Free guide

The East Valley Home Buyer's Guide

Every step from "just looking" to getting your keys in Mesa, Gilbert, Chandler, Queen Creek, Tempe, Phoenix and Maricopa.



Wyatt Cooper
REALTOR® · eXp Realty
Call or text (480) 799-9696

Use this guide with a real person.

Read it, then text me "GUIDE" at (480) 799-9696. We'll do a free 15-minute call to map out your budget, timeline and areas. No pressure, no obligation.

The 7 steps to buying a home

1. **Talk it through**
   A quick call with me: what you want, where, when, and what you're comfortable spending.

2. **Get pre-approved**
   A lender checks your income, credit and savings and tells you your real number. I can introduce you to lenders I trust.

3. **Sign a buyer agreement**
   Before touring, buyers sign a short written agreement with their agent. I'll walk you through every line, including how I'm paid. It's negotiable, and sellers often help cover it.

4. **Tour homes**
   I set up a search that sends you new listings the minute they hit the market, and we tour the ones worth your time.

5. **Make an offer**
   I pull recent sales so your price and terms are built on real numbers, then negotiate for you.

6. **Inspect & appraise**
   In Arizona you usually get a 10-day inspection period to inspect everything and ask for repairs.

7. **Close & get your keys**
   Most financed purchases close about 30 to 45 days after your offer is accepted.

Not sure which step you're on?
Text me (480) 799-9696 and I'll tell you exactly what to do next.

What it really costs

Your lender will give you exact numbers. Here's what to plan for so nothing surprises you.

Down payment

Depends on your loan. Some conventional loans allow as little as 3% down, FHA 3.5%, and VA loans can be 0% for eligible veterans. Arizona also has down payment assistance programs.

Earnest money

A deposit you send to the title company when your offer is accepted. It goes toward your purchase at closing.

Inspection

Usually paid at the inspection. Add-ons like termite, sewer scope or pool inspections cost extra and are often worth it here.

Closing costs

Lender, title and escrow fees plus prepaid taxes and insurance. Sometimes the seller can help pay these. We can ask for it in your offer.

Monthly payment

Loan + property taxes + homeowner's insurance + HOA (if any) + mortgage insurance (if under 20% down).

Arizona extras

Budget for summer electric bills, AC service, and pool care if the home has one.

Want real numbers for your budget?
Text me "BUDGET" at (480) 799-9696. I'll connect you with a lender and show you what that budget buys in your area.

Not financial advice. Every loan and buyer is different.

Arizona things to know

The inspection period (usually 10 days)
Your window to inspect the home, check the HOA, insurance quotes and anything else that matters to you. Big deadline, and I track it for you.

The BINSR
The form we use to ask the seller for repairs or credits after inspections. Sellers usually have 5 days to respond.

The SPDS
The seller's disclosure about the home's history: leaks, roof, repairs, solar, pools. We read it together.

HOAs
Many East Valley neighborhoods have one. We review the fees, rules and HOA documents before you're locked in.

Solar panels
Owned, leased or financed changes a lot. Leased or financed solar can affect your loan and monthly costs.

Pools
Arizona requires a pool safety notice. Get the pool inspected and plan for upkeep.

Wire fraud
I will never email you wiring instructions. Always call the title company at a number you look up yourself before sending money.

Have a question about a specific home?
Send me the link: (480) 799-9696. I'll tell you what I see.

Your before-you-shop checklist

- [ ] Pull your credit report (free at annualcreditreport.com)
- [ ] Talk to a lender and get a pre-approval letter
- [ ] Know your comfortable monthly payment, not just the max
- [ ] Gather pay stubs, W-2s or tax returns, and bank statements
- [ ] Avoid new credit cards, car loans or big purchases until closing
- [ ] List your must-haves vs. nice-to-haves
- [ ] Pick 2–3 areas you like (I can help compare commute, schools and prices)
- [ ] Check when your lease ends so we can time your move
- [ ] Have your earnest money and inspection money ready
- [ ] Text Wyatt to set up your free home search

Questions to ask at every showing

- How old are the roof, AC and water heater?
- Is there an HOA? What are the fees?
- Is the solar owned or leased?
- Why is the seller moving, and how long has it been listed?
- What are the average summer electric bills?

Let’s find your home.

You don’t have to figure this out alone, and it doesn’t cost anything to talk. I’ll answer your questions, set up your search, and be with you from the first showing to the keys.



Wyatt Cooper
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Serving Phoenix & the East Valley

TEXT
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Text “GUIDE” and I’ll reply today

CALL
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Send me any listing link

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Search homes & area stats

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