

# HOME BUYER'S GUIDE



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real  
Real Broker



# Our Mission

We keep things simple: we are here to help you buy a home with confidence. After 1,500+ successful transactions, we've learned how to make the process feel clear and calm.

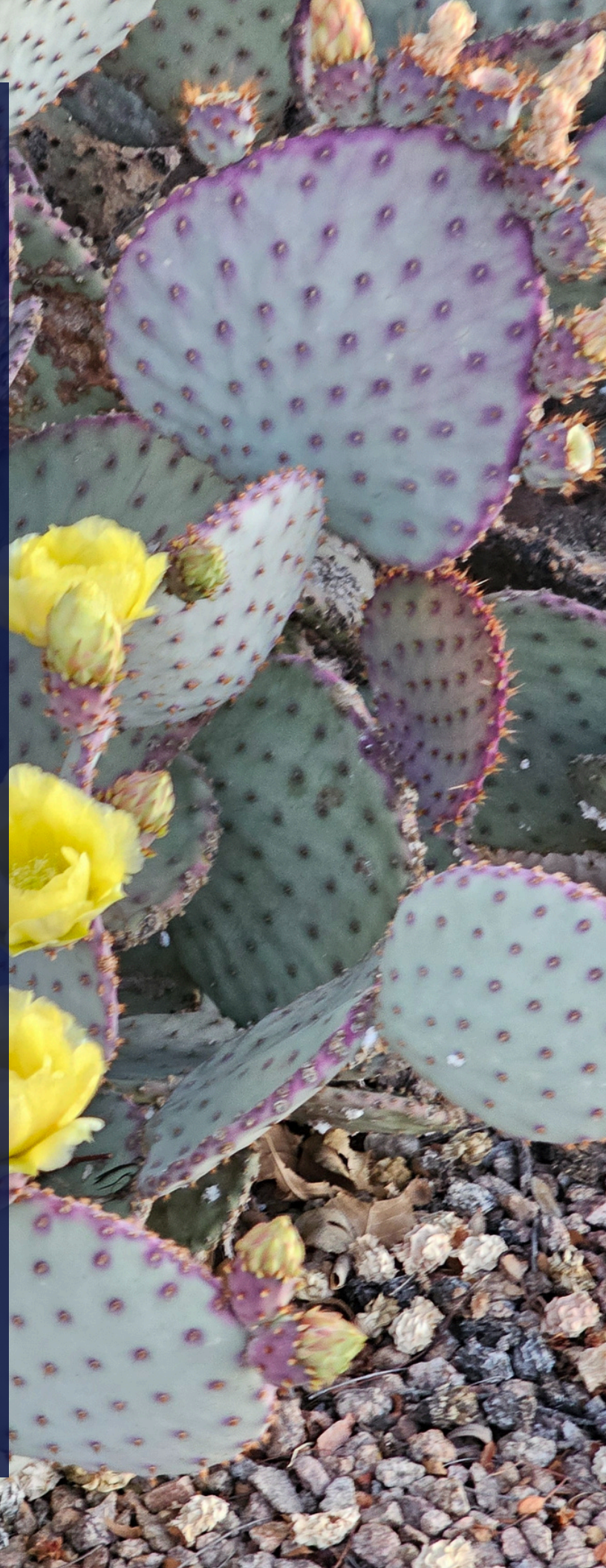
We're professional, consistent, and all-in for you. Over the years, we've built a step-by-step approach that answers your questions, eases worries, and keeps you moving forward. Starting is often easier than you think and we'll be with you the entire way.

This Home Buyer Guide is your go-to resource. It lays out what to expect and how to prepare.

As Community Market Leaders, serving people is our passion. Need clarity? Have a question? Reach out anytime. We're honored to be by your side on the way to your new home.

**KIM WILLIAMSON**  
**REALTOR<sup>®</sup>**

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# MEET

## KIM WILLIAMSON

### REALTOR<sup>®</sup>



**KIM** Graduated from Farmington, NM High School. I competed in basketball, track, softball, and rodeo. In high school I qualified for the National Finals Rodeo my freshman, sophomore, junior, and senior years.

