



# MAVTEAM BUYER GUIDE

MAVTEAM

[mavrealestate.com](https://mavrealestate.com)



COMPASS



# BEFORE WE GET STARTED, THE BASIC DEFINITIONS

Everything you need to know about the representatives in the home buying process:



A **REALTOR®** is a licensed real estate agent and a member of the **National Association of REALTORS®**, a real estate trade association. **REALTORS®** also belong to their state and local **Association of REALTORS®**.



A **real estate agent** is licensed by the state to represent parties in the transfer of property. Every **REALTOR®** is a real estate agent, but not every real estate agent has the professional designation of a **REALTOR®**.



The **MLS** is a database of properties listed for sale by **REALTORS®** who are members of the local **Association of REALTORS®**. Information on an **MLS** property is available to thousands of **REALTORS®**.



## Listing Agent (Represents the Seller)

A key role of the Listing Agent or Broker is to form a legal relationship with the homeowner to sell the property and place the property in the Multiple Listing Service (MLS).



## Selling Agent (Represents the Buyer – you!)

A key role of the Selling Agent or Broker is to work with you as the Buyer to locate a suitable property and negotiate a successful home purchase.



## Escrow Officer

An unbiased third party that manages terms outlined in the purchase contract. An Escrow Officer also handles funds, title insurance, and signing of loan documents.



## Title Officer

Conducts a presale examination of the property to look for any discrepancies in records or documents that can interfere with the exchange. This third-party review protects both you as the Buyer and Seller.



## Lender

The Lender works with you as the Buyer to arrange financing for the purchase of your home, if necessary.



## Appraiser

Inspects the property and determines the market-based opinion of value of the home.



## Home Inspector

Inspects the property and works directly for you as the Buyer.





# THE HOME BUYING PROCESS

## START

### 1 MEET WITH YOUR REALTORS® (that's us)

- Together, we will identify your ideal home, neighborhood, lifestyle, & budget in a Buyer Consultation
- Hire your REALTORS® (us) & sign Buyer-Broker Exclusive Employment Agreement



### 2 GET PRE-APPROVED

- Contact your Lender for pre-approval
- Run the numbers & set a budget
- Prepare your credit



### 3 VIEW HOMES | GO SHOPPING

- We will set up a specific search of homes within your criteria
- Together, we will attend scheduled property showings
- We will adjust search criteria if needed

### 4 MAKE AN OFFER

- We will research comparable sales in the area & prepare the best offer on your favorite home
- We will negotiate the best terms for you, if counter offers occur



### 5 ACCEPTED OFFER | TIMELINE

- Counter offer negotiations are complete and the offer is accepted by the Seller
- Both parties have signed, and you are under contract



### 6 UNDER CONTRACT

- Contract and earnest money are deposited with the Escrow company
- Escrow is opened and title search is ordered

### 7 INSPECTIONS

- We will schedule an inspection including home, wood, infestation, roof, and pool (if applicable)
- Together, we will review the findings of the inspection and negotiate any appropriate repair requests
- We will review and advise on seller disclosures, title commitment, CCRs, and HOA disclosures Secure homeowners insurance



### 8 LOAN APPROVAL PROCESS

- Your Lender will order an appraisal to ensure the property is worth the loan amount and purchase price you agreed to pay
- Your Lender will help navigate your loan through underwriting
- A loan estimate (LE) is sent to you as the borrower from your Lender



### 9 PRIOR TO CLOSE

- Title company will send "proof of title"
- All necessary documents are signed and sent to your Lender
- Lender sends you as the borrower the final closing documents (CD) – 3 day wait period if hand delivered or electronically signed
- You will schedule the appointment for signing the final documents

### 10 CLOSING

- Together, we will attend the final walkthrough
- Documents are signed by both you as the Buyer & the Seller (you will bring the closing funds)
- Escrow company payoffs and collects any final information
- Documents are recorded at County Recorder
- We will hand over the keys to your new home



# MAV STEP 1 IDENTIFY YOUR REALTOR® PARTNERS

**We are honored** to play an important role in assisting and representing you throughout the process of purchasing your home. Our #1 objective is to protect your interests as a fiduciary and ensure a smooth and successful transaction.

## Skills & Qualities You Can Count on Us For:

**Market Expertise:** We possess in-depth knowledge of the local real estate market, and can provide valuable insights into neighborhoods, property values, and market trends - helping you make informed decisions.

**Property Search:** Based on your criteria and preferences, we conduct a comprehensive search for suitable properties. This includes exploring listings, attending open houses, and leveraging our network to find potential homes.

