YOUR ULTIMATE GUIDE TO

BUYING A HOME

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Choose Your Agent

Selecting the Realtor who will guide you through purchasing a home is one of the most important decisions you'll make. You deserve someone who understands your goals, knows the Tucson market inside and out, and will advocate for your best interests from start to finish.

Strong credentials matter, but so do the qualities you can't measure — consistent communication, dedication, integrity, and a genuine commitment to helping you succeed.

I would be honored to earn your trust and help you navigate this exciting milestone with confidence and clarity.

- Brian Wong

A little about me

I'm Brian Wong, a Tucson Realtor dedicated to making your home buying experience as smooth and enjoyable as possible. Before real estate, I served in law enforcement, which taught me the importance of clear communication, attention to detail, and putting people first — qualities I bring into every real estate transaction.

With a strong background in client-centered service and a deep appreciation for our Southern Arizona community, I approach every step of the process with professionalism, honesty, and steady guidance. Whether you're buying, selling, relocating, or exploring the Tucson market for the first time, I'm here to make your journey simple and stress free.

My goal is to help you reach your real estate goals with confidence while providing the support and clarity you deserve along the way.

What can you expect working with me?

I stay one step ahead

I anticipate hurdles before they appear and look for smart solutions to keep your home search moving smoothly.

I'm *Committed*

I ask questions, listen closely, and take the time to fully understand your goals, your lifestyle, and what "home" means to you.

I'm *Proactive*

Great service means being engaged at every turn — providing updates, preparing you for next steps, and keeping the process on track.

I'm *Personal*

I believe in building real relationships with my clients. Your goals matter, and I'm here to help you achieve them with confidence.

5 STAR RATING

real

Real Broker

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02

A HOME BUYER'S

ROAD MAP

I know that buying a home can be stressful...

Buying a home can feel overwhelming at first, but it doesn't have to be. My goal is to walk you through each step so you always know what's coming next.

Together, we'll go over the entire process, address common questions, and create a plan that fits your goals.

Below is an overview of the major stages you'll experience when purchasing your home:

1 CONSULTATION

- We'll create a plan together
- Tell me your wish list and goals
- What are your wants vs needs

2 PRE-APPROVAL

- Choose a lender
- Complete loan application
- Get Pre-Approved or provide POF

3 HOME SEARCH

- Add to home search list
- Start touring homes
- Open Houses*

4 MAKING AN OFFER

- Make an offer
- Negotiations
- Offer Accepted

5 UNDER CONTRACT

- Home inspections
- Appraisal is performed
- Negotiate repairs

6 CLOSING

- Review & sign necessary documents
- Payments are sent
- Celebrate moving into your new home!

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The Home Buying Process

From Pre-Approvals to the closing table!

Welcome to the start of an exciting chapter. Finding the right home should feel rewarding, not stressful, and I'm here to make the process as clear and smooth as possible. As your Realtor, I'll guide you through every step, from pre-approval to closing day, so you can move forward with confidence.

This guide will walk you through what to expect — from understanding the mortgage process to preparing for showings, navigating inspections, and staying on track through closing. My commitment is to make every stage feel transparent, organized, and tailored to your needs.

Your home journey isn't just about buying a property — it's about moving into the next part of your life with clarity and support, and I'm here to help you get there.

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The Mortgage Process

Let’s talk about financing

One of the first major steps in buying a home is understanding your purchasing power. This starts by speaking with a reputable local lender and getting pre-approved.

A few important notes:

- Pre-approvals typically last 30-90 days
- It’s smart to speak with multiple lenders to compare rates, programs, and fees
- You don’t need a pre-approval letter until you’re truly ready to begin your home search

In the next section, I’ve included key questions you can ask a lender so you fully understand the terms of your loan. Knowing the details upfront helps set you up for long-term success and ensures there are no surprises later.

Lender Questionnaire

NAME: ______________________ **COMPANY:** ______________________

PHONE: ______________________ **EMAIL:** ______________________

What type of loan do you recommend for me and why?

Do I qualify for down payment assistance programs?

What is the interest rate? What is the APR?

Will I pay mortgage insurance?

What will my monthly payment be?

Can I lock in an interest rate? If so for how long? Are there fees associated?

What will my closing costs be? Are they a part of my loan, or will I pay them at closing?

05

Before We jump into..

The home buying process, here are two very important pieces of information.

The NAR Settlement

Recent changes in the real estate industry have created more transparency around how buyers and sellers choose representation and how compensation works. Here's what you need to know when buying a home in today's market:

Buyer Representation Agreement

Before we begin touring homes, we'll review and sign a Buyer Representation Agreement. This document explains how I represent you, how compensation is handled, and what you can expect from me throughout the process.

How much does it cost to work with a Realtor?

Before the NAR Settlement Realtors were typically compensated by the Seller.