I earned a Bachelor's Degree in Business Operations with a minor in Accounting from DeVry University. I worked for three major logistics companies before starting a delivery business, which I built and grew to be one of the largest minority own companies in Arizona. In turn, when I SOLD the business, it produced a very hefty profit.

My love for horses and rodeo will always be in my heart. After selling my company, I started training horses full time and rodeoing again. In the process of my new career, I also earned my Real Estate License. My western lifestyle went hand-and-hand with my knowledge of Real Estate. There is a true need for an experienced real estate agent that understands land and horse properties as well as residential tract homes.

With that being said, I was able to win 8 World Championships in the Women's Pro Rodeo Association Roping Division. I broke numerous arena records and become one of the elite cowgirls in the world. I hosted 20-30 roping schools across the world annually. As for my Real Estate career, it soared as well, being ranked in the top 200 Top Producing agents out of 90,000 in the State of Arizona. I absolutely love helping others and I constantly strive to improve myself with coaching and mentorship as well as giving back to the community.

**KNOWLEGDE IS POWER.**

**"Do what you love and love what you do." ~ Kim**

# IT'S TIME TO BUY A HOME.

Your 'why' matters—let's build your home search around it.

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Buying a home is an exciting milestone, and while it can feel overwhelming, my team is here to guide you and make the process as smooth as possible. As the Community Market Leader, we put you first—backed by experience, innovative tools and technology, and a commitment to serving you with integrity.

## Defining Your Goals

Before we begin the search, it's important to know your "why." What's motivating you to buy right now?

- Do you need to sell your current home?
- Are you looking to upgrade or downsize?
- Is a new job prompting relocation?
- Do you want to be closer to family?
- Are you searching for a better school district or neighborhood?

When we understand your goals and objectives, we can tailor the process to better serve you.

## Tips for Your Home Search

- **Take Notes:** Write down what you do and don't like about each home. Honest feedback helps us refine your search quickly.
- **Be Upfront:** If you don't like the layout or overall feel of a home, let us know. You won't hurt our feelings—your honesty saves time and helps us focus on what really matters to you.
- **Bring Tools:** Carry a tape measure for room dimensions and take photos on your phone to help you compare homes later.



# EXPECTATIONS

What to expect along the way.

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## Initial Presentation

We will discuss your goals and how we can help you achieve them. We love meeting in person, and we also have virtual options.

## Mortgage Pre-Approval

This will give you an essential tool you need to make an offer once you find the right home.

## Instant home E-Alerts

We will create an account for you which will give you priority notification of homes that match what you're looking for as soon as they become available.

## Showings

Working around your schedule, we will make appointments at the homes you have chosen to see.

## Drafting an offer

Once you've found the right home, we'll help you craft an offer. The listing price is just a starting point, and with our market knowledge, we'll guide you in making the most competitive offer—whether below, at, or above asking price.

## Negotiation

We will fight for every penny as though it was our money. Once we've submitted the offer, we wait. We may get a simple yes, but you should also be open to the possibility of it not working out.

## Managing Details

We take care of the details so you don't have to. Once your offer is accepted, our Transaction Coordinator will guide you through the next steps until closing day.

## Closing

Closing happens once the Deed is recorded. You will then receive keys and will officially be a homeowner!

## After Closing

We pride ourselves on maintaining life-long relationships and continuing to bring value to you.

# IMPORTANT FINANCING INFORMATION

Before you start touring homes, make sure your financial house is in order:

- Check your credit score. – knowing where you stand helps you plan.
- Review your credit report. Visit [www.myFICO.com](http://www.myFICO.com) for a free annual report and correct any errors.

## FINDING A LENDER

Not every lender is the right fit. Ask these questions before choosing:

- Is the lender local & do they have solid reviews?
- What's their turnaround time?
- Which loan programs do they offer or specialize in?
- What fees are involved?

We also have preferred lenders and can provide a list upon request.

## BASIC DOCUMENTS YOU'LL NEED

(More may be required depending on your situation.)

- Last 2 pay stubs
- Last 2 bank statements (all pages)
- Last 2 years tax returns\*
- Last 2 years W2s and/or 1099s
- Driver's license

\*May not always be required.