**Negotiation Skills:** One of the most critical roles of a Buyer's REALTOR® is negotiating on your behalf. We will aim to secure the best possible terms, including price, closing costs, and other conditions. Our ultimate goal is to ensure you get the best possible home at the best possible price.

**Contract Expertise:** Real estate transactions involve complex legal documents. While we are not licensed in law, we are well-versed in the intricacies of the contracts and can explain terms and conditions and will work to protect your interests and ensure that all contractual obligations are met.

**Property Valuation:** By analyzing comparable sales and market conditions, We will help you determine the fair market value of a property. This information is crucial when making an offer and negotiating with the Seller.

**Recommendation of Professionals:** We have a network of professionals, including mortgage brokers, inspectors, lenders, escrow officers, and more. We can recommend reliable and trustworthy individuals to assist in various aspects of the home buying process.

**Guidance Through Inspections:** We will help coordinate and attend property inspections, guiding you through the inspection process, ensuring that any issues are addressed and negotiating repairs or concessions with the Seller when necessary.

**Due Diligence:** We will assist in conducting due diligence on a property, including reviewing property disclosures, zoning regulations, and other relevant information. This ensures that you are well-informed before making a purchase.

**Closing Assistance:** We will work closely with you throughout the closing process, ensuring that all necessary paperwork is in order. This includes coordinating with the title company, escrow officer, and other parties involved to facilitate a smooth closing.

**Post-Purchase Support:** Even after the transaction is complete, we will continue to provide assistance. This could include recommendations for contractors, local services, or information about the community.

**Once we've decided that we're a good fit and want to work together,** you will sign a Buyer-Broker Exclusive Employment Agreement. This establishes our working relationship, and solidifies our commitment to your home buying process.



# MAV YOUR DREAM HOME

## YOUR CURRENT HOME

There are many important factors involved in finding the perfect home. It's hard to remember them all when you are put on the spot! This worksheet is designed to outline your important needs and desires in your new home.



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Describe how you want your future home to feel:



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Describe your future neighborhood:



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## YOUR FUTURE HOME

Square Feet: Min \_\_\_\_\_ Max \_\_\_\_\_

Price Range: \_\_\_\_\_

Style of Home: \_\_\_\_\_

Floor Type: ☐ Wood ☐ Tile ☐ Carpet

# of Stories: \_\_\_\_\_

Home Age: \_\_\_\_\_

# of Bedrooms: \_\_\_\_\_ # of Bathrooms: \_\_\_\_\_

Parking Type/Spaces: \_\_\_\_\_

Roof Type: ☐ Tile ☐ Asphalt

Lot Size: \_\_\_\_\_

Landscape Style: \_\_\_\_\_

Zip Codes: \_\_\_\_\_

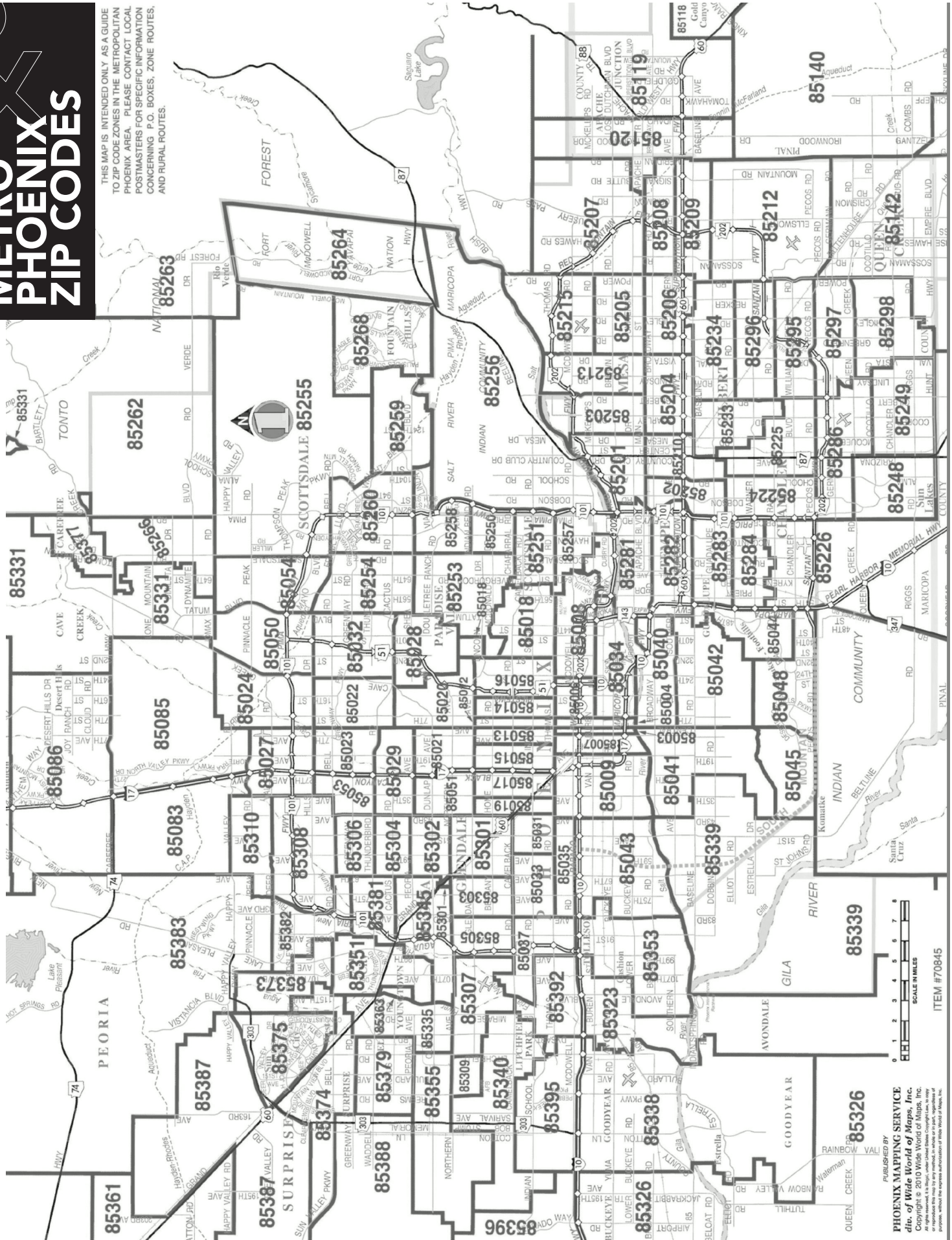
## IMPORTANT FEATURES

- |   |                                       |  |   |
|---|---------------------------------------|--|---|
| <input type="checkbox"/> Formal Living Room | <input type="checkbox"/> Laundry Room | <input type="checkbox"/> Fenced Yard             | <input type="checkbox"/> Vaulted Ceilings |
| <input type="checkbox"/> Formal Dining Room | <input type="checkbox"/> Appliances   | <input type="checkbox"/> Guest House             | <input type="checkbox"/> Fireplace        |
| <input type="checkbox"/> Great Room         | <input type="checkbox"/> Pool         | <input type="checkbox"/> Garage                  | <input type="checkbox"/> Large Closets    |
| <input type="checkbox"/> Family Room        | <input type="checkbox"/> Spa          | <input type="checkbox"/> Extra Parking           | <input type="checkbox"/> Solar            |
| <input type="checkbox"/> Pantry             | <input type="checkbox"/> View         | <input type="checkbox"/> RV / Boat Parking       | <input type="checkbox"/> Extra Storage    |
| <input type="checkbox"/> Breakfast Area     | <input type="checkbox"/> Decks        | <input type="checkbox"/> Alarm / Security System |   |
| <input type="checkbox"/> Other: _____       |                                       |  |   |



# METRO PHOENIX ZIP CODES

THIS MAP IS INTENDED ONLY AS A GUIDE TO ZIP CODE ZONES IN THE METROPOLITAN PHOENIX AREA. PLEASE CONTACT LOCAL POSTMASTERS FOR SPECIFIC INFORMATION CONCERNING P.O. BOXES, ZONE ROUTES, AND RURAL ROUTES.



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## MAV STEP 2 GET PRE-APPROVED

### RUN THE NUMBERS

- & Determine what your most comfortable monthly budget is
- & Get loan officer recommendations from your REALTOR®
- & Understand your financing & pre-qualification options
- & Consider the style of living & the cost of living in the neighborhoods you're interested in
- & Go window shopping – drive around the possible neighborhoods at different times of the day to experience it ahead of time
- & Think about what you value most in your future home



## STEP 3 VIEW HOMES | GO SHOPPING

Now it's time to view homes and envision yourself living there!