Compensation (previously known as commission):
In many situations, the seller still offers compensation to the buyer's agent. If a seller does not provide compensation, we'll discuss the options available so you understand everything clearly before writing an offer. My goal is to avoid surprises and keep the process transparent from start to finish.

No Upfront Fees Required:
There is no retainer fee required to work with me. I want the process to feel simple, accessible, and comfortable as we begin your home search.

You deserve clear guidance and representation you can trust — and I'm here to make sure you feel supported every step of the way.

We will discuss this shortly after the Pre-Qualification process and before looking at homes in person.

06 Consider Wants & Needs

Get clear on non-negotiables

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. Wants are the ones you'd like to have, but you can add or change down the road. *Remember you can't change the lot, the location, or the price you paid.*

NEEDS MIGHT LOOK LIKE

✓ Enough bedrooms for your family
✓ First floor master bedroom
✓ Close proximity to work or school
✓ Yard for children or pets

WANTS MIGHT LOOK LIKE

✓ Specific paint or exterior color
✓ Fenced-in backyard
✓ Specific flooring
✓ Walk-in shower or double vanity

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The Home Search Process

Finding "the one"

Now that you've got your wants vs. needs list in hand, the fun really begins! It's time to start looking at listings online and choosing which houses to see in person. Keep this in mind:

Use the search filters, but don't go crazy. You don't want to restrict your search so tightly that you only have a handful of homes to view.

Add/subtract $10k-$25k to your max price. Sometimes there's wiggle room with negotiations.

Check out the Google street view. Online pictures can be deceiving so a virtual 'walk down the street' will give you a sense of the house and surrounding area.

Jot down the MLS number or address. Send your list to me and I will obtain pertinent info.

The house is "pending"... now what? Don't panic! Pending contracts do fall through occasionally, so keep it on your list.

Look for some time in your calendar to tour the homes on your shortlist. Hold more time than you think you'll need.

Home Search Worksheet

What area(s) are you looking to buy in?

What do you like about this/those area(s)?

How many bedrooms, bathrooms, and preferred square footage? 1 or 2 story?

Do you have children? Pets?

What's your favorite style of home?

What are the top 5 most important things in your future home?

What is a non-negotiable feature or aspect needed your future home?

Anything else we should keep in mind during our search?

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It's Time for Showings!

Get ready for the fun part

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. Below are a few things to keep in mind.

Read over your wants vs. needs list and revisit your budget. Having this fresh on your mind will help you stay objective and focused.

Take pictures and videos to jog your memory later.

Consider the lot, lot size, and location, all of these things cannot be changed.

Look for signs of structural integrity. Water damage, cracks in walls or ceilings, sloping floors, and other potential issues.

Pay attention to noise levels from nearby roads, airports and railways.

Examine the roof for leaks, missing shingles, or other damage. Inspect siding, windows, doors, and the overall exterior condition.

Consider layout & space. Does the property's layout suit your lifestyle? Check room sizes, storage space, and the flow between rooms.

Look past decor & staging. These things will soon be gone!

Consider the potential resale value by checking the historical appreciation rates.

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Writing Your Offer

Let's make it stand out

So you think you've found "the one" and you're ready to put in an offer—one that will be simply irresistible to sellers. Let's talk about making an offer that truly stands out. Below are my tried and tested recommendations.

Include a Pre-Approval letter or proof of funds that shows that you're serious, qualified, and ready to purchase.

Lean on me to guide you on composing an offer that gives you every advantage in landing the home!

Put your best foot—and price—forward. You may only get one shot, so make it count. Lean on me as we use comps as a guide.

Use a friendly tone. Let the sellers know you want their home—and that you'll be easy to work with all the way to closing.

Propose to close quickly. Include contingencies only if you must. If you need to sell your current home before purchasing, disclose it here.

Be open and flexible on repairs. Focus on big ticket items that may be a deal breaker when purchasing a home.

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You're Under Contract

Cue the confetti!

You're well on your way to your new home sweet home. Here's a quick rundown on what happens after you make an offer and your new home is "under contract."

Provide an Earnest Money Deposit – This is a good faith deposit to show your commitment to buying the property. This deposit is typically held in an escrow account until the closing.

Schedule Home Inspection – Depending on the results, you may negotiate with the seller for repairs or credits. Schedule this ASAP!

Order Appraisal – Your lender will initiate this. If the appraisal is lower than the agreed-upon price, negotiations or additional funds may be required.

Finalize the Loan – You'll provide documents and go through underwriting with your lender.

Title Search – A title company will conduct a title search to ensure there are no liens or legal issues with the property's ownership.

Final walk-through – Shortly before the closing date, you'll have the opportunity to do a final walk-through of the property to ensure it's in the agreed-upon condition.

