



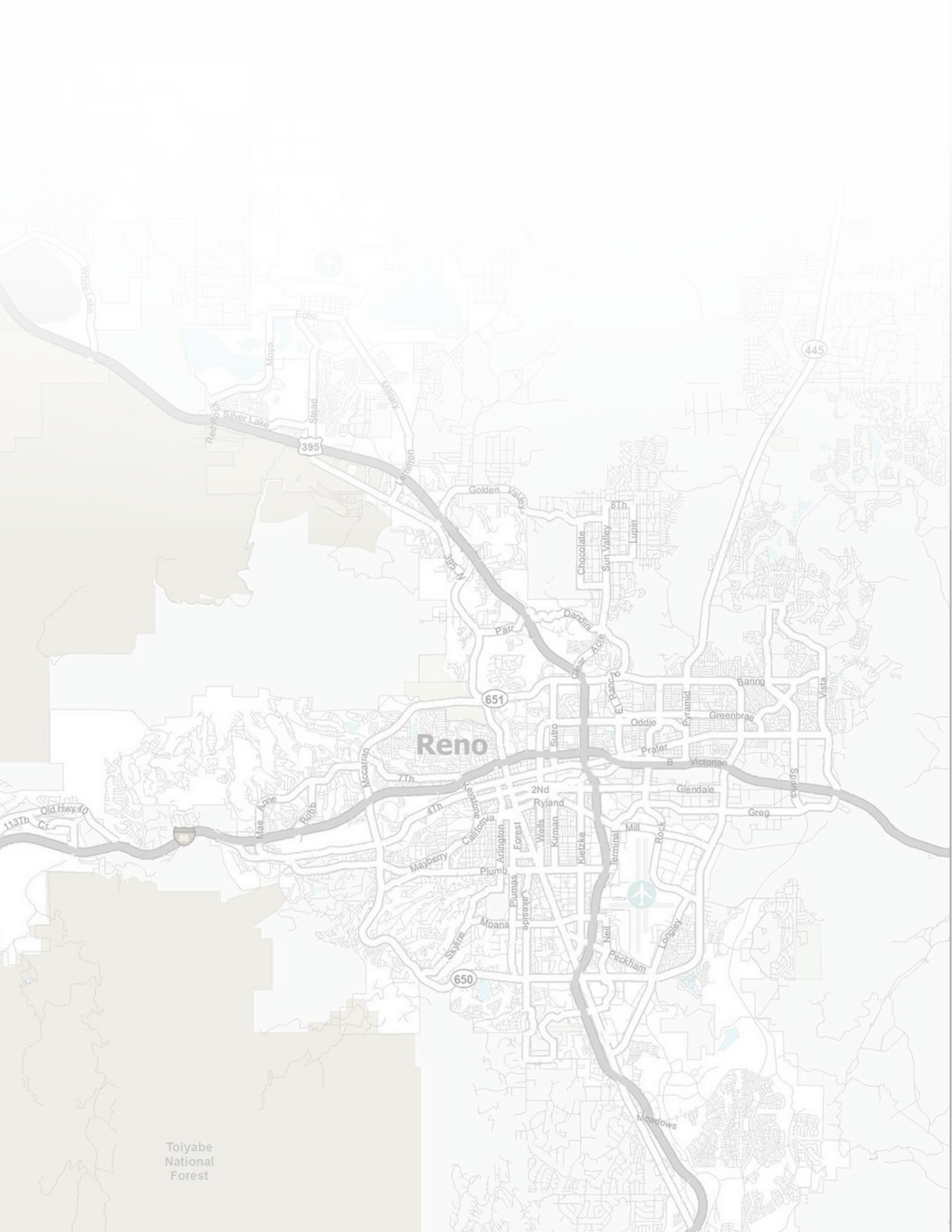
HOME BUYER'S GUIDE

WHITNEY MYER ARROYO

THE ULTIMATE ROADMAP TO BUYING YOUR HOME

Realtor® S.193401
Realtor® S.0204129

Broker B. 1001168



Reno

Toiyabe
National
Forest

TESTIMONIALS

★★★★★

— *Lyzdenia M.*

"As a first-time home buyer, I was nervous and unsure about the entire process but working with Whitney & Jordan made everything so much easier than I ever expected. From our first conversation, she was patient and knowledgeable. They took the time to explain every step in detail and always made sure I felt comfortable before moving forward. I can't thank Whit & Jordan enough for helping me find my first home. If you're a first-time buyer like I was, I highly recommend working with them, they truly care about their clients and goes the extra mile to make sure you're happy with your purchase. Thanks Whitney!"