## PAYMENT VS. PURCHASE PRICE

While the purchase price matters, your monthly payment is what you'll live with. Work with your lender to find a payment you're comfortable with.

## PRE-QUALIFIED VS. PRE-APPROVED

- Pre-Qualified – An informal estimate that you might qualify; no commitment.
- Pre-Approved – A written approval from a lender for a set loan amount. Gives you stronger negotiating power.



## CREDIT SCORES PLAY A HUGE ROLE IN THE LOAN QUALIFICATION PROCESS.

Increase your chances of success by following these guidelines:



### **DON'T OPEN NEW CREDIT**

If you're applying for a mortgage, having too much available credit can actually lower your score. You'll want to speak to a professional, but it's best to avoid opening new credit cards when applying for a mortgage.

### **AVOID ANY BIG PURCHASES**

Although you might be tempted to order new furniture, appliances and decor for your future home, you'll want to avoid making any big purchases until you close on the property.

### **PAY CREDIT CARDS ON TIME**

In order to secure a loan, you need to be sure to make monthly payments to your credit cards on time and at least pay the minimum amount due each month.

## ***Preparing Your Finances :: How much can you afford?***

Don't overextend yourself – you should aim to be as realistic as possible about your budget before falling in love with a home you can't afford. A good rule of thumb is to keep your housing costs (mortgage, insurance, etc.) to 30% of your income. However, most professionals will even suggest aiming for 25%. A mortgage lender will help you determine exactly what you can afford and, therefore, which houses you should be considering.

### **DEVELOP A BUDGET**

Use receipts and your banking transactions to create a budget that reflects your actual habits over the last several months. This approach will better factor in unexpected expenses alongside more predictable costs such as utility bills & groceries. You'll probably spot new ways to save!

### **SAVE FOR A DOWN PAYMENT**

Designate a certain amount of money to put away in your savings account each month. Although it's possible to get a mortgage with less than 5% down, you can usually get a better rate if you put down more. Aim for 20% of the purchase price.

### **KEEP YOUR JOB**

Having a 2 year work history and maintaining your employment through the loan process will have a positive effect on your loan outcome.

### **ESTABLISH A GOOD CREDIT HISTORY**

Make your payments on time. Get a copy of your credit report, which includes a history of your credit, bad debts, and late payments. Ensure that it is accurate and correct any errors immediately.

# CONGRATULATIONS

## WE ARE UNDER CONTRACT

You're under contract! Within 2 days, our **Transaction Coordinator, Maria,** will email you an introduction and let you know the next steps.

### *Step One*

#### **UNDER CONTRACT**

Your contract is accepted!! We are excited to begin this journey with you!

### *Step Two*

#### **EARNEST MONEY DUE**

Earnest Money is due once your offer is accepted and escrow opens. You can provide a check, cashier's check or wire funds.

### *Step Three*

#### **SELLER'S DISCLOSURES DUE**

The seller is contractually obligated to disclose all material facts (such as leaks, insurance claims, major renovations/repairs, etc).

### *Step Four*

#### **INSPECTION PERIOD ENDS**

You have 10 days (unless otherwise negotiated) to complete inspections, request repairs, or withdraw while keeping your deposit.

### *Step Six*

#### **CLOSING DISCLOSURE SENT**

The initial Closing Disclosure will be sent to you from your lender at least 3 days prior to closing.

### *Step Seven*

#### **FINAL WALKTHROUGH**

The initial Closing Disclosure will be sent to you from your lender at least 3 days prior to closing.

### *Step Eight*

#### **CLOSING DAY**

Loan documents will be signed at the title company and sent back to the lender. Once approved & funded by the lender, the title company will record your deed. You will receive keys and become the owner of your new home!

*Closings typically take 30–60 days, though timelines may shift.*

*We'll guide you through each step and work diligently to keep things on schedule.*

# MEET MY TRANSACTION COORDINATOR

**MARIA**



Hi, I'm Maria Wilhalme. I am Kim's Transaction Coordinator. I started my real estate journey in 2005, earning my real estate license, followed by Broker and Mortgage Loan Origination licenses. With nearly 20 years of experience, I've navigated the market's ups and downs, including the 2006 crash. I specialized in short sale negotiations to help families and agents during that time.