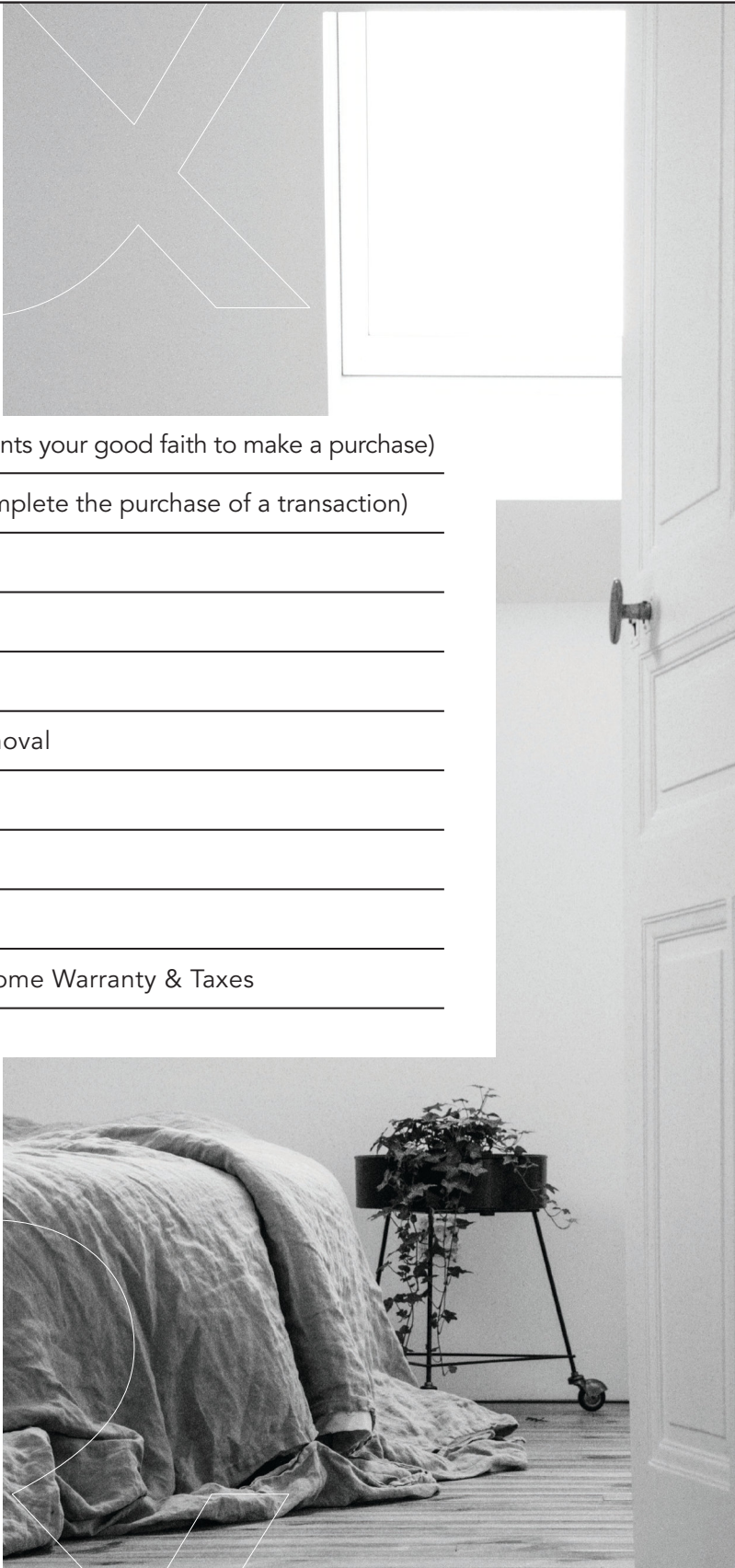




# MAV STEP 4 MAKE AN OFFER

Items to consider based on your home buying goals and objectives, before submitting an offer:



- & Earnest deposit (the money a Buyer deposits that represents your good faith to make a purchase)
- & Down payment (the money a Buyer pays up front to complete the purchase of a transaction)
- & Ideal escrow period and closing date
- & Inspection period
- & Loan program
- & Finance, cash purchase and financial contingency removal
- & Seller Concessions
- & Appraisal
- & Title Company & Escrow Officer
- & Homeowner's Association(HOA) fees(if applicable), Home Warranty & Taxes





# ACCEPTED OFFER | CONTRACT TIMELINE

For your reference:  
important points  
during the purchasing  
contract process.

