

Let's Find HOME

———— GILBERT + THE EAST VALLEY, AZ



COMPASS



YOUR GUIDE TO BUYING A HOME IN ARIZONA'S EAST VALLEY
DANA MASSEY • COMPASS

what to EXPECT

Thank you for trusting me with your home purchase. I don't take that lightly. My job is to make sure you understand every step and feel sure of every decision, from the first tour to the day you get your keys.

HAVE MORE QUESTIONS?

Text or call me. That's the fastest way to reach me, and you'll always get me, not an assistant.

CELL
480.818.7554

EMAIL
DANA@DANAMASSEY.COM

INSTAGRAM
@DANA.M.MASSEY

WEBSITE
WWW.DANAMASSEY.COM

DANA MASSEY · LICENSED ARIZONA REAL ESTATE AGENT · COMPASS
PRICING STRATEGY ADVISOR (PSA)



COMPASS



"I HAVE ALWAYS LOVED HOME. IT IS SUCH A VALUABLE PART OF OUR LIVES THAT SHOULDN'T BE TAKEN FOR GRANTED. I TRULY BELIEVE YOUR HOME IS A REFLECTION OF YOUR HEART AND YOU WILL LIVE A MORE FULFILLED LIFE IN A HOME YOU LOVE."

COMPASS



— THE JOB

Here's my weekly game plan for you:

Monday: Search deep dive

- I go through every new listing, price change and back-on-market home in your areas, so nothing that fits slips past us.

Wednesday: Early access

- Some sellers start marketing privately before a home hits the MLS. As a Compass agent, I can see Compass Private Exclusives and Coming Soon homes, and when one fits your search and the seller allows it, I'll bring it to you. I also reach out to agents and owners in the neighborhoods at the top of your list.

Friday: Weekend prep

- I line up showings, recheck your search, and send you a plan for the weekend.

Plus, services built around you:

- Market videos: Short updates on what's happening in the neighborhoods you're watching.
- One-on-one video calls: We go through what's for sale together and sharpen your must-haves.
- Early access: Compass Private Exclusives and Coming Soon homes, when the seller allows it.
- Financing strategy calls: Time with lenders I trust to compare loans and plan your numbers.
- Milestone education: I walk you through each step, from inspection to appraisal, before it happens.
- After closing: Home value updates, my vendor list, and client events. You're still my client after you get the keys.

That's the baseline. You'll always know what's happening, what's next, and why.



TODAY'S EAST VALLEY MARKET

FOR BUYERS, AS OF OCTOBER 9, 2026

Here's where things stand right now. I update this page every quarter, so you're never working off old news.

THE VALLEY IS A BUYER'S MARKET.

The Cromford Market Index for Greater Phoenix was 74.2 on October 8, 2026. 100 is balanced, and anything under 90 generally favors buyers.

SELLERS ARE PAYING TO GET DEALS DONE.

A record 58% of Valley sales in August 2026 included seller concessions, the highest share since Cromford started tracking in 2014. The median concession was about \$10,050.

RATES ARE UP.

The 30-year fixed averaged 7.40% and the 15-year 6.73% the week of October 8, 2026, up from 6.30% on the 30-year a year earlier.

BY CITY (3 MONTHS ENDING AUGUST 31, 2026)

	Median sale price	vs. last year	Days to contract	Sale-to-list	Months of supply
Gilbert	\$595,500	+2.7%	55	97.9%	3.4
Mesa	\$450,000	-3.0%	54	98.0%	3.3
Chandler	\$520,000	-4.2%	49	98.3%	3.0
Queen Creek	\$636,782	+0.8%	81	98.0%	4.1
San Tan Valley	\$427,995	+1.3%	70	98.9%	4.5

WHAT IT MEANS FOR YOU:

Asking the seller to help with your closing costs or a rate buydown is normal right now, not a long shot.

With rates where they are, a seller-paid buydown can be worth more to you than a small price cut.

Price cuts are common. About 38% of active Gilbert listings had a price drop this summer, so a home that's been sitting is worth a second look.

Chandler and Gilbert are tighter, with about 3 months of supply. Queen Creek and San Tan Valley have more homes for sale relative to demand, which usually means more room to negotiate.

Most homes still sell close to asking, around 98% of list price. A good deal comes from the right terms more than a lowball number.