★★★★★

-*Mackenzie S.*

"Whitney is kind, knowledgeable, and truly goes above and beyond for her clients. So grateful to have had her guidance and I would recommend her to anyone ready to delve into the world of home-buying. She will support you the whole way through (and after) and never once made me feel weird about wanting to take things slow/being overwhelmed".

★★★★★

-*Roy P.*

"I interviewed over 8 real estate agents in Reno. My wife and I decided to go with Whitney because she was genuine in her approach and it paid off! Whitney worked with our schedule and took us to all the homes that she thought would be good for our family. She was very patient and most importantly gave us her feedback which ultimately helped us find the specific area we wanted to purchase our home in. She got us an amazing deal on our home! She didn't shy away from dealing with the other agent on negotiating a good deal for us. Thank you so much Whitney!"

★★★★★

-*Ian M.*

"Whitney & Jordan went above and beyond multiple times throughout our hunt find to find my perfect home. When significant, unexpected challenges arose through no fault of their own, they were knowledgeable, calm, poised, decisive and supportive. I can't imagine working with anyone else to find a home again. Count yourself lucky to get the chance to have them in your corner".

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YOUR REALTOR

As a Nevada native, I understand the history, growth, and personality of Northern Nevada's neighborhoods in a way that only comes from living it. That matters when you're buying— especially if it's your first home or you're relocating from out of state. I help buyers understand not just the houses, but the communities behind them: schools, commutes, appreciation patterns, everyday lifestyle, and the subtle things you only learn by being from here.

I also hold a bachelor's degree in Spanish from UNR, and I'm proud to support and advocate for my Spanish-speaking clients throughout the entire process.

Before real estate I spent years as a professional musician, performing internationally. I was even on NBC's *The Voice* and wrote music for TV and film while living in Los Angeles.

That career taught me more than creativity— it taught me how people think, what captures attention, and how to communicate in a way that actually lands.

Today, that translates directly into helping buyers read the market clearly, understand the psychology behind pricing and competition, and make strategic decisions with confidence. Whether you're stepping into homeownership for the first time or choosing a new life in Northern Nevada, I guide you through the process with clarity, insight, and real local perspective.

*Understanding the current market and taking steps that put you in the strongest
buying position*



YOUR TEAM

WHITNEY MYER ARROYO Team Lead-Owner/Realtor

When we built this team, the mission was simple: make the process feel organized and grounded, help you make smart, data backed decisions, and guide you into your next chapter with confidence. I take a straightforward, strategic approach to real estate: clear communication, honest guidance, and a standard of work that protects my clients' time & equity.

I come from a long line of real estate professionals, & that legacy shows up in the way I study the market, anticipate shifts, and negotiate with clarity. With years of hands-on experience in today's fast-moving market, I've learned how to succeed in competitive environments, decode pricing trends, and position my clients to win without unnecessary risk.



JORDAN ARROYO Team Owner/Realtor

Jordan Arroyo brings a steady, analytical approach to the selling process, grounded in his engineering background and his experience navigating life between Ecuador and Northern Nevada. He specializes in understanding market data, evaluating pricing strategies, and breaking down the numbers so sellers can make confident, well-informed decisions. Bilingual in English and Spanish, Jordan communicates clearly with a wide range of buyers and agents, ensuring nothing gets lost in translation. He's a tough, detail-driven negotiator who anticipates market shifts, evaluates every angle, and protects his clients' equity at every step.



SCOTT MYER Multi family specialist /Broker

Scott Myer is a Broker who brings over three decades of experience in real estate, construction, and investment. He has guided clients through multiple Reno market cycles, offering clear strategy in both high-growth periods and downturns. His early training at Remcor Real Estate built a strong foundation in investment analysis and fix-and-flip projects.