UNDER CONTRACT	1-5 DAYS	10 DAYS	14 DAYS	18 DAYS	21-27 DAYS	28 DAYS	CLOSED
							
LENDER PROCESS							
	Your loan application is submitted to Lender	Lender orders appraisal and receives results of full-blown credit report	You are to provide all requested information to Lender	Appraisal complete  Lender may request additional information	Lender submits loan package to Underwriting for approval	Loan Approved  Lender documents sent to Escrow	
HOME INSPECTION							
	Arrange for Home Inspection	Home Inspection completed per your request  Start to request completion of home inspection items					
INSURANCE PROCESS							
	Contact Insurance Agent regarding homeowners insurance options for subject property	Contact Insurance Agent to select policies	Follow-up with Insurance Agent to ensure policy will be in effect on date of property possession				
TITLE & ESCROW PROCESS							
	Contract and earnest money received by Escrow  Title Search completed by Title & Escrow  HOA ordered if applicable	Title & Escrow may require additional information from Seller and/or Buyer to clear title requirements  HOA documents due back from HOA company if applicable	Escrow completes and provides title request to Lender if applicable	Escrow prepares documents for closing	Once all requirements are met, title is clear and ready to move to the closing	Finalize Settlement Statement/Final balancing with Lender	
MOVING PROCESS							
	Research and schedule moving company	Pick up moving boxes  Begin packing items not needed in the next 30 days		Begin setting up telephone, cable, etc. at new property address	Change utilities, water, etc. (after loan is approved) effective on date of possession		

\* Every transaction is unique. This is a general timeline of various milestones once you enter escrow.

## CONTRACTUAL RIGHTS



The Arizona Association of REALTORS® (AAR) Residential Resale Real Estate Purchase Contract gives you the right to conduct physical, environmental, and other types of inspections, including tests, surveys, and other studies – of the premises at your expense to determine the value and condition of the premises. You must perform any inspections, test, surveys, etc., and investigate any material matters that are a concern during the inspection period. The Contract also states that you shall provide the Seller, upon request and at no cost to the Seller, copies of all reports concerning the premises when received.

## GENERAL PROFESSIONAL INSPECTION



In a home inspection, a qualified inspector takes an in-depth, unbiased look at the premises: (1) to evaluate the physical condition, i.e., structure, construction, and mechanical systems; (2) to identify items that need to be repaired OR replaced; and (3) to estimate the remaining useful life of the major systems, equipment, and structure. The inspection gives a detailed report on the condition of the structural components, exterior, roofing, plumbing, electrical, heating insulation and ventilation, air conditioning, and interiors.

## ADDITIONAL INSPECTIONS



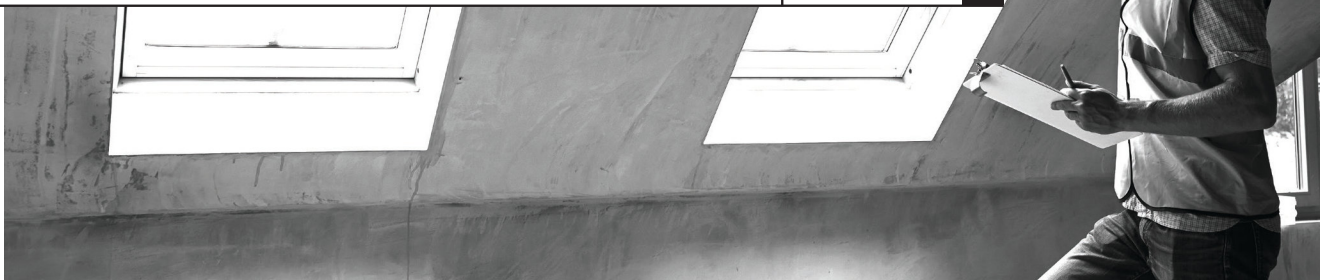
After you've reviewed the findings of your general home inspection, the inspector may recommend a specialized home inspection. Specialized inspections include roofers, plumbers, electricians, pool technicians, HVAC technicians, and more. You may also want to consider:

### HOMEOWNERS INSURANCE

Call the current insurance agent to find out preliminarily what insurance cost and coverage will be, and any additional information like if the home resides in a zone requiring additional coverage, etc.

### HOA

If applicable, work with your REALTORS® to have an understanding of the HOA's reserves and assessments, if the home is in good standing, etc.



## YOU'VE AGREED TO TERMS & CONDITIONS!

As an escrow holder, **Title & Escrow's** duty is to act as the neutral third party. They hold all documents and all funds, pursuant to the purchase contract and escrow instructions, until all terms have been met and the property is in insurable condition. They do not work for the Seller OR for the Buyer; rather, they are employed by ALL parties and act only upon Mutual Written Instruction.

## Opening Escrow

Occurs once we submit a fully executed contract with your earnest money deposit.

Your Escrow Officer reviews the contract, confirms receipt of the earnest money, orders the commitment for title insurance, and prepares the documents required to close escrow (payoffs, HOAs, etc.) All of the documents are double checked by your Escrow Officer.



## WHAT IS

## TITLE INSURANCE

### DEFINITION:

A contract where by the Insurer, for valuable consideration, agrees to indemnify the Insured for a specified amount against loss through defect of title to real estate wherein the latter has an interest either as a purchaser OR otherwise.

