THE HIDALGO REAL ESTATE GROUP
with EveryPlace

ARIZONA / OCTOBER 2026

A place to call yours.

THE BUYER GUIDE

A thoughtful path from first questions to front-door keys.

WHY REBECCA

Experience. In your corner.

Rebecca Rei Hidalgo

Arizona Associate Broker
Hidalgo Real Estate Group at EveryPlace

More than three decades in Arizona housing, with experience in resale, relocation, new-home sales and brokerage leadership.

Builder-side experience helps her look beyond the model home. Local market knowledge helps put the property, the contract and your next move in context.

A BROADER PERSPECTIVE

Rebecca has appeared on HGTV's House Hunters and hosts Rooted in Gratitude. Her real estate work starts with your priorities and the questions that make a decision clearer.

Meet Rebecca / **Media & Press**

"They helped us in every way to find our first home."

Heatherconk / September 28, 2022
Zillow review via FastExpert.

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Start with the roadmap on page 3. Keep your own notes on the planning worksheets.

THE PATH

One move.
A clear sequence.

The order may overlap. Your signed agreements set the actual dates and responsibilities.

01

Define the move

Set your priorities, timing and comfortable total budget.

02

Choose your team

Discuss representation, financing and how you will communicate.

03

Tour with a purpose

Compare the home, location and costs against the same criteria.

04

Build the offer

Review price, contingencies, deposits and deadlines before signing.

05

Investigate & finance

Coordinate inspections, document review, lender conditions and title.

06

Close & settle in

Confirm closing funds, possession and the practical details of moving.

YOUR BRIEF

What does home need to do for you?

Fill this page out before your first tour. It is easier to compare homes when your priorities are already on paper.

TARGET MOVE DATE / FLEXIBILITY

PREFERRED AREAS / IMPORTANT DAILY DESTINATIONS

THREE ESSENTIALS

THREE THINGS YOU CAN COMPROMISE ON

DEAL BREAKERS / QUESTIONS TO INVESTIGATE

Think beyond bedroom count: layout, stairs, workspace, parking, outdoor upkeep, storage and how the home feels at the hours you will use it.

THE NUMBERS

A comfortable budget has breathing room.

Build a working estimate with your lender. A preapproval amount and your preferred monthly budget may be different.

Money before closing

Earnest money is the contract deposit held by the named holder and generally credited at closing. The contract sets timing and refund rights. Budget separately for inspection and appraisal fees; ask when each is due and whether any fee is refundable.

What cash to close means

Plan for your down payment, closing costs and prepaids, less deposits and applicable credits. Your lender and title/escrow team provide estimates and final figures. Ask which costs must be paid earlier so you do not count them twice.

Your monthly total: principal and interest, taxes, insurance, any mortgage insurance, association fees, utilities, maintenance and reserves.

COMFORTABLE MONTHLY TOTAL

ESTIMATED CASH TO CLOSE

CASH FOR EARLIER FEES + MOVING

RESERVE AFTER CLOSING

COMPARE THE SAME SCENARIO

Ask lenders for comparable Loan Estimates. Review rate, fees, credits, cash to close and whether a lower payment changes later.

REPRESENTATION

Know the agreement before the tour.

A clear relationship makes the rest of the process easier to navigate.

What to expect

For agents subject to NAR's MLS policy, a written buyer agreement is required before touring a home together, including a live virtual tour. Visiting an open house on your own or asking about an agent's services does not, by itself, require one.

Terms you should understand

Discuss the services, covered properties, duration, exclusivity, compensation and how the agreement can end. Compensation is negotiable and is not set by law. Read the actual document before signing.

How payment will work

Your agreement sets your payment responsibility. Seller-paid compensation may be requested and negotiated; it is not automatic. Ask what you could owe if another party pays less than the agreed amount.

ASK BEFORE YOU SIGN

Which services are included? What would I owe? When does the agreement expire? What happens if my plans change?

Source: NAR Consumer Guide to Written Buyer Agreements. See page 15.

THE SEARCH

Tour the life. Then tour the house.

Use the same questions at every property, and verify the answers that matter to you.

ARIZONA / NEIGHBORHOOD PERSPECTIVE

Around the home

Visit at different times. Test your actual drive. Look at nearby land uses, road noise, sun exposure and access to the places you use most. Verify school boundaries directly with the district.

Inside the home

Notice layout, storage, natural light and upkeep. Ask about major systems, past repairs, included items and ongoing costs. A tour is a first impression; inspections provide a deeper look.

Rebecca's 1-10 touring check: Rate the home against your essentials. What would make it a 10? What cannot be changed? Tell Rebecca why, and record your notes before the next showing.

THE OFFER

Price is one part of the decision.

A strong offer fits the property, the market evidence and the risks you are prepared to take.

01

Price & supporting evidence

Review recent comparable sales, active competition, condition and how long the home has been offered.

02

Cash & financing

Specify the proposed earnest money, down payment, financing and any requested seller credits. Ask the lender about limits.

03

Protection & deadlines

Understand inspection, appraisal and financing terms. Ask what each contingency does and what changes if you waive or modify it.

04

Timing & possession

Separate the closing date from access, key delivery and any occupancy arrangements. Put agreed details in writing.

BEFORE THE SIGNATURE

Know when your deposit is due, where it goes and what the contract says about cancellation. Do not assume a deposit is always refundable.

DUE DILIGENCE

Look closer. Ask better questions.

Use the Arizona Buyer Advisory to build a property-specific investigation plan with qualified professionals.