Before real estate, Scott and his daughter Whitney spent years playing music together, and that partnership now shows up in the way they work side by side on the Myer Arroyo Real Estate Team. Scott specializes in multi-family & Commercial sales, pairing deep local knowledge with hands-on expertise to help sellers navigate the market with confidence and precision.



JENNY SOLORZANO Transaction Coordinator

She thrives in the details, timelines and communication of managing real estate transactions. She loves being able to help her realtor partners get their files to "close" so that they can focus on supporting their clients out in the field. She's personally closed nearly 1,000 transactions in the course of 4 years and has over 7 years of industry knowledge. She's ready to help!



NEW HOME SUBDIVISIONS

New construction is picking back up in Northern Nevada, and a lot of buyers are looking at brand-new homes. I'm here to help you through the process because it can be exciting and right now the builders have some great incentives - but it can be a little overwhelming.

One thing to know: if you want me by your side through the build and purchase, I have to go with you on your very first visit to the builder's sales office and you should not give your email or information online. If I'm not there, the builder won't let you have your own agent later unless you're willing to pay for it yourself



The agent in a new-build subdivision works for the builder, not for you. Their job is to protect the builder's interests, and the contract you sign is written with the builder in mind.

My job is to look out for you—to explain the process, point out what you might miss, and make sure there are no surprises. And because I negotiate directly with builders all the time, I've been able to secure tens of thousands off the purchase price for my buyers, plus fully covered closing costs and extra perks. Without your own agent, you're relying on the builder's agent, and they're not required to put your needs first.

Having your own agent means you're making decisions with the right information. I help you look into the builder's reputation, compare the

new build to resale homes, and choose the lot and upgrades that actually boost future value. Simple choices during construction—like adding a center island—can cost less now and make a big difference when you sell.

Builders almost always pay the buyer's agent, whether you have one or not but they prefer when buyers come in alone. If I'm not with you on your very first visit, the builder may refuse to pay my commission, which means you'd have to cover it yourself.

Some buyers think they'll get a better deal without an agent, but builders rarely discount prices because it affects their future appraisals. They see agent commissions as part of their marketing budget, not something they negotiate on individual deals.

RECOMMENDED INSPECTIONS WHEN PURCHASING A HOME

When you buy a resale home, your contract usually includes an inspection contingency. This gives you time to hire inspectors to check the home's structure, systems, and overall safety. These inspections normally happen within the first two weeks of escrow, and your purchase depends on whether you're comfortable with the results.

A standard home inspection in our area typically costs \$400–\$500. It gives you a general overview, but it's often smart to order additional inspections depending on the home.



PEST INSPECTION

A pest inspection goes beyond bugs like termites. It also checks for wood-destroying organisms like fungi, which can cause dry rot. Pest inspectors look for moisture issues that could lead to future problems. This inspection costs approximately \$160

RADON TEST

Radon is a naturally occurring radioactive gas that can cause cancer, and it's not included in a standard home inspection. Even though radon has been found in our area, many buyers skip this test. The approximate cost is around \$250.

SEWER LINE INSPECTION

In our area, homes built before the early 1970s may have cast iron or Orangeburg sewer lines. If there's no record of them being replaced, it's important to get them inspected. A plumber uses a specialized camera to check the condition of the line, and the inspection typically costs \$200–\$500. It's a small investment compared to the high cost of replacing a damaged sewer line.

HVAC

HVAC inspections are usually done by contractors, which can create a conflict of interest since they both inspect and can offer repairs. Even so, it's important to bring them in on almost every home purchase because they're much more qualified than a general home inspector to evaluate heating and air systems. This inspection typically costs around \$250.

LEAD-BASED PAINT

Homes built before 1978 often contain lead-based paint, which can be a serious health risk. Testing for lead is available, but it's expensive—usually \$300–\$500 or more—and in my experience, most pre-1978 homes in Northern Nevada don't pass.

Because of our sunny climate, lead paint is hard to fully remediate. Other than keeping the exterior well-painted, there isn't much a homeowner can do. If lead is a major concern for you, I usually recommend focusing on newer homes where this isn't an issue.