### PURPOSE:

Title insurance services are designed to afford real property owners, lenders, and others with interest in real estate, the maximum degree of protection from adverse title claims OR risks. The financial assurance offered by a title insurance policy from the title company is, of course, the primary aspect of title protection. The policy affords protection both in satisfying valid claims against the title as insured and in defraying the expenses incurred in defending such claims.

## The Title Search

Title & Escrow companies work to eliminate risks by performing a search of the public records OR through the title company's plant. The search consists of public records, laws and court decisions pertaining to the property to determine the current recorded ownership, any recorded liens, encumbrances OR any other matters of record which could affect the title to the property. When a title search is complete, the title company issues a commitment for title insurance detailing the current status of title.

# MAV A LITTLE MORE ABOUT **TAKING TITLE**



## Common Ways of Holding Title to Real Property in Arizona

### Community Property

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Community property is a method of co-ownership for married persons only. Arizona is a community property state. This is a statutory presumption that all property acquired by a married couple is community property. Upon death of one of the spouses, the deceased spouse's interest will pass to the surviving spouse by either a will OR intestate succession.

### Community Property with Right of Survivorship

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Community property with right of survivorship is a version of holding title between married persons that vests the title to real property in the surviving spouse when it is expressly declared in the Deed. This vesting has the tax benefits of holding title as "community property" and the probate avoidance features of "survivorship rights".

### Joint Tenants with Right of Survivorship

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Joint tenancy with right of survivorship is a method of co-ownership that gives title to the real property to the last survivor. Title to real property can be acquired by two OR more individuals either married OR unmarried. If a married couple acquires title as joint tenants with right of survivorship, they must specifically accept the joint tenancy to avoid the presumption of community property.

### Tenants in Common

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Tenants in common is a method of co-ownership where parties do not have survivorship rights and each owns a specific undivided interest in the entire title.

### Sole and Separate

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Sole and separate may be a way to take title and is a real property owned by a spouse before marriage OR any acquired after marriage by gift, descent OR specific intent. If a married person acquires title as sole and separate property, their spouse must execute a Disclaimer Deed.

### Corporation

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Corporation may be a way to take title if the corporation is duly formed and in good standing in the state of its incorporation.

### General Partnership

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A general partnership may be a way to take title if duly formed under the laws of the state of the formation of the partnership. A partnership is defined as a voluntary association of two OR more persons as co-owners in a business for profit.

### Limited Partnership

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A limited partnership may be a way to take title and is a partnership formed by two OR more persons under the laws of Arizona OR another state and having one OR more general partners and one OR more limited partners. A certificate of limited partnership must be filed in the Office of the Secretary of State, a certified copy of which must be recorded.

### Trust

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Trust may be a way to take title and is a fiduciary arrangement that allows a third party, or trustee, to hold assets on behalf of a beneficiary or beneficiaries. You must provide the name of the trust, date of the trust, and Trustee names as referenced in your Trust Agreement.

\* This guide is provided as a complimentary resource for real estate consumers. We are not in a position to give legal advice. If you have questions OR would like opinions on which way to hold title that would best benefit you, then you should obtain the assistance of an Attorney OR other qualified professional.



# MAV THE LIFE OF AN ESCROW

1

## OPENING ESCROW

Items needed to open escrow:

- Contact info for Buyer, Seller, Agents & Title Company
- Fully executed Purchase Contract
- Earnest money deposit
- Copy of listing
- New Lender information
- Existing loan payoff information
- HOA Information

2

## PROCESSING ESCROW

- Escrow deposits earnest money funds
- Escrow orders preliminary title report from title department
- Escrow requests payoff OR assumption information, homeowner association information, etc.

3

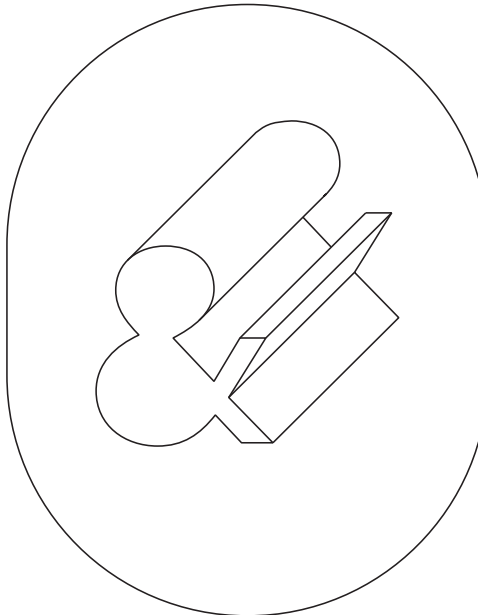
## TITLE EXAMINATION

- Property and parties are researched by the Title Examiner
- Preliminary Title Report is typed and sent to Escrow Officer, Agents, Seller, Buyer and Lender