Condition

Discuss the appropriate inspections: structure, roof, HVAC, plumbing, electrical, pests and any pool or specialized system. Follow up on findings with the relevant professional before your decision deadlines.

Records & restrictions

Review available seller disclosures, title documents, association information and relevant permits or repair records. Identify questions about intended use, additions, rentals or access.

Cost & location

Request insurance quotes early and verify utilities, association charges and rules. For rural homes or land, investigate water, wastewater, access, hazards and services. Calendar the investigation deadlines in your signed contract.

REVIEW FINDINGS WITH REBECCA

Before your notice deadline, decide whether to proceed, request repairs or credits, or use any cancellation right in your contract. Rebecca helps review the options, timing and required notices.

Resources: Arizona Buyer Advisory and ADRE property checklist, page 15.

NEW CONSTRUCTION

New home. Fresh questions.

Bring your plan before you register

Discuss representation before contacting or visiting a builder. Ask about that builder's registration policy, contract, deposits, completion estimates and included features.

Plan inspections before closing

Ask about independent inspections at permitted construction stages and before closing. Arrange access under the contract. Also calendar warranty milestones; a later warranty inspection should not replace preclosing due diligence.

Compare the complete package: base price, lot premium, upgrades, incentives, financing costs, landscaping, window coverings and timing.

BUILDER COMPARISON

Get the details in writing.

Use a separate copy for each builder or community. Request written answers and retain the supporting documents.

BUILDER / COMMUNITY / LOT

BASE PRICE + LOT + OPTIONS / ESTIMATED TOTAL

INCENTIVE TERMS / LENDER OR TITLE CONDITIONS

DEPOSITS / REFUND TERMS / CANCELLATION PROVISIONS

COMPLETION ESTIMATE / DELAY TERMS

INSPECTION ACCESS / WARRANTY COVERAGE / KEY DEADLINES

Also ask: What is planned nearby? Which finishes are included? Who handles landscaping? What association charges apply? What happens if financing or timing changes?

UNDER CONTRACT

Keep the moving parts connected.

Your agent, lender and title or escrow contact each handle different pieces. Maintain one confirmed calendar.

01

Earnest money & inspections

Deliver the deposit to the named holder by the signed contract's deadline. Schedule inspections and confirm investigation and notice dates with Rebecca.

02

Insurance & lender requests

Get insurance quotes early; confirm availability and lender requirements. Send lender documents securely. Ask before major credit, employment or financial changes.

03

Escrow & title

Escrow holds funds and coordinates closing under written instructions. Title work identifies recorded ownership, liens and exceptions. Review the title commitment and insurance coverage with your team.

04

Who handles what

You review findings and make decisions; Rebecca coordinates negotiation and notices. Your lender handles financing; title/escrow handles closing. Confirm appraisal results, open conditions and dates.

YOUR NEXT CHECK-IN

What is due next? Who is responsible? What information is missing? Does any issue require a decision before a contractual deadline?

CLOSING WEEK

Slow down for the final details.

Confirm the sequence with your lender and title or escrow team before you schedule the handoff.

Review the final numbers

For most covered mortgages, you must receive a Closing Disclosure at least three business days before closing. Compare it with your Loan Estimate and ask your lender to explain changes.

Walk through & confirm possession

Arrange the contractual walkthrough. Review agreed repairs and the property's condition. Confirm how unresolved items will be handled and when you may receive keys and occupy the home.

PROTECT YOUR CLOSING FUNDS

Verify wiring instructions directly with your trusted title or escrow contact using a phone number established independently in advance. Do not use a new number or link from a payment-change message. If you suspect a fraudulent transfer, contact your bank immediately.

Sources: CFPB Closing Disclosure and mortgage closing scam guidance. Links on page 15.

THE HANDOFF

A little planning. A better first week.

Use this checklist after confirming your closing and possession arrangements.

- ☐ Schedule utilities and internet for the correct address and handoff date.
- ☐ Confirm moving access, parking, elevator reservations or association rules.
- ☐ Arrange insurance effective dates with your provider.
- ☐ Keep identification, essential documents, medications and chargers accessible.
- ☐ Collect house and mailbox keys, remotes, manuals, warranties and agreed repair records.
- ☐ Reset locks, access codes and connected-home accounts once authorized.
- ☐ Locate shutoffs and review basic home-system maintenance.
- ☐ Save your closing documents and create a maintenance and warranty calendar.

MY FIRST-WEEK PRIORITY

KEEP THIS HANDY

Good information. Straight from the source.

Use these live resources alongside the current documents supplied for your transaction.

Arizona forms & disclosures

Arizona REALTORS® • Current form index, including purchase, agency and HOA documents.

Arizona Buyer Advisory

Arizona REALTORS® • Property and neighborhood due-diligence topics.

Written buyer agreements

National Association of REALTORS® • Services, compensation and agreement terms.

Loan Estimates & Closing Disclosures

Consumer Financial Protection Bureau • Mortgage comparison and closing resources.

Protect your closing funds

Consumer Financial Protection Bureau • Recognizing mortgage closing scams.

Arizona property buyer checklist

Arizona Department of Real Estate • Questions for buyers of homes and land.

Revised October 15, 2026. Educational planning guide; not a contract, lending commitment or legal or tax advice. Property details, fees, financing and market conditions must be verified for your situation. Signed agreements govern. Ask the appropriate licensed professional when a question falls outside real estate representation.

THE HIDALGO REAL ESTATE GROUP
with EveryPlace

Make room for what's next.

A good next step starts with a conversation.

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START YOUR CONVERSATION

Arizona real estate. Your priorities first.