In 2013, I became an Escrow Officer at a local title company, adding another layer of expertise while continuing my real estate career. By 2016, I returned to full-time sales, using my Broker's license to mentor and educate new agents. Since 2020, I've found my true passion in transaction management, leveraging my extensive experience to support other agents.

A proud Jersey girl, I've lived in the East Valley for over 30 years with my husband, enjoying life with our three children and seven grandchildren. Outside of work, I'm an avid marathon runner, having completed over forty half marathons and four full marathons! Looking forward to working with you.

# BUYING A HOME

What does it cost?

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## Earnest Money Deposit

DUE WITHIN 3 DAYS OF CONTRACT ACCEPTANCE

The Earnest Money Deposit (EMD) is typically 1–3% of the purchase price in our market. It can be paid by wire transfer (fees may apply), cashier's check, or personal check. This deposit is applied toward your down payment—it's not an extra fee.

## Down Payment

DUE AT CLOSING

The required down payment depends on the type of loan you choose. FHA loans typically require a minimum of 3.5%, while conventional loans may range from 3% to 20%. Your lender can explain the options available and help determine what works best for you.

## Home Inspection

DUE AT TIME OF INSPECTION

We strongly recommend a professional home inspection since the true condition of a home isn't always visible from the outside. Costs vary by inspector and depend on factors such as the size of the home or the presence of a pool. Inspections typically range from \$300–\$500 and are paid directly to the inspector by cash or check. This is an additional fee.

## Appraisal

DUE AT TIME APPRAISAL IS ORDERED

An appraisal is required by the lender to confirm the home's value matches the loan amount. Costs vary depending on the appraiser and property size, typically ranging from \$400–\$1,000. Some lenders may require this fee to be paid upfront.

## Closing Costs

DUE AT SIGNING

Closing costs cover fees for lender services, title work, and other expenses required to finalize the purchase. These typically range from 2–5% of the purchase price. We'll break down the details of these fees on the next page.

### IMPORTANT!!!

You will pay for a home inspection report and an appraisal report (if financing), which is nonrefundable (approximately \$1,000), if these services are completed, regardless of whether you end up buying the home.

# WHAT'S INCLUDED IN THE CLOSING COSTS?

Closing costs are lender and third-party fees due at escrow, usually totaling 2–5% of the sale price. They may include:

## ESCROW FEES

Paid to the escrow firm for their services

## LENDER FEES

This can include everything from underwriting to loan discount points, which can be purchased to lower your interest rate.

## HOMEOWNERS INSURANCE

Required by most lenders, you will typically pay your premium for one year

## PRIVATE MORTGAGE INSURANCE

Typically required if your down payment is less than 20%

## TITLE INSURANCE

This is a one-time fee, required by your lender to protect their interest against potential claims against the property after closing that could jeopardize their loan.

## PROPERTY TAXES

You will typically pay six months of county property taxes up front.

## RECORDING FEES

Paid to the county to record your deed in public records.

## HOME WARRANTY

If this is not provided by the seller, you may choose to purchase one.

## HOMEOWNERS ASSOCIATION DUES AND TRANSFER FEES

If your home has a homeowner's association, you will pay 1 – 6 month's dues upfront at closing. There may also be a transfer fee, and responsibility would be determined during contract negotiations.

**\*Please check with your lender for the full scope of what your actual closing costs will be.**

# PRIOR TO CLOSING

What to expect.

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So you have the keys to your amazing new home! Congratulations! Time to move all the boxes and start the amazing experience of homeownership. You've got a lot on your plate, so we want to highlight some important tasks that are necessary for a smooth, comfortable transition.

## **Change Over Utilities**

Although this is on the 'After Closing Checklist', we recommend that you call the utility companies **AT LEAST 2 WEEKS BEFORE CLOSING** to schedule the transfer of service into your name and start service the day of closing.

- GAS
- ELECTRIC
- INTERNET
- WATER
- TRASH

## **Update Change of Address at Post Office**

This can either be done at the local post office, or by visiting the link: <https://moversguide.usps.com/mgo/disclaimer>. Please note there is a small processing fee with the online option.