4

## ESCROW CLOSING PREPARATION

- Preliminary title report received by Escrow Officer and is reviewed for any surprises, i.e. tax liens, judgments, unknown liens of record, discrepancies in legal description, delinquent taxes, access problems, etc.
- Escrow informs Agents if additional information is needed to clear any surprises revealed by the Preliminary Title Report
- Escrow follows-up on receipt of the following if needed, per purchase contract:
  - Termite Report
  - Home Protection Plan (Warranties)
  - Buyer's Hazard Insurance
  - New Loan Package
  - Payoff Information
  - Repair Bills
  - HOA Documents
  - Septic (if Applicable)
- Loan documents are received and the Escrow Officer processes the file to reflect closing and advises Agents of funds that are needed for closing
- Closing appointment times are set for Buyer and Seller with Escrow Officer
- Inform all parties executing documents to bring a valid government issued picture I.D. (drivers license, passport, etc.)
- Inform Buyer to bring in a cashier's check OR wired funds for closing



9

## POLICY ISSUED

- Purchaser receives Owner's Title Insurance Policy from Title & Escrow
- New Lender receives ALTA Loan Policy from Title & Escrow

8

## DISBURSEMENT OF FUNDS

- All disbursements are made in accordance with the settlement statement

7

## RECORDATION

- After Escrow receives all funds needed and have ascertained that conditions are met, original documents are recorded
- Once documents are recorded, Escrow notifies Agents
- Agents will make arrangements for you to receive your keys

6

## LENDERS FUNDS

- After all parties have executed the necessary documents, Escrow returns the loan package to the new Lender for review and funding
- Lender funds the loan and Lenders' check OR wired funds are sent to Escrow for processing

5

## EXECUTION OF DOCUMENTS

- Buyer and Seller meet with Escrow Officer and execute all documents
- Optional hired professional mobile notary upon request

## UTILITIES

(APS) Arizona Public Service 602.371.7171  
OR 1.800.253.9405  
[www.aps.com](http://www.aps.com)  
(SRP) Salt River Project 602.236.8888  
[www.srp.com](http://www.srp.com)

## GAS

Southwest Gas 877.860.6020  
[www.swgas.com](http://www.swgas.com)  
Mesa Gas 480.644.2221

## WATER

Apache Junction 480.982.6030  
Avondale 623.333.2005  
Buckeye 623.386.2196  
Carefree 480.488.9100  
Cave Creek 480.488.6617  
Chandler 480.782.2280  
El Mirage 623.933.1228  
Fountain Hills 480.837.9522  
Gilbert 480.503.6800  
Glendale 623.930.3190  
Global Water 520.568.4452  
Goodyear 623.932.3910  
Guadalupe 480.730.3080  
Litchfield Park 623.935.9367  
Maricopa Dom Water Improv. Dist 520.568.2239  
Mesa 480.644.2221  
Paradise Valley\* (sewer) 480.348.3518  
[www.ci.paradise.valley.az.us/](http://www.ci.paradise.valley.az.us/)  
Paradise Valley water service is through  
a private water company called: EPCOR 1.800.383.0834  
[www.epcor.com](http://www.epcor.com)  
Peoria 623.773.7160  
Phoenix 602.262.6251  
[www.phoenix.gov/residents/](http://www.phoenix.gov/residents/)  
Queen Creek 480.358.3450  
Scottsdale 480.312.3111  
[www.scottsdaleaz.gov/eservices](http://www.scottsdaleaz.gov/eservices)  
Surprise 623.222.7000  
Tempe 480.350.8361

## TELEPHONE

Century Link 1.866.209.3277  
[www.centurylink.com](http://www.centurylink.com)  
Cox 866.961.0155

## CABLE

Cox Communications 623.594.1000 OR  
1.800.683.0084  
[www.cox.com/arizona](http://www.cox.com/arizona)  
Direct TV 1.855.345.7002

\* Paradise Valley also doesn't provide trash service.  
Owner must sign up with PV approved trash  
companies. Visit Town website and click on "How  
do I..." and sign-up for "Garbage Collection" for a  
list of approved collection companies.

