CHRISTOPHER SCOTT
REAL ESTATE

CHRISTOPHER SCOTT REAL ESTATE BUYERS GUIDE

Buy with clarity and confidence.

A practical Arizona guide to the decisions, documents and details between your first conversation and closing day.

THE ROADMAP

The buying process, at a glance

Every purchase is different, but the path should never feel mysterious. I keep the decisions clear, the responsibilities defined and the deadlines visible.

01 Define the move

Clarify why you are moving, what matters most and which tradeoffs are acceptable.

02 Prepare financially

Review financing, cash needed, payment comfort and the cost of ownership.

03 Choose representation

Understand the services, responsibilities and compensation in your buyer-broker agreement.

04 Search with purpose

Use accurate listing data, focused alerts and thoughtful property tours.

05 Write the offer

Evaluate value, competition, contingencies, timing and risk before signing.

06 Complete due diligence

Investigate the property, documents, title, insurance and community details.

07 Close deliberately

Complete financing, appraisal, final review, signing and transfer of ownership.

YOUR FOUNDATION

Define what a good move looks like

The best search begins with a decision framework. It keeps attractive photos, urgency and outside opinions from replacing your actual priorities.

Name the reason

Is the move about space, commute, schools, lifestyle, investment, family or timing? The reason helps us judge every option.

Separate needs from preferences

Identify true requirements, strong preferences and easy-to-change features. Location, lot and layout usually deserve more weight than finishes.

Plan for the next chapter

Consider how long you may own the home, likely maintenance, accessibility, resale and any changes expected during that time.

Set decision rules

Agree in advance on payment comfort, repair tolerance, commute limits and the conditions that would make you pause or walk away.

> A useful goal is not “find the perfect house.” It is “choose the best fit with eyes open.”

FINANCIAL READINESS

Understand the full cost before you shop

The purchase price is only one number. A sound plan connects loan terms, cash at closing and the ongoing cost of ownership.

Approval versus comfort

A lender can explain what you may qualify for. You decide what payment leaves room for savings, repairs, travel and the life you want to live.

Cash to plan for

Discuss down payment, earnest money, inspections, appraisal, closing costs, prepaid items, moving and a post-closing reserve with your lender.

Compare loan options

Review the interest rate, annual percentage rate, points, mortgage insurance, estimated payment and cash to close—not only the headline rate.

Protect the approval

Before closing, avoid new debt, large transfers, job changes or major purchases without first checking with your lender.

> When available, compare Loan Estimates from more than one lender and ask questions about any difference in rate, fees or cash to close.

REPRESENTATION

Know who is advising whom

A home purchase involves multiple professionals with different responsibilities. Clear representation prevents assumptions at the moments that matter most.

Your buyer-broker agreement

Before touring, we review the scope of service, term, duties and compensation. You should understand the agreement before signing it.

The listing agent

The listing agent represents the seller unless another agency relationship is established. Their job is to advance the seller’s interests.

Your advisory team

Lenders, inspectors, escrow officers, title professionals and insurers each address a different part of the decision.

New construction

A builder’s representative works for the builder. Contact me before your first model-home visit so representation, incentives, lot, contract and inspection options can be considered early.

SEARCH + TOURS

Look past presentation and into fit

The strongest search is focused enough to save time and flexible enough to surface homes you may not have considered.

Use reliable information

I create direct listing alerts and monitor status changes, new competition and price movement so we are working from current information.

Read the setting

Notice lot orientation, traffic, nearby uses, noise, drainage, access, future construction and how the street feels at different times.

Read the house

Evaluate layout, natural light, storage, systems, visible maintenance, additions and improvements—not only staging and finishes.

Keep a tour scorecard

After each showing, record the top three strengths, top three concerns, likely near-term costs and whether the home still supports your original goals.

> Do not let a cosmetic feature outrank a permanent condition. Paint is easy to change; location and lot are not.

THE OFFER

Build the complete offer, not just the price

A compelling offer balances competitiveness with the protections you may need. Every term should have a reason.

01 Value

Review comparable sales, current competition, condition and recent market activity.

02 Financing

Consider loan type, down payment, lender readiness and any financing conditions.

03 Cash and concessions

Account for earnest money, seller-paid costs, credits and the effect on your cash to close.

04 Timing

Choose inspection, closing and possession dates that work with the transaction plan.

05 Contingencies

Understand inspection, financing, appraisal and any home-sale provisions before changing them.

06 Risk

Ask what happens if the appraisal is low, a repair is significant or financing changes.

The goal is not simply to win. It is to secure the right home on terms you can defend later.

DUE DILIGENCE

Investigate the property—and your assumptions

The inspection period is a working window for questions, research and decisions. A general inspection is important, but it is not the entire investigation.

General and specialist inspections

A general inspector may recommend evaluation by roof, HVAC, plumbing, electrical, pool, sewer, structural or other qualified specialists.

Property research

Review permits, additions, utility information, environmental conditions, boundaries and other matters important to your intended use.

Cost and consequence

Separate safety, function and significant expense from routine maintenance and cosmetic preferences. Obtain estimates when scope is unclear.

Your decision

Inspection findings may support proceeding, requesting repairs or credits, accepting conditions, or using another option available under the contract.

> Your inspector explains conditions. I organize the timeline, help frame the decision and explain the contractual path. Specialists advise on their field.

DOCUMENTS + RISK

Review more than the inspection report

The property’s physical condition is only one part of due diligence. Documents and third-party information can materially affect ownership.

Seller disclosures

When provided, review the Seller’s Property Disclosure Statement and related documents carefully. Disclosures do not replace your own inspections or research.

BINSR

In many Arizona resale transactions, inspection-period decisions are communicated through the Buyer’s Inspection Notice and Seller’s Response. We review the language and consequences before submission.

Title and community documents

Review the title commitment, recorded exceptions, association information and rules that may affect parking, leasing, improvements or use.

Insurance and property risk

Obtain insurance guidance early. Claims history, roof condition, pools, solar, flood exposure and other features may affect cost or insurability.

CONTRACT TO CLOSE

Keep every workstream moving

After acceptance, financing, title, appraisal, inspections and closing preparation move at the same time. The transaction needs active coordination.

01 **Open escrow**

Deliver earnest money and requested documents according to the contract.

02 **Complete inspections**

Schedule access, review findings and make inspection-period decisions on time.

03 **Advance the loan**

Respond promptly to underwriting requests and avoid changes that could affect approval.

04 **Review appraisal and title**

Address valuation, title or association questions while options remain.

05 **Verify final figures**

Compare the Closing Disclosure with the Loan Estimate and ask about unexpected changes.

06 **Walk through and close**

Confirm condition, complete signing and wait for funding and recording before receiving keys.

A BETTER EXPERIENCE

The details I do not leave to chance

Good representation combines analysis, communication and steady judgment. You should know what is happening, why it matters and what decision is yours to make.

Before you commit

I explain value, terms, documents and tradeoffs in plain language, then give you room to decide without manufactured urgency.

While you are under contract

I track deadlines, coordinate the parties, surface unanswered questions and keep the next step visible.

When the unexpected happens

My construction and project-management background helps me ask practical questions, organize specialists and keep problems in proportion.

> "Our buying experience in relocating to Arizona could not have been any better. Chris was a true champion for us as clients. More than anything, he has integrity, is honest and trustworthy and really cares about us."

- IRENE & SCOTT DECKER

YOUR NEXT STEP

Start with a conversation.

You do not need to have everything figured out before reaching out.
Tell me a little about your move, and I will personally follow up within one business day.

Christopher Scott

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