Under Contract Checklist

Send Escrow Deposit
Escrow deposit amount: ____________________
Escrow deposit recipient: ___________________

Be very careful when wiring funds.
Never trust wiring instructions sent via email.

Begin Loan Application
Start your loan application within 5 days from the executed contract date.

During your loan processing, it is VERY IMPORTANT not to make any major job changes, major purchases, or open new credit cards, as any of these activities could alter your qualifications.

Schedule Inspections
The last day to renegotiate or cancel the contract due to issues revealed by the inspections is:______

Obtain Home Insurance
Contact insurance companies for quotes before the end of the inspection period.

Important Dates

EXECUTED CONTRACT DATE

ESCROW DEPOSIT DUE

LOAN APPLICATION DUE

INSPECTION PERIOD ENDS

ESTIMATED CLOSING DAY

HOME ADDRESS	TITLE COMPANY	PURCHASE PRICE	ESCROW DEPOSIT
________________	________________		
________________	________________	________________	________________
________________	________________		

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Inspections & Insurance

Make sure you're covered

The inspection will uncover any issues in the home that would have otherwise been unknown. You will receive a written report of the inspection.

What is the "inspection period"? Inspection periods typically last 10 days. If the results of the report reveal any issues, you may ask the seller to cover the costs, reduce the sale price, or obtain a credit.

The home seems fine, do I really need a home inspection? The home may appear to be in perfect shape, but some of the costliest problems are difficult to spot: leaks, termite damage, foundation issues, poor ventilation, faulty wiring, and drippy appliances.

When should I schedule the inspection? Schedule your inspections immediately after your initial offer is accepted. If we need to negotiate any repairs we can do so before the inspection period ends.

What about home insurance? Once you have a signed contract, start looking for insurance providers. Your lender will typically require evidence of insurance coverage before they approve your mortgage.

Inspections Cheat Sheet

TYPE	DESCRIPTION	AVERAGE COST
GENERAL	The general home inspector's report will cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic and visible insulations; walls, ceilings, floors, windows and doors; the foundation, basement and structural components.	**$300** +
TERMITE	A termite inspection is performed by a licensed technician who inspects the interior and exterior of the home for signs, activity, infestations, and damage from termites. A termite treatment can be done and a termite warranty can be provided.	**$65** +
SEWER SCOPE	A sewer scope inspection involves the use of a specialized camera to inspect the condition of the sewer line that runs from the house to the main sewer line. This inspection provides an in-depth look at the condition of the sewer line and can reveal any issues that may affect the functionality of the sewer system.	**$125** +
HVAC	During an HVAC inspection, a trained technician will examine your entire system, including the furnace, air conditioner, ductwork, and vents. The technician will clean and test all of the components to make sure they are working properly and check for any signs of wear or damage.	**$85** +
POOL	A pool inspection typically involves assessing the pool's structure, equipment, water quality, safety features, and overall maintenance.	**$125** +

The above list are the most common inspections. Other inspections available upon the needs of the home which we can discuss.

Home Insurance Cheat Sheet

INSURANCE TYPE	DESCRIPTION
HOMEOWNERS	The standard homeowners insurance covers financial protection against loss due to disasters, theft and accidents.
HAZARD	Hazard insurance protects against damage caused by fires, severe storms, hail/sleet, or other natural events.
FLOOD	Flood insurance protects against damage caused by a flood.
WINDSTORM	Wind insurance protects against damage caused by tornadoes, hurricanes, or gales.

If you have car insurance, contact your insurance agent about bundling your home and car insurance.

Pre-Closing Checklist

BRAVO! HERE'S WHAT YOU'VE COMPLETED SO FAR:

- ✗ **Under contract**
- ✗ **Inspections**
- ✗ **Obtain home insurance**

THE CLOSING TABLE IS NEAR! HERE'S WHAT'S NEXT:

Order Appraisal

An appraisal is an estimate of the value of the property by a licensed professional appraiser. Once problems are resolved from inspection, the lender will order an appraisal and paid for by you. The appraisal verifies the value of the property for the lender and to protect you from overpaying.

The contract is contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back low, it's back to negotiations!

Obtain Mortgage

You have 5 days from the date of contract execution to begin the mortgage loan application. During the 30-45 days before closing, your lender will be finalizing the loan.

Conduct Survey

Unless a recent survey of the property exists, a recent one will be requested. The survey is a sketch showing a map of the property lines and boundaries and reveals if there are any encroachments on the property. The survey is ordered by the title company and paid for by the buyer as part of the closing costs.

TIP

It is very important NOT to make any major job changes, purchases, or open new credit cards, as any of these activities could alter your qualifications for a loan.

Title Search

The title company will conduct a title search to ensure the property is legitimate and that there are no outstanding mortgage liens, judgments, easements, leases, unpaid taxes, or other restrictions that would impact your ownership.