## AUTOMOBILE INFORMATION

Emissions Testing 602.771.2300  
Motor Vehicle Division 602.255.0072

## DOG LICENSING

602.506.7387

## POST OFFICES

Valley Wide 1.800.275.8777  
[www.usps.com/](http://www.usps.com/)

## VOTER REGISTRATION

602.506.1511

## THE ARIZONA REPUBLIC

602.444.1000

## RECYCLING AND SOLID WASTE

Solid Waste Mgmt. Dept. 623.974.4791  
OR 480.373.0062  
Waste Management 602.268.2222  
Recycling Assoc. Maricopa. 520.568.9428

## CONSUMER SERVICES

Better Business Bureau 602.264.1721  
AZ Attorney General 602.542.5025  
AZ Registrar of Contractors 602.542.1525

## TRANSPORTATION

Bus Lines —  
Super Shuttle 602.244.9000  
Phoenix Transit 602.253.5000  
Dial.A.Ride 800.775.7295  
Limousine —  
Carey 602.966.1955  
Desert Rose 623.780.0159  
Scottsdale 800.221.5065  
Starlite 800.875.4104  
Vincent 480.348.9990  
Taxi Cab —  
AAA 480.966.8294  
Courier 602.232.2222  
Yellow 602.252.5252

## LIBRARIES

Apache Junction 480.474.8555  
Carefree 480.488.3686  
Cave Creek 480.488.2286  
Chandler 480.782.2814  
El Mirage 602.652.3000  
Fountain Hills 602.652.3000  
Gilbert 602.652.3000  
Glendale 623.930.3530  
Litchfield Park 623.935.5053  
Maricopa 520.316.6960  
Mesa 480.644.3100  
Peoria 623.773.7555

## LIBRARIES (Cont.)

Phoenix 602.262.6372  
Queen Creek 602.652.3000  
Scottsdale 480.312.7323  
Sun City 623.652.3000  
Surprise 602.652.3000  
Tempe 480.350.5555  
Youngtown 623.974.3401

## FIRE DEPARTMENT

Apache Junction 480.982.4440  
Carefree 480.488.0347  
Chandler 480.782.2120  
El Mirage 623.583.7988  
Fountain Hills 480.837.9820  
Gilbert 480.503.6300  
Glendale 623.931.5600  
Goodyear 623.932.2300  
Litchfield Park see Goodyear  
Maricopa 520.568.3333  
Mesa 480.644.2101  
Paradise Valley 480.348.3631  
Peoria 623.773.7279  
Phoenix 602.253.1191  
Queen Creek 480.644.2400  
Scottsdale 480.945.6311  
Sun City 623.974.2321  
Sun City West 623.584.3500  
Surprise 623.222.5000  
Tempe 480.858.7230  
Youngtown 623.974.3665

## POLICE DEPARTMENT

Apache Junction 480.982.8260  
Carefree 480.876.1000  
Chandler 480.782.4130  
El Mirage 623.933.1341  
Fountain Hills 602.876.1869  
Gilbert 480.503.6500  
Glendale 623.930.3000  
Litchfield Park 623.932.1220  
Maricopa 520.568.3673 Dispatch  
520.316.6800 Admin  
Mesa 480.644.2211  
Paradise Valley 480.948.7418  
Peoria 623.773.8311  
Phoenix 602.262.6151  
Queen Creek 602.876.1011  
Scottsdale 480.312.5000  
Sun City 623.972.2555  
Sun City West 623.584.5808  
Surprise 623.222.4000  
Tempe 480.966.6211  
Youngtown 623.974.3665

**Congratulations,  
you're a homeowner!  
We've crossed the  
finish line!**



We recommend that you keep all records pertaining to your home together in a safe place, including all purchase documents, insurance, maintenance and improvements.

## Loan Payments

If you have questions about your loan payments or taxes, contact your mortgage company.

## Home Warranty Repairs

If you have a home warranty policy, call your home warranty company directly for repairs. Have your policy number available when you call.

## Recorded Deeds

Title & Escrow will mail the original deed to you after closing.

## Title Insurance Policy

Title & Escrow will mail your policy to you after closing.

## Property Taxes

You may not receive a tax statement for the current year on the home you buy. However, it is your obligation to make sure the taxes are paid when due. Check with your mortgage company to find out if taxes are included with your payment. For more information on your Maricopa County property taxes, contact:

**Maricopa County Tax Assessor** 602.506.3406

**Maricopa County Treasurer** 602.506.8511

### Post Closing Checklist

- ☐ Give forwarding address to post office
- ☐ Have new address recorded on driver's license and car registration
- ☐ Update charge and credit card accounts
- ☐ Update subscriptions & recurring shipments
- ☐ Let your friends & family know you've moved
- ☐ When is trash day?
- ☐ When is recycling day?
- ☐ Have you updated all utilities that you may need (cable, internet, electric, gas, trash, etc.)?
- ☐ Do you have the mailbox, pool, and any other keys that may be necessary?