing Address: _____
- Phone Number: _____
- Email Address: _____
- Birthday(s): _____
- Favorite Beverage: _____
- Favorite Treat: _____

Furry Friends

- Name(S): _____
- Birthday: _____
- Beverage: _____
- Treat: _____

Children

- Name(S): _____
 - Birthday: _____
 - Beverage: _____
 - Treat: _____
-