BENEFITS OF A BUYER'S BROKERAGE AGREEMENT

THE GOOD HOUSES GO FAST

Most buyers start their search on sites like Zillow or Realtor.com, but most quickly notice that a lot of the homes they like are already in escrow. Having your own agent fixes that—you get accurate, real-time listings so you're not chasing homes that are already off the market.

UNDERSTANDING YOU "WHY"

Most buyers start with the basics—beds, baths, and budget. A good agent goes deeper and helps you figure out the why behind your search. When you trust your agent, you can talk honestly about your goals, and that clarity makes the big decisions feel a lot easier and more confident.

BUYERS WANT TO GET HOME "ON TIME"

Hiring a Realtor doesn't guarantee a perfectly smooth transaction, but it does make success much more likely. Real estate deals have a lot of moving parts—timelines, inspections, contingencies, and constant coordination. Once your offer is accepted, an experienced agent essentially becomes your air traffic controller, managing the details behind the scenes while you focus on your own tasks and decisions.

THERE ARE LEGAL CONSIDERATIONS

It's not the most exciting part of real estate, but avoiding legal issues is a big part of what I do for my clients. I stay up to date on the forms, contracts, and industry changes that help keep buyers protected. I'm not an attorney, but I have the tools and resources to help you avoid needing one. Buyers who work directly with listing agents, developers, or private sellers often end up unrepresented—and that's when problems happen

BUYERS NEED LOCAL KNOWLEDGE

The internet is helpful, but it can't replace real conversations with someone who actually knows the market and the process. Just like a listing agreement, a Buyer's Representation Agreement is a two-way contract that outlines the roles and responsibilities for both you and your Realtor. It gives you exclusive representation and sets the expectation of loyalty and commitment on both sides.

PROS & CONS OF AN HOA COMMUNITY

In Nevada, every Common Interest Community (CIC) is required to have a Homeowner's Association. The HOA has two main responsibilities:

- 1 Enforcing the community's CC&Rs (its rules and standards).
- 2 Managing the finances and the upkeep of shared land, improvements, and amenities owned by the homeowners collectively.

The amount of shared property and the monthly fees in an HOA can vary a lot. In some condos, the association owns the entire building and the owners only own the interior "air space." In many attached townhome communities, you own the home and the land, while the HOA handles exterior maintenance like painting and roof repairs. And in detached single-family homes, the HOA usually focuses on common areas and amenities—anything from basic landscaping to pools, gates, or private roads.

It's important for buyers to understand what they're actually paying for and whether they'll use those amenities. Other things to consider when buying in a CIC include:

HOA rules can have a big impact on how you enjoy your home—sometimes in good ways, sometimes not. It's nice to live in a neighborhood where the homes, fences, and yards are well cared for, but those same rules can also limit things you might not expect, like putting up a temporary basketball hoop.

HOA fees are another important factor. They can go up over time, and they never go away because common areas always need maintenance. In Nevada, these fees are taken seriously—HOAs have priority lien rights, which means they can even foreclose if fees go unpaid.

Different communities have different levels of strictness. Some are very rigid, others are more relaxed. But all HOAs exist to enforce the CC&Rs and keep the neighborhood consistent, which can help protect long-term value and overall appeal.





BUT 1ST,
GET PRE-APPROVED!

*BE READY TO
MAKE AN OFFER*

House shopping is an exciting time!

Get pre-approved for a loan first so you can be ready to make an offer when you find a home you love.

PRE-QUALIFIED VS PRE-APPROVED

PRE-QUALIFIED

In order to be pre-qualified, a lender may or may not check your credit score and won't require documentation, only going off what you tell them. This will give you an idea of what you could qualify for, but when you're serious about buying, you'll need to get pre-approved.

VS

PRE-APPROVED

To be pre-approved, the lender will pull your credit and ask you for documentation to verify your finances. Before making an offer on a house, it is best to get pre-approved to show sellers your offer is serious and that a lender has already approved you for enough money to purchase the home.