Once the title is found to be valid, the title company will issue a title insurance policy which protects lenders or owners against claims or legal fees that may arise over ownership of the property. This will be included in closing costs.

Clear to Close

The magic words! This phrase means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.

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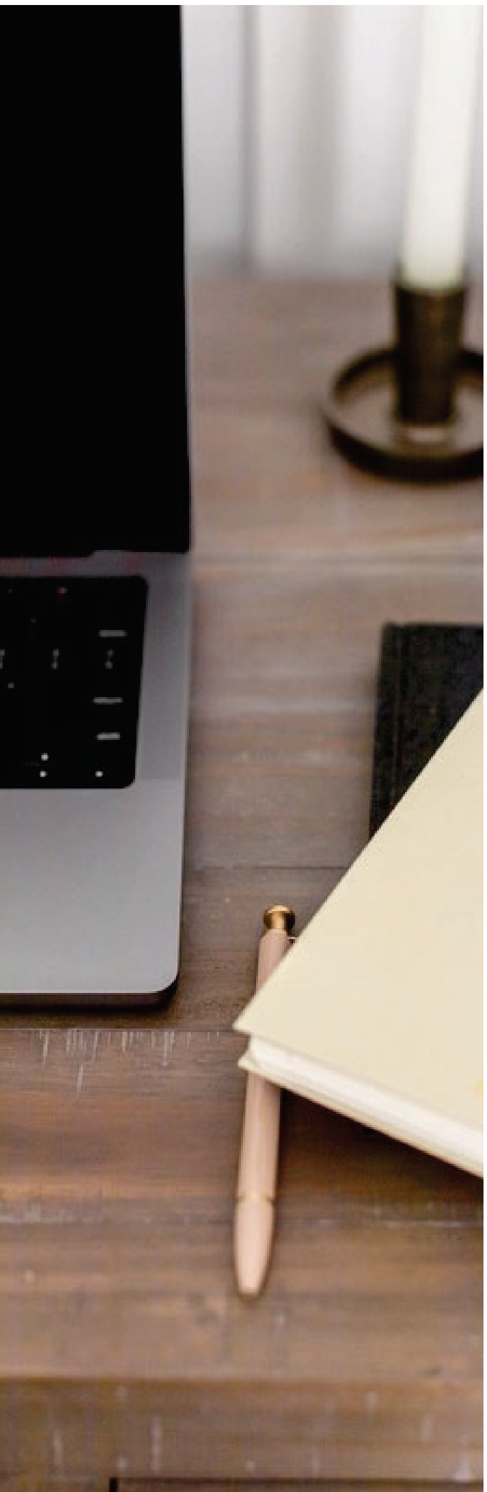
It's Closing Time!



Alexa: play 'My House' by Flo Rida

You've received the magic phrase "clear-to-close" and we've scheduled our closing day. Here's what to expect from the closing process:

First, schedule the final walk-through to confirm the seller made the repairs that were agreed upon. The walk through also ensures no new problems have occurred while under contract. We will typically schedule the walk through right before closing.

What happens at closing day? Sign all necessary documents, pay remaining closing costs and the down payment. The title is officially transferred to you, and keys are exchanged.

What should I bring? A photo ID and a cashier's check to pay any closing costs. Title will share any other documents specific to your situation. Be prepared for A LOT of paperwork.

Funding and Recording - Once all documents are signed and funds are transferred, the transaction is recorded with the county. This officially transfers ownership from the seller to you.

Get a hold of those keys and celebrate!
We made it to the finish line!

PART TWO

Moving Checklist

Make a seamless and stress-free
move with the help of this checklist.

4-6 WEEKS BEFORE MOVING

- [ ] Declutter, discard & donate
- [ ] Collect quotes from moving companies
- [ ] Locate schools, healthcare providers in your new location
- [ ] Secure off-site storage if needed
- [ ] Choose a mover and sign contract
- [ ] 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 MOVING

Notify the following about your change of address:

- [ ] Banks + Post Office
- [ ] Credit Card Companies
- [ ] Insurance Companies

Notify utility companies of date to discontinue or transfer service

- [ ] Electric
- [ ] Gas
- [ ] Water
- [ ] Internet
- [ ] Trash
- [ ] TV

2-3 WEEKS BEFORE MOVING

- [ ] Notify DMV of new address
- [ ] Discontinue additional home services (housekeeper, gardener/lawn service)
- [ ] Start using up things you can't move, such as perishables
- [ ] Close/open bank accounts
- [ ] Arrange for child and pet care on moving day
- [ ] Notify HOA about upcoming move, reserve elevator usage

1 WEEK BEFORE MOVING

- [ ] Confirm final arrangements
- [ ] Arrange transportation for your pets and plants
- [ ] Review your moving-day plan with moving company
- [ ] Take a picture in your home
- [ ] Pack an essentials box for quick access at new home
- [ ] Label moving boxes with the contents inside