

# The Home Buying Guide



COMPASS

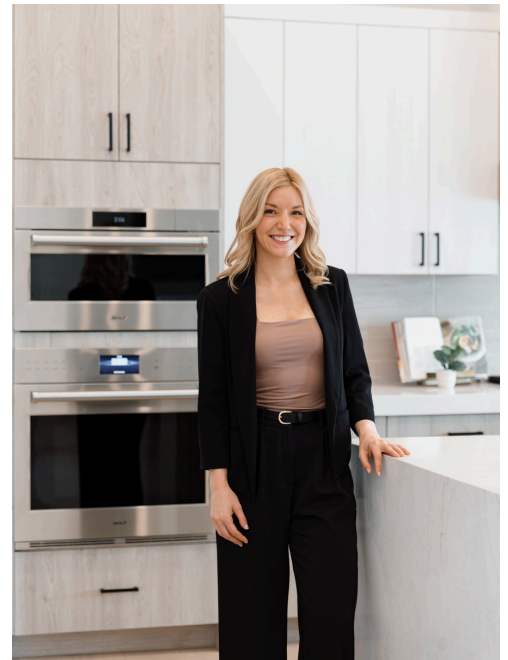


# Meet Sara

Hi, I'm Sara Dietz, a Realtor based in Phoenix and Scottsdale. I help people navigate buying and selling homes with a clear plan and a steady approach.

Real estate can feel like a lot, so my focus is keeping things straightforward, helping you understand your options, and making sure you feel confident in the decisions you're making.

When we work together, I'll guide you through the process, handle the details, and make sure nothing gets missed along the way.



## The Numbers

**Top 2% in Arizona** - Out of over 50,000 licensed agents, I'm proud to be ranked in the top 2%, a result of client referrals, repeat business, and drive.

**Three Time Scottsdale Realtors 40 Under 40 Recipient** - 2024, 2025, 2026

**2025 Top Producer - Phoenix Magazine** - A title that reflects not just sales volume, but the relationships and reputation built behind the scenes.

**Top 10 Most Trusted Agent - Apple News** - Selected for consistency, ethics, and results because trust is the foundation of every successful transaction.

## The Promise

My promise to you is honest guidance, clear communication, and a process that feels as smooth and stress-free as possible. Buying a home is a big deal and you deserve someone who treats it that way. I'm here to help you feel confident in your decisions, stay ahead of what's next, and make sure no detail gets missed.

From search to closing, you'll always know what's happening and why. I care deeply about my clients and the relationships we build. You can count on me to show up, advocate for you, and make this experience one worth remembering.

# The Weekly Plan

Buying a home is a big deal and I treat it like one. Here's a look at how I strategically work behind the scenes each week to keep your search moving forward.

## Mondays – MLS deep dive

I kick off the week by combing through MLS listings, coming-soons, and agent networks to spot anything new or overlooked. It's where I get strategic and look for hidden opportunities that might just be the perfect fit in disguise.

## Wednesdays – Off-Market Hunt

Midweek, I tap into my personal network, connect with local agents, and dig into off-market options. These are the exclusive properties you won't find online and where your dream home might be hiding.

## Friday – Weekend Prep

Fridays are all about preparation. I organize showings, follow up on leads, and make sure you're fully equipped with the latest listings and insights before the weekend rush.

## Daily – Always Working For You

Every day, I'm checking market activity, following up with agents, and looking for the perfect match so when the right home comes up, you're the first to know.

# The Home Buying Process

## PRE-QUALIFY

If using financing to purchase, get pre-qualified with lender



02



01

## BUYER APPOINTMENT

Meet to discuss goals, timeline, needs and wants



03

## START SEARCHING

I will get your search set up and the hunt begins!

## CONTRACT ACCEPTANCE & EARNEST MONEY

Once we have an accepted offer I will open escrow and send your lender the purchase contract. Earnest money is due now.



05

04



## NEGOTIATE OFFER

Once we find the "one" we will negotiate an offer



06

## INSPECTIONS

I will coordinate inspections and negotiate repairs throughout the inspection period.

# The Home Buying Process

## FINALIZE FINANCING

Work on getting your lender all necessary docs, picking out insurance and locking rate



08



07

## ORDER APPRAISAL

After we've negotiated repairs appraisal will be ordered



09

## FINAL WALK THROUGH

We'll do a final walkthrough to confirm repairs are complete and the home is in the same condition as agreed.