MORTGAGE GUIDE

Which Type of Loan is Right for You?

CONVENTIONAL LOAN

The most common type of home loan, which is offered through private lenders.

FHA LOAN

Loans designed for those with high debt-to-income ratios and lower credit scores, and most commonly issued to first-time homebuyers. Offered by FHA-approved lenders only and backed by the Federal Housing Administration.

VA LOAN

Loans designated for veterans, spouses, and reservists, offered through private lenders and guaranteed by the U.S. Department of Veteran Affairs.

USDA LOAN

Loans for homebuyers in designated rural areas, backed by the U.S. Department of Agriculture.

TYPE OF LOAN	DOWN PAYMENT	TERMS	MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
CONVENTIONAL	3 - 20%	15-30 Years	On down payments under 20%	580
FHA	3.5 - 20%	15-30 Years	For 11 years or life of the loan	580
VA	None	15-30 Years	None	580
USDA	None	15-30 Years	None	580

-Please check with local lenders to confirm all of this information-



QUESTIONS TO ASK

When Choosing a Lender

Not all Lenders are the Same.

The type of loans available, interest rates, and fees can vary. Interviewing lenders is an important step in determining what type of home loan is best for you.

QUESTIONS TO ASK LENDERS

Which types of home loans do you offer?

What will my interest and annual percentage rates be?

Do I qualify for any special programs or discounts?

What estimated closing costs can I expect to pay?

What is your average loan processing time?

Make sure there are no hidden discount points.



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TRUSTED LENDERS

TAYLOR RUSSO

GUILD MORTGAGE

480-231-3237

TRUSSO@guildmortgage.net

www.guildmortgage.com

5370 Kietzke Ln Suite 103, Reno,
NV 89509

KEVIN AREIA

STANFORD MORTGAGE

775-500-1932

kevin.areia@stanfordloans.com

kareia@stanfordloans.com

1170 S Rock Blvd. Reno, NV

FAVIOLA CANDIDO

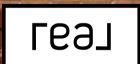
CROSS COUNTRY MORTGAGE

775-219-1792

faviolarod.rodriguez@ccm.com

www.homeloansbyfavi.com

202 California Ave. Reno, NV



LOAN APPLICATION CHECKLIST

Documents Typically Required by Lenders

To determine loan eligibility, lenders typically require the following types of documents from each applicant:

INCOME DOCUMENTS

- Federal tax returns: last 2 years
- W-2s: last 2 years
- Pay stubs: last 2 months
- Any additional income documentation: pension, retirement, child support, Social Security/disability income award letters, etc

ASSET DOCUMENTS

- Bank statements: 2 most recent checking/savings account statements
- 401(k) or retirement account statement and summary
- Other assets: statements and summaries of IRAs, stocks, bonds, etc.

OTHER DOCUMENTS

- Copy of driver's license or ID and Social Security card
- Addresses for the past 2-5 years and landlord's contact info if applicable
- Student loan statements: showing current and future payment amounts
- Documents relating to any of the following if applicable: divorce, bankruptcy, collections, judgements or pending lawsuits

MAKING AN OFFER

Factors that can Make an Offer More Enticing

When we have found a home that you're interested in buying, we will quickly and strategically place an offer.

PUT IN A COMPETITIVE OFFER

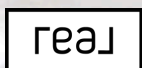
We will decide on a reasonable offer price based on:

- Current market conditions
- Comparable properties recently sold in the area
- The property value of the house
- The current condition of the house



PAY IN CASH VS. LOAN

Paying in cash versus taking out a loan offers a faster closing timeline and less chances of issues arising, making it more appealing to sellers.



PUT DOWN A LARGER DEPOSIT

An offer that includes a larger earnest money deposit presents a more serious and competitive offer.

YOU COULD OFFER A SELLER RENT BACK

Consider including a rent back give the seller time to identify their next purchase. Inventory is low in our market and offering a rent back after close of escrow could be a way to set yourself apart from other offers and provide a solution to the seller's problem, making your offer more attractive.

OFFER A SHORTER CLOSING TIMELINE

An offer with a shorter timeframe for closing is generally more attractive to sellers over one with an extended time period with a house sale contingency. A typical closing timeframe is 30-45 days and some lenders can close in a shorter period of time.