## **Update Change of Address With Your Bank**

This can be done at your local bank, online, or by making a phone call.

## **Confirm Movers**

Touch base with your movers to confirm day/time. Remember, you will receive your keys after the title company has recorded your deed.

## **Confirm Signing Appointment**

Reach out to the Title Company to confirm your appointment day/time and the amount of your closing funds.

# FINAL WALKTHROUGH

Once the underwriting of your loan is complete, and the lender approves your loan, they will give a Clear to Close. Typically, within 72 business hours after you receive a Clear to Close, you can sign your loan documents at the title company. Each title company closes differently, so they will provide us instructions on what they'll need for you to close. A few days prior to closing, we will do a final walkthrough of the home with you.

This is to make sure the home is left as per the contract. You want to verify all the appliances that are supposed to remain have been left in the home, all personal property has been removed, the home is clean, and no damage was done to the home.

## FINAL WALKTHROUGH

- Check appliances
- Run water for possible leaks
- Flush all toilets
- Run garbage disposal
- Open & close garage doors

## SIGNING DAY IS HERE!

### WHAT TO BRING TO THE SIGNING

- Valid government issued photo ID | Driver's License, Passport or Military ID
- Verification of Wire Transfer or Certified Check for down payment and closing costs (no personal checks)
- All who are named on the loan documents will be required to sign

**You'll get the keys to your new home once the deed has been recorded by the title company.**

# HOME BUYER FREQUENTLY ASKED QUESTIONS

## **Does the down payment include closing costs?**

No. The closing costs are paid to the title company at signing. The down payment is paid to the lender at closing and figured into the total cost.

## **Does the earnest money I paid come off the purchase price of the home?**

Earnest Money paid will come off of the final cost at closing. Your lender will figure that amount for you.

## **How long does it take to close a home once an offer is accepted?**

Typically, it will take 30-60 days to close, depending upon the type of loan you have, the time it takes for an inspection and appraisal.

## **Who orders the appraisal?**

Typically, your lender will order the appraisal. If the circumstances change, the lender will let us know so that we can make sure it is completed in a timely manner.



**REAL STORIES. REAL  
PEOPLE. REAL RESULTS.**



Kim and her team are absolutely wonderful to work with! She braved rattlesnakes and helped us work out a couple of complicated transactions. We never had to wonder where we were in the process. She communicated with us quickly and as often as needed. Can't say enough great things about Kim and her team. She is the best!

~Jenni James



Kim helped us move cross country. Kim moved as fast as we needed her to and answered questions along the way. Kim and Arizona have been good to us.

~Clausen Family



Kim was amazing to work with. I couldn't imagine using anyone else. Her knowledge with horse properties & rural living is second to none. She fights for her clients. I definitely recommend Kim!

~Jacey Reuther



**KIM WILLIAMSON,  
REALTOR®  
480.206.1500**



# TIME TO PACK: YOUR MOVING CHECKLIST

## NUMBER 1

Update your mailing address at [USPS.com](https://usps.com) or fill out a change-of-address form at your local post office.

## NUMBER 2

Change address with important service providers (i.e. banks, credit companies, insurance, subscriptions, etc).

## NUMBER 3

Create a list of people who will need your new address, either formally or simply by emailing those who should be informed.

## NUMBER 4

Contact utility companies and make sure they're aware of your move date, and arrange for service at your new home.

## NUMBER 5

Ensure you have insurance coverage for any of the items your moving company won't be transporting for you.

## NUMBER 6

Clean out small appliances. This will make them easier to pack, move, and plug in at your new place.

## NUMBER 7

Get rid of items. Donate or dispose of unwanted items. Less stuff saves time packing and unpacking.

## NUMBER 8

Pack an "Open First" box. Include items you'll need most (i.e. toilet paper, soap, trash bags, chargers, box cutters, water)



REAL  
REAL BROKER



**READY TO BUY?**

REACH OUT TODAY



*"When you do what you love,  
people love what you do."*



**KIM WILLIAMSON,  
REALTOR<sup>®</sup>**

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