## FUNDING AND CLOSING

Your lender will fund and title will release to record once they're ready



11

10



## SIGNING

Once loan documents are to title we will coordinate signing



12

## KEYS

Once we've recorded the property is yours and I will deliver keys to you!

# The Fees

## Down Payment

The required down payment varies depending on the type of loan. For conventional loans, the down payment is typically 3% to 20%, while FHA loans require as little as 3.5%, VA and USDA loans often require no down payment.

## Earnest Money

Earnest money is a good-faith deposit – typically 1% of the purchase price – held in escrow and applied toward your down payment at closing, and is fully refundable as long as you cancel within your contingency periods.

## Lender and Title Fees

Usually 2% to 5% of the loan amount and may include:

Loan Origination Fees: Charged by the lender for processing your loan.

Title Insurance: Protects against issues with the property's title, around \$500 to \$1,000.

Recording Fees: Charged by the county for recording the home purchase, generally \$100 to \$250.

## Inspection Fee

Typical property inspections range from \$400 - \$1000 and are dependent on size of property, age of home and inspections done. Typically we see standard inspections, termite inspections, sewer scopes and pool/spa.

## Appraisal Fee

The cost of a home appraisal typically ranges from \$300 to \$600, depending on factors such as the property's size, location, and complexity. In some cases, more extensive properties or those in rural areas may incur higher appraisal fees.

## Realtor Fees

Representation fees vary by agent and transaction. In most cases, I'll negotiate for the seller to cover my fee entirely, meaning no out-of-pocket cost to you. If the seller is unwilling to cover it, the amount owed will be outlined in our Buyer-Broker Agreement before we ever start searching.

# The Agreement

## Buyers Agent Fee

Before touring homes, we'll sign a Buyer-Broker Agreement outlining my role and fee structure. Don't let this stress you out, here's how it typically works and what to expect.

## Seller Compensation Options

### Seller Covers the Fee

In most cases, the seller offers a buyer's agent fee directly in their listing. If that amount matches our agreement, nothing further is required and there is no out-of-pocket cost to you as the buyer.

### Seller Offers No Fee

If a seller doesn't offer a fee, I'll negotiate for them to cover it as part of your offer. If the seller is unwilling to pay, the fee would then be due from you but I'll always be upfront with you about this before we move forward on any home.

### Seller is Open to Negotiating

Some sellers list without a set amount but are open to discussing compensation as part of the offer negotiation. This is common and something I handle on your behalf.

## The Bottom Line

My goal is always to get my fee covered by the seller so there is no added cost to you. You'll always know exactly where things stand before any decisions are made with no surprises.

# The Next Steps



# The Contingencies

01.

## **INSPECTION PERIOD**

The inspection period is a buyer's opportunity to thoroughly assess the property's condition, typically lasting 7-10 days. During this time, the buyer can negotiate repairs, request concessions, or even cancel the contract if significant issues are uncovered

02.

## **APPRAISAL**

The appraisal is a professional evaluation of the property's market value, typically required by the buyer's lender to ensure the home is worth the agreed-upon price. If the appraisal comes in lower than expected, it may lead to renegotiation of the price or terms of the sale.

03.

## **DISCLOSURE**

The seller legally needs to disclose material facts about the property. Upon receipt of their disclosures you have an opportunity to back out of the transaction. If any changes to the property occur the seller will need to re disclose.

04.

## **LOAN**

A loan contingency protects the buyer by making the purchase dependent on securing financing from a lender within a specified timeframe. If the buyer is unable to obtain a loan, the contingency allows them to cancel the contract without penalty and recover their earnest money.

# The Documents

## **WE WILL NEED SIGNED PRIOR TO LOOKING AT HOMES**

In Arizona, there are a few key documents we'll need to review and sign before viewing properties. These ensure transparency, compliance with state laws, and protection for both you and me throughout your home search and purchase.

**Buyer-Broker Employment Agreement** - This agreement confirms that I'll be representing you as your agent throughout your home search and purchase. It outlines my fiduciary duties to you, defines the length of our working relationship, and details how compensation works. In most cases, we'll negotiate for the seller to cover my compensation.

**Real Estate Agency Disclosure