OFFER **WHAT'S NEXT** ACCEPTED!

Once the seller has accepted your offer, both parties sign a sales agreement and you're officially under contract.

PUT YOUR DEPOSIT INTO AN ESCROW ACCOUNT

Your earnest money deposit (EMD) will be put into an escrow account that is managed by a neutral third party (typically a title company) who holds the money for the duration of the escrow period. They will manage all the funds and documents required for closing, and your deposit will go towards your down payment which is paid at closing.

COMPLETE YOUR MORTGAGE APPLICATION

Once you've come to an agreement on the final offer, it's time to finalize your loan application and lock in your interest rate if you haven't done so already. You may need to provide additional documentation to your lender upon request. It's important that this is done in a timely manner.

SCHEDULE A INSPECTIONS

Home inspections are optional but highly recommended to make sure that the home is in the condition for which it appears. Inspections are typically completed within 10-14 days after signing the sales agreement. I will schedule them for you at a time when you can be present to hear the results.

RENEGOTIATE IF NECESSARY

The home inspection will tell you if there are any dangerous or costly defects in the home that need to be addressed. You can then choose to either back out of the deal completely, ask for the seller to make repairs, negotiate a credit for repairs and handle the repairs yourself, or accept the house as it is.

ORDER AN APPRAISAL

An appraisal is required by your lender to confirm that the home is indeed worth the loan amount. The appraisal takes into account factors such as similar property values, the home's age, location, size and condition to determine the current value of the property.





WHAT NOT TO DO

During the Home Buying Process

It's extremely important not to do any of the following until after the home buying process is complete:

Any of these types of changes could jeopardize your loan approval. It's standard procedure for lenders to also do a final credit check before closing.



BUY OR LEASE A CAR



CHANGE JOBS



MISS A BILL PAYMENT



OPEN A LINE OF CREDIT



MOVE MONEY AROUND



MAKE A MAJOR PURCHASE



FINAL STEPS BEFORE CLOSING

You're Almost there!

INSURANCE REQUIREMENTS Most lenders require both homeowner's insurance and title insurance. Homeowner's insurance protects your home and belongings from damage or theft. Title insurance protects you and your lender from any issues with the legal ownership of the property. Coverage can vary, so it's a good idea to get quotes from several companies to compare pricing and protection.

CLOSING DISCLOSURE At least three days before closing, your lender will give you a Closing Disclosure with your final loan terms and closing costs. Buyer closing costs usually range from 2–5% of the purchase price and can include lender fees, title insurance, and any HOA dues. You'll also schedule a time to sign your final documents with the title company, and I or someone from the team be there with you for that appointment.

FINAL WALK THROUGH Within 24 hours of closing, we'll do a final walk-through of the home before you sign. This is our chance to make sure nothing has been damaged since the inspection, that any agreed-upon repairs were completed, and that everything included in the purchase agreement is still in the home.

Next Step: Closing!



CLOSING DAY

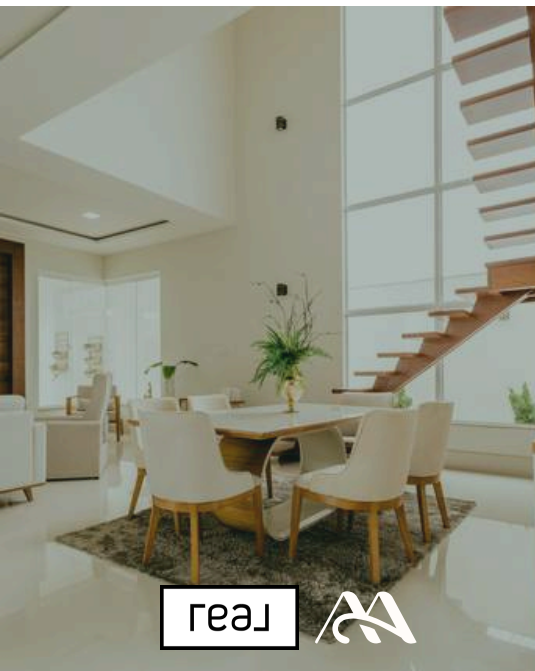
Congratulations, You Made it to Closing!