Sources: Cromford Report (ARMLS-based), Freddie Mac Primary Mortgage Market Survey (week of October 8, 2026), Redfin Data Center (3-month rolling city data, June 1 through August 31, 2026). Based on information from the Arizona Regional Multiple Listing Service, as reported by Redfin and the Cromford Report, for the period June 1, 2026 through August 31, 2026. Information has not been verified and is not guaranteed. This is a general advertisement. If your home is currently listed for sale this is not intended as a solicitation of business. Your rate depends on your credit, loan and lender.



WHAT OTHERS ARE *saying*...

"Dana made an extraordinarily stressful process feel effortless. At every turn, Dana made us feel like family and left us assured that our best interests were top of mind and that we were not just another transaction. She is highly competent, responsive, and thorough. Her industry knowledge and direction helped us sell our house at an unexpectedly competitive price in a mere three days, despite a difficult market."

-THE LESSER FAMILY

"From the moment I contacted her to the day I closed on my new home, she was nothing short of exceptional. She truly took the time to understand my needs and wants, and she never failed to provide me with accurate and timely information... From the initial consultation to the final walkthrough, Dana treated me like family, making me feel valued, respected, and supported. Her professionalism, expertise, and kindness is unmatched."

-SHELBY B.



The BUYING PROCESS

STEP ONE — FINANCES

- ☐ SIGN OUR BUYER-BROKER AGREEMENT
- ☐ GATHER YOUR DOCUMENTS
- ☐ GET PRE-APPROVED, OR GATHER PROOF OF FUNDS
- ☐ LINE UP YOUR DOWN PAYMENT FUNDS
- ☐ BUDGET FOR INSPECTIONS (ABOUT \$375 TO \$1,225) AND THE APPRAISAL (ABOUT \$600 TO \$750+)

STEP THREE — UNDER CONTRACT

- ☐ NEGOTIATE TERMS AND GET YOUR OFFER ACCEPTED
- ☐ DEPOSIT EARNEST MONEY WITH ESCROW
- ☐ FINISH YOUR LOAN APPLICATION WITHIN 3 DAYS
- ☐ SCHEDULE INSPECTIONS RIGHT AWAY

STEP TWO HOME SEARCH

- ☐ PREVIEW POTENTIAL PROPERTIES ONLINE
- ☐ SCHEDULE SHOWINGS AND VIEW THE PROPERTIES YOU ARE MOST INTERESTED IN
- ☐ WRITE AN OFFER TO PURCHASE ON YOUR FAVORITE PROPERTY

STEP FOUR DUE DILIGENCE

- ☐ INSPECT WITHIN YOUR 10-DAY INSPECTION PERIOD
- ☐ REVIEW THE SPDS, INSURANCE CLAIMS HISTORY, HOA AND TITLE DOCUMENTS
- ☐ SEND THE BINSR AND NEGOTIATE REPAIRS
- ☐ YOUR LENDER ORDERS THE APPRAISAL
- ☐ LOCK IN HOMEOWNERS INSURANCE

STEP FIVE CLOSING TIME

- ☐ TITLE COMPANY CLEARS TITLE
- ☐ LENDER ISSUES CLEAR TO CLOSE AND YOUR CLOSING DISCLOSURE
- ☐ FINAL WALKTHROUGH
- ☐ WIRE FUNDS TO ESCROW (CONFIRM BY PHONE FIRST)
- ☐ SIGN WITH YOUR ESCROW OFFICER
- ☐ KEYS WHEN THE DEED RECORDS. IT'S ALL YOURS!

PRE-APPROVAL

YOUR FIRST REAL STEP IS A PRE-APPROVAL LETTER FROM A LENDER SHOWING HOW MUCH YOU QUALIFY TO BORROW. IN ARIZONA, YOUR OFFER GOES IN WITH AN AAR PRE-QUALIFICATION FORM FROM YOUR LENDER, SO SELLERS EXPECT IT. TALK TO A COUPLE OF LENDERS AND ASK THEM THE QUESTIONS BELOW. IF SOMETHING DOESN'T MAKE SENSE, STOP AND ASK. IT'S YOUR MONEY AND YOUR HOME, AND YOU DESERVE TO UNDERSTAND EVERY PIECE. PRE-APPROVALS EXPIRE, USUALLY WITHIN A FEW MONTHS DEPENDING ON THE LENDER, SO IF WE'RE STARTING EARLY, YOUR LENDER CAN REFRESH IT WHEN WE'RE READY TO WRITE.