CLOSING IS THE FINAL STEP OF THE BUYING PROCESS. A few days before closing you'll be going over and signing the final paperwork at the Title office, and submitting a cashier's check (or previously arranged wire transfer) to pay the remaining down payment and closing costs.

PROPERTY OWNERSHIP IS THEN OFFICIALLY TRANSFERRED FROM THE SELLER TO THE BUYER.

ITEMS TO BRING TO CLOSING:

- ✓ Government Issued Photo ID
- ✓ Homeowner's Insurance Certificate
- ✓ Certified Funds or Cashier's Check
- ✓ Final Purchase Agreement



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SUCCESS STORIES

Here's what our Clients are Saying

”

“Working with Whitney was an absolute joy. As a 1st time homebuyer, it felt overwhelming & daunting until we started working with Whitney! She was responsive, attentive, patient and honestly, made the process fun! I felt like Whitney was looking out for our family- asking the right questions and giving us honest answers. I absolutely recommend her services, she's the best!”.

-MELISSA TAYLOR

”

“Whitney goes the extra mile! Making sure she's available for our meetings with our lender and inquiring about 1st time home buyer discounts when closing and more. She helped us get clarification on things quickly and addressed our stress and anxiety about (& during) the loan application process. Whitney said early on that her approach to real estate is person-centered and she 100% delivered!”.

-ALEX RAMIREZ

”

“We had such an amazing experience with Whitney! She was always so attentive, flexible and kind through the entire process of purchasing a home. As 1st time home buyers we needed guidance along the way and she was always there to help and assist us. She has an abundance of knowledge and we are thankful to have her as our realtor!”.

-KARLI JEAN

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TRUSTED VENDORS

*Tell them Whitney Myer
Arroyo sent you.*

HOME INSPECTION

HERRON HOME INSPECTIONS
(775) 530-1554

AMERICAN SHEILD HOME WARRANTY

(844) 909-2216

HOUSE CLEANING

SILVIA VIVAR
775-203-6723

ELECTRICIAN

RENO INSIDE & OUT, LLC
(775) 722-2155

PLUMBER

JET PLUMBING
(775) 331-3933

APPLIANCE REPAIR

CONTACT YOUR AGENT.

CONTRACTOR

JESSY HIDALGO
(775) 745-3419

HANDYMAN

RIGO SEDANO
(775) 313-4065

PAINTER

GEOVANY
(775) 830-6856

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CONTACT YOUR AGENT.

ROOFING

BURKE ROOFING
(775) 453-1323

A/C & HEATING

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(775) 377-6914



HOUSE WANTS & NEEDS LIST

Important Features You're Looking for in a Home

Determine the features you are looking for in your ideal home and prioritize which items are most important to you. No house is perfect, but this will help us find the best match for you.

TYPE OF HOME

Single Family Home Townhouse Condo Other _____

CONDITION OF HOME

Move-In Ready Some Work Needed is OK Fixer Upper

DESIRED FEATURES

_____ Bedrooms _____ Bathrooms _____ Car Garage _____ (Circle) Small or Large Yard

Ideal Square Footage: _____

Desired Location/Neighborhood/School District: _____

MUST HAVE

WOULD LIKE TO HAVE

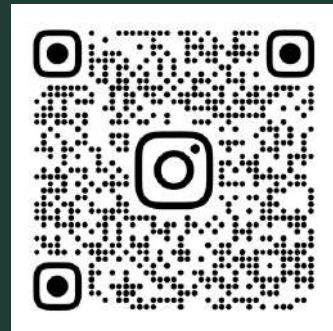


STRATEGY FOR CLARITY.

Guidance to Close. See how we make the search a success.



Discover the story behind this one-acre lifestyle.



See how quickly great marketing moves a home.



Who we are — and how we work for you.



Myer Arroyo
REAL ESTATE



READY TO GET STARTED?

WHITNEY MYER ARROYO

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FOLLOW ALONG



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info@realtorsofnevada.com