QUESTIONS TO ASK POTENTIAL LENDERS

01

WHAT TYPE OF LOAN DO YOU RECOMMEND FOR ME? WHY?

No one type of loan is better than the others. Whatever you choose, know why it fits you and how it works.

02

WILL MY DOWN PAYMENT VARY BASED ON THE LOAN I CHOOSE?

If you're tight on cash or don't want to be cash poor, let your lender know. Loans vary in their down payment requirements.

03

WHAT WILL MY CLOSING COSTS BE? ARE THEY A PART OF MY LOAN, OR WILL I PAY THEM IN CASH AT CLOSING?

Plan on closing costs of about 2% to 5% of the price, depending on your loan, so know how you'll cover them.

04

WHAT IS THE INTEREST RATE AND THE ANNUAL PERCENTAGE RATE (APR)?

Everyone talks about the interest rate, but the APR is just as important. It combines the interest rate with the fees a lender charges to originate your loan.

05

CAN I LOCK-IN AN INTEREST RATE? IF SO, FOR HOW LONG?

If you think rates are heading up, ask about locking your rate, and for how long.

PRO TIP: FEDERAL RULES NOW LIMIT THE "TRIGGER LEAD" CALLS THAT USED TO FOLLOW A MORTGAGE CREDIT CHECK, BUT OPTING OUT STILL CUTS THE JUNK MAIL AND CALLS. VISIT [DONOTCALL.GOV](https://donotcall.gov) AND [OPTOUTPRESCREEN.COM](https://optoutprescreen.com).

A grayscale photograph of a person's hands holding a smartphone, with the person's torso and arms visible. The image is used as a background for the top section of the page.

HELP WITH YOUR DOWN PAYMENT

Arizona has real programs that help with down payment and closing costs. Here are the ones East Valley buyers ask me about. The amounts are each program's maximum, as published by the agency that runs it.

HOME PLUS (ARIZONA INDUSTRIAL DEVELOPMENT AUTHORITY)

Statewide, so it covers Maricopa and Pinal counties. Up to 4% in down payment and closing cost assistance, forgiven after 5 years. Household income up to \$155,386. You don't have to be a first-time buyer. Homebuyer education is required.

HOME IN FIVE ADVANTAGE (MARICOPA COUNTY)

Up to 6% in assistance. Income up to \$153,440 and a 640 minimum credit score. The 7-year forgivable option with a 30-year loan ran out of funds on June 25, 2026, so ask your lender which options are open right now.

ARIZONA IS HOME (PINAL COUNTY, INCLUDING SAN TAN VALLEY)

For first-time buyers: a below-market 30-year fixed rate plus 4% down payment assistance. The assistance is a second loan you repay, not a grant. Funding is capped each year.

CHANDLER FIRST-TIME HOMEBUYER PROGRAM

A community land trust: you buy the house, the land stays in a trust, and the price comes down. For Chandler first-time buyers under 80% of area median income. Resale restrictions apply.

Programs change often and funds run out. Each one has income limits, credit rules and approved lenders. Ask your lender which ones you qualify for before we start touring, because it changes your budget.

Program details as of October 9, 2026, from each agency's website. Subject to change. Confirm with your lender.



searching STRATEGICALLY

BEFORE WE HOP INTO THE HOME SEARCH, I LIKE TO ADVISE MY CLIENTS TO CREATE A "NEEDS" LIST AND A "WANTS" LIST. THIS WILL HELP US TO REALLY FOCUS ON THE THINGS THAT ARE MOST IMPORTANT IN YOUR FUTURE HOME.

NEEDS ARE THE NON-NEGOTIABLE FEATURES; THE FEATURES YOU SIMPLY MUST HAVE IN YOUR NEXT HOME. WANTS ARE THE ONES YOU'D LIKE TO HAVE, BUT YOU CAN ADD OR CHANGE DOWN THE ROAD.

YOUR FIRST DRAFT DOESN'T HAVE TO BE YOUR FINAL DRAFT. ABOVE ALL ELSE, REMEMBER YOU CAN'T CHANGE THE LOT, THE LOCATION, OR THE PRICE YOU PAID, SO SPEND REAL TIME ON THOSE THREE BEFORE MOVING ON.

NEEDS MIGHT BE THINGS LIKE:

- Enough square footage for you & your family
- Sufficient bedrooms & bathrooms
- LOCATION
- Close proximity to work & school
- Attached two-car garage
- Grass or turf yard for kids or pets

WANTS WILL LOOK MORE LIKE:

- RV gate or extra garage space
- Pool, jacuzzi, or other exterior water feature
- Fenced-in backyard
- Specific carpet, hardwood floors, or tile
- Kitchen amenities like countertops and appliances
- Walk-in shower or double bathroom vanity in primary

NEEDS + wants

WRITE DOWN YOUR NEEDS & WANTS IN YOUR FUTURE HOME

NEEDS

WANTS

PRO TIP: IF YOU FIND SOMETHING THAT CATCHES YOUR EYE, CHECK OUT THE GOOGLE STREET VIEW. ONLINE PICTURES CAN BE DECEIVING SO A VIRTUAL 'WALK DOWN THE STREET' WILL GIVE YOU A BETTER SENSE OF THE HOUSE AND SURROUNDING AREA. KEEP IN MIND, LOCATION IS THE ONE THING YOU CAN'T CHANGE WHEN PURCHASING A HOME.



A woman in a white shirt and blue jeans is holding a light-colored laptop with an Apple logo. She is standing in front of a white cabinet.

KEY TERMS

There are a couple of terms that are critical to know before you jump into the home buying process. I have a full glossary of terms in the back of this guide but these are most important to know and understand right away before we get into the nitty gritty of the purchase process:

WHAT IS ESCROW?

Escrow is a neutral third party that holds your earnest money and closing funds until everything in the contract is done. In Arizona, the escrow company is usually part of a title company. You'll have an escrow officer who clears title, prepares and reviews closing documents, and sends the money where it needs to go. That's who you'll sign with at closing.

WHAT IS EARNEST MONEY?

Your earnest money is a good-faith deposit that shows the seller you're serious. The amount is negotiable, and I'll recommend a number for each offer based on the price and how much competition there is. It goes to escrow right after your offer is accepted and sits in a neutral escrow account until closing, when it's credited toward your down payment and closing costs. If you cancel within your contingencies, you get it back.

PLEASE KEEP IN MIND: It's SO important not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could alter your qualifications for a loan. Please do not CLOSE any lines of credit, credit cards etc. before you consult with your lender as this can have just as much of a negative effect on your credit as opening new accounts could.

make the most of YOUR SHOWINGS

You're SO READY to get inside those homes on your shortlist and see for yourself if one of them is soon-to-be your new address. I know you're excited, but you gotta go into those showings calm, cool, and with your thinking cap on. Here's a quick list of how to do just that:

REVIEW WANTS VS. NEEDS & BUDGET

Having this fresh on your mind will help you stay objective and focused. Take pictures and videos to jog your memory later and to help you process with friends and family.

YOU CAN'T CHANGE THE LOT OR LOCATION, SO MAKE SURE BOTH WORK FOR YOU.

You also don't want to own the priciest home on the block, and I'll tell you if you would. Check which way the backyard faces, too. North and east-facing yards get shade on summer afternoons.

DON'T GET DISTRACTED BY DECOR OR STAGING.

These things will be gone by the time you move in, so try to stay focused on the things that cannot be changed as easily like layout and home size.

TAKE YOUR TIME!

If a home makes a good first impression, let me know you're interested and that you'd like to spend a bit more time looking around. This is one of the largest purchases you'll ever make so it's worth it to learn as much as you can while you're there.



CONGRATS! YOU'RE UNDER CONTRACT.

WHAT'S NEXT?

YOUR OFFER HAS BEEN ACCEPTED, YAY! FIRST ORDER OF BUSINESS: GET YOUR EARNEST MONEY TO ESCROW AND GET YOUR INSPECTIONS ON THE CALENDAR. I'LL LOOP IN YOUR LENDER AND EVERYONE ELSE ON THE TRANSACTION. HERE'S WHAT HAPPENS NEXT.

STEP ONE

My transaction coordinator emails you and everyone involved within one business day with every important date. I'll go over the timeline with you right away so we're all on the same page.

STEP THREE

You'll send your earnest money to escrow by wire or check. Before you wire anything, call your escrow officer at a number you got from me or the title company's website, never from an email. I will never send you wiring instructions by email.

STEP TWO

I'll loop in your lender. Follow up with them too, to confirm your loan details and talk through locking your rate. If your loan application isn't done yet, it's due within 3 days.

STEP FOUR

We'll schedule inspections right away. Your inspection period is 10 days, and I'll be there with you whenever I can.

A grayscale photograph of a person's hands holding a smartphone, with the person's torso and arms visible. The image is used as a background for the title.

YOUR ARIZONA CONTRACT TIMELINE

Every day counts, weekends included. These are the Arizona contract defaults; we can write different numbers into your offer.

- DAY 0: Offer accepted. Earnest money goes to escrow.
- BY DAY 3: Your loan application is done. The seller delivers the SPDS.
- BY DAY 5: The seller delivers the 5-year insurance claims history.
- BY DAY 10: Inspection period ends and your BINSR goes to the seller. Your lender sends the Loan Status Update.
- SELLER'S RESPONSE: within 5 days of your BINSR.
- YOUR DECISION: within 5 days of the seller's response.
- TITLE COMMITMENT: 5 days after you receive it to raise objections.
- HOA DOCUMENTS: your review window is set in the HOA Addendum. I'll track it.
- LOW APPRAISAL: 5 days after notice to decide.
- 3 DAYS BEFORE CLOSING: Final loan approval. Seller's repair receipts due.
- 3 BUSINESS DAYS BEFORE YOU SIGN: You receive your Closing Disclosure.
- 1 TO 2 DAYS BEFORE CLOSING: Final walkthrough.
- CLOSING: Sign, fund, record. Keys!

The CONTINGENCIES

01

INSPECTION PERIOD

Your window to inspect, investigate and ask for repairs: 10 calendar days after acceptance, unless we write in a different number. Inside it, you can request repairs or credits through the BINSR, or cancel and get your earnest money back.

02

APPRAISAL

If you're financing, your lender orders an appraisal to confirm the home is worth the price. If it comes in low, you have 5 days after you're notified to cancel and get your earnest money back, or we renegotiate the price or terms.

03

DISCLOSURES

The seller delivers the SPDS (Seller's Property Disclosure Statement) within 3 days and a 5-year insurance claims history within 5 days. You'll also get HOA documents and the title commitment. You can object to anything in them during your inspection period or within 5 days of receiving them, whichever is later.

04

LOAN

If you can't get final loan approval after a good-faith effort, your loan contingency lets you cancel and get your earnest money back. You have to give that notice no later than 3 days before closing, so we watch your lender's progress the whole way.

HOME INSPECTION

WHAT IS A HOME INSPECTION?

A licensed inspector goes through the home top to bottom: roof, plumbing, electrical, AC, attic and more. You get a written report with photos. I always recommend you come so you can ask questions in person, and I'll be there too. A general inspection runs about \$300 to \$600, depending on the home's size.

WHAT DOES THE "INSPECTION PERIOD" MEAN?

Arizona's purchase contract gives you a 10-day inspection period after acceptance, unless we write in a different number. Those are calendar days, weekends included. It's your window for every inspection and question: general, termite, pool, roof, sewer scope, insurance quotes, HOA documents. The contract requires you to give the seller copies of your inspection reports at no cost. Before the period ends, we send the seller one BINSR (Buyer's Inspection Notice and Seller's Response) asking for repairs, credits or a price change. Or, if the home isn't right, you can cancel and get your earnest money back.

DO I REALLY NEED A HOME INSPECTION?!

Yes. The costliest problems are usually the ones you can't see: roof leaks, old plumbing, wiring, termites, an AC unit on its last summer. In an Arizona July, that last one matters. If you choose to skip the inspection, Compass requires you to sign a Home Inspection Waiver, and I'll still recommend against it. Once we send the BINSR, the seller has 5 days to respond: fix it, credit it, or say no. If they say no to anything, you then have 5 days to cancel or move forward. Verbal promises don't count. Everything goes in writing.

PRO TIP: BOOK YOUR INSPECTOR THE DAY WE GO UNDER CONTRACT. TEN DAYS GOES FAST, AND THE GOOD INSPECTORS BOOK UP.

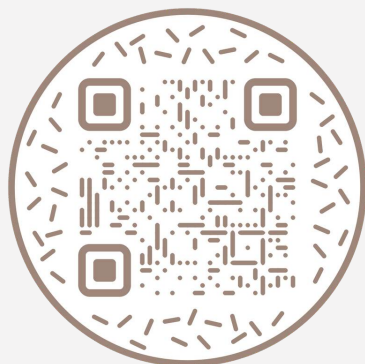
COMPASS 



BUYER'S ADVISORY

THINGS TO KNOW ABOUT BUYING A HOME IN ARIZONA

The Arizona Buyer Advisory, from the Arizona Association of REALTORS®, is the best homework you can do before and during escrow. It walks you through the documents to read closely (your purchase contract, the SPDS, HOA documents and your insurance claims history), the inspections to consider (general, termite, roof, pool, mold) and Arizona-specific items like sewer versus septic, flood zones and planned development nearby. It also points you to public resources on schools, crime and sex offender information. Scan the code and keep it handy. I'll also send you the Wire Fraud, Fair Housing and Market Conditions advisories Compass gives every buyer, plus the Pool Safety Notice if your home has a pool.



SCAN TO VIEW A COPY OF
THE ARIZONA
ASSOCIATION OF REALTORS
BUYER ADVISORY



YOU SHOULD ALSO KNOW...

WHAT IS AN APPRAISAL?

An appraisal is a licensed, independent appraiser's opinion of what the home is worth. Your lender orders it, usually around the time we wrap up inspection negotiations, to confirm the home supports the loan. It protects you from overpaying, too. Under the Arizona purchase contract, your purchase depends on the home appraising for at least the purchase price. If it comes in short, we're back at the negotiating table (more on that below).

WHAT HAPPENS IF THE HOME DOESN'T APPRAISE AT THE CONTRACT PRICE?

A home "appraises low" when the appraiser's value comes in under the price you agreed to. Your lender bases the loan on the lower number, so the gap has to be covered somehow. If that happens, you have 5 days after notice of the appraised value to cancel and get your earnest money back. Usually it doesn't come to that. Our options: ask the seller to lower the price, meet in the middle, bring extra cash to cover the gap, or ask your lender for a reconsideration of value with better comps. I'll walk you through which one makes sense. One more thing: if your offer included an appraisal waiver or shortfall clause, these rules change, and we'll talk it through before you sign.

OBTAINING A MORTGAGE

If you haven't already applied, the Arizona purchase contract gives you 3 days after acceptance to complete your loan application. Your lender sends the seller a Loan Status Update (LSU) within 10 days. From there, your lender works through underwriting: clearing conditions, ordering the appraisal and preparing your documents for closing.

WHAT IS A TITLE COMPANY AND WHAT EXACTLY DO THEY DO?

The title company, usually the same company handling your escrow, searches public records for liens, judgments, unpaid taxes, easements and anything else that could affect your ownership. Then it issues title insurance. Under the Arizona contract, the seller pays for your owner's policy. If you're financing, you pay for the lender's policy, and that's part of your closing costs. You'll get a title commitment to review, and you have 5 days after you receive it to raise any objections.

WHAT DOES CLEAR-TO-CLOSE MEAN?

Friends, these are the magic words we wait nearly the whole transaction to hear. Your lender's underwriter has approved everything needed to fund your loan. The contract calls for final loan approval at least 3 days before closing, and federal rules say you must receive your Closing Disclosure at least 3 business days before you sign your loan documents. I watch both dates closely.



Now, let's talk COMMISSIONS...

Commissions in real estate aren't set by law. They're always negotiable. Here's how it works now.

Before we tour any home, in person or by video, we sign a written buyer-broker agreement. In Arizona that's the AAR Buyer-Broker Exclusive Employment Agreement. It spells out what I'll do for you and exactly what I'm paid, as a set dollar amount or percentage. We agree on that number together before you see a single house.

The MLS no longer shows what a seller will pay a buyer's agent. Sellers can still offer it. So there are three ways I can be paid:

1. The seller pays it, directly or through seller concessions in your offer, if your lender allows it.
2. You pay it at closing.
3. A mix of both.

For every home you're serious about, I'll find out what the seller is offering before we write. Then we decide together how to structure your offer, and it all goes in writing. You'll never pay me more than our agreement says.

Questions about any of this? Ask me. I'd rather walk through it now than at the closing table.



THE COSTS

DOWN PAYMENT

Your loan program sets your minimum down payment, and some programs need far less than 20%. Your lender will give you your exact number. See "Help With Your Down Payment" for Arizona programs.

CLOSING COSTS

Plan on about 2% to 5% of the price, depending on your loan. That includes:

LOAN FEES: What your lender charges to make the loan.

ESCROW AND TITLE: In Arizona the seller pays your owner's title policy and you split the escrow fee 50/50. If you're financing, you pay the lender's title policy. Your title company quotes your share up front.

RECORDING FEES: Maricopa County charges \$30 per recorded document, usually your deed and your loan.

NO TRANSFER TAX: Arizona doesn't charge one.

PREPAIDS: Your first year of homeowners insurance and a starting balance for property taxes in your loan's impound account.

PROPERTY INSPECTIONS

Plan on about \$375 to \$1,225 in total, depending on the home's size, age and features. A general inspection runs about \$300 to \$600 by size, plus termite (\$75 to \$125). Add a pool inspection (\$100 to \$200) and sewer scope (\$150 to \$300) when they apply.

APPRAISAL FEES

Usually about \$600 to \$750+, paid through your lender. Larger or more unusual homes can cost more.

AGENT FEES

What I'm paid is set in our written buyer-broker agreement, and it's negotiable. My goal is to have the seller cover as much of it as possible, directly or through concessions in your offer if your lender allows it.

THE FORMULA

DOWN PAYMENT	+	INSPECTIONS*	+	APPRAISAL*	+	CLOSING COSTS*	=	TOTAL CASH NEEDED
TBD		\$375 to \$1,225		\$600 to \$750+		2% to 5%		

*Typical ranges as of October 2026. Your lender's Loan Estimate shows your real numbers.

YAY! ——— IT'S CLOSING TIME

You've gotten the clear to close and your signing is on the calendar. Here's what to expect on closing day.

Q: WHEN DO WE DO THE FINAL WALK-THROUGH?

A: It's your last look before closing, to confirm agreed repairs are done and nothing has changed since you went under contract. We usually do it a day or two before closing.

Q: WHO WILL BE AT CLOSING?

A: In Arizona, buyers and sellers usually sign separately. Expect you and your escrow officer. Sometimes a mobile notary comes to you instead.

Q: WHAT WILL I DO?

A: Stretch those fingers and get ready to sign, sign, sign. You'll sign your loan and closing documents, then escrow sends everything to the county. You officially own the home when the deed records, usually within a day or two of signing, and that's when you get your keys.

Q: WHAT SHOULD I BRING?

A: A valid government-issued photo ID. Your funds to close go to escrow by wire or cashier's check, however your escrow officer instructs. Before you wire, call escrow at a number you already know to confirm the instructions. Be ready for A LOT of paperwork, and always, always ask questions along the way. Once the last page is signed and the deed records, it's time to celebrate your new home!



MOVING

CHECK LIST_____

4-6 WEEKS BEFORE

- ☐ DECLUTTER, DISCARD & DONATE
- ☐ COLLECT QUOTES FROM MOVING COMPANIES (ASK ME FOR MY EAST VALLEY MOVER LIST)
- ☐ CHOOSE A MOVER & SIGN CONTRACT
- ☐ LOCATE SCHOOLS, HEALTHCARE PROVIDERS IN YOUR NEW AREA
- ☐ SECURE OFF-SITE STORAGE IF NEEDED
- ☐ CREATE A FILE OF MOVING-RELATED PAPERS AND RECEIPTS
- ☐ CONTACT HOMEOWNER'S INSURANCE AGENT ABOUT COVERAGE FOR MOVING
- ☐ CONTACT INSURANCE COMPANIES TO ARRANGE FOR COVERAGE IN NEW HOME

3-4 WEEKS BEFORE

- ☐ NOTIFY EVERYONE ABOUT YOUR CHANGE OF ADDRESS
- ☐ SCHEDULE UTILITY SHUTOFF AT YOUR OLD HOME AND SETUP AT THE NEW ONE (SRP OR APS, SOUTHWEST GAS, CITY WATER)

2-3 WEEKS BEFORE

- ☐ UPDATE YOUR ADDRESS WITH ARIZONA MVD (NEW TO ARIZONA? GET YOUR AZ LICENSE AND PLATES)
- ☐ DISCONTINUE ADDITIONAL HOME SERVICES (HOUSEKEEPER, GARDENER/LAWN SERVICE)
- ☐ ARRANGE FOR CHILD AND PET CARE ON MOVING DAY
- ☐ NOTIFY HOA ABOUT UPCOMING MOVE (IF APPLICABLE)
- ☐ START USING UP THINGS YOU CAN'T MOVE, SUCH AS PERISHABLES

1 WEEK BEFORE

- ☐ CONFIRM FINAL MOVING ARRANGEMENTS (SUMMER MOVE? BOOK THE EARLIEST START TIME)
- ☐ ARRANGE TRANSPORTATION FOR PETS AND PLANTS
- ☐ PACK AN ESSENTIALS BOX FOR QUICK ACCESS AT NEW HOME
- ☐ LABEL MOVING BOXES WITH THE CONTENTS INSIDE



GLOSSARY

APPRAISAL:

A licensed appraiser's estimate of a home's current value, ordered by your lender.

CONTINGENT:

Means "depending on certain circumstances." In real estate, when a house is listed as contingent, it means that an offer has been made and accepted, but before the deal is complete, some additional criteria must be met.

DEED:

The legal document that transfers ownership from the seller to you. It's recorded with the county. Title is the ownership itself. The deed is the document that transfers it.

ESCALATION CLAUSE:

A clause in a real estate contract that lets homebuyers increase their offer by a predetermined amount over other offers in the case the seller receives another offer at a higher price point. Escalation clauses make the most sense when we expect multiple offers.

ESCROW OFFICER:

The person at the title company who manages your escrow: clearing title, preparing and reviewing closing documents, and sending funds where they need to go.

EARNEST MONEY:

A good-faith deposit held by the escrow company, NOT the seller. It's credited toward your down payment and closing costs at closing.

HOA FEE:

What homeowners pay their association, monthly, quarterly or yearly depending on the HOA, for things like common area landscaping, parks, pools and management.

A grayscale photograph of a person's hands holding a smartphone, with the word 'GLOSSARY' overlaid in large white serif font.

GLOSSARY

HOME WARRANTY:

A contract covering repairs and replacements on systems and appliances in your home.

MULTIPLE LISTING SERVICE (MLS):

MLS is a service (local or regional) that gathers real estate listings - homes that are for sale. It is accessed by brokers and real estate agents.

PRE-APPROVAL:

A lender's conditional approval of how much you can borrow, based on your credit, income and assets. It isn't a final loan approval.

RATE LOCK:

A means of setting your interest rate so it won't change between the offer and closing. As long as you close within the specified time frame and there are no changes to your application.

TITLE:

A title gives the person the right to, or ownership of, a certain piece of real estate property.

WALKTHROUGH

A final walkthrough confirms the home hasn't been damaged since your inspection, the major systems and appliances are in working order, everything included in your purchase contract is still there, and any agreed repairs are done.

BINSR: Buyer's Inspection Notice and Seller's Response. The Arizona form you use to ask for repairs or credits after inspections, and where the seller answers.

LSU: Loan Status Update. The form your lender sends the seller within 10 days of acceptance showing where your loan stands.

SPDS: Seller's Property Disclosure Statement. The seller's written disclosure of what they know about the home, due within 3 days of acceptance.



THANK YOU

FOR TRUSTING ME —

I'm so excited to do this with you!

If you have questions, text or call me. That's the quickest way to reach me. My goal is simple: help you buy the right home, with no surprises along the way.

*-Dana
Massey*

WHAT ARE OUR NEXT STEPS?

- Sign our buyer-broker agreement (required before we tour, in person or by video)
- Connect with a lender and get pre-approved (if you haven't already)
- Finish your needs and wants list
- Pick the days and times you can tour



How to CONTACT ME



SCAN TO VISIT
WEBSITE



480.818.7554

dana@danamassey.com

EMAIL & PHONE

Text, call or email me directly. You'll get me, not a call center.

BUSINESS HOURS

I answer texts and calls seven days a week. Showings by appointment, evenings and weekends included.

Dana Massey · Compass · dana@danamassey.com · 480-818-7554
Licensed Arizona real estate agent



"I TRULY BELIEVE YOUR HOME IS
A REFLECTION OF YOUR HEART
AND YOU WILL LIVE A MORE
FULFILLED LIFE IN A HOME YOU
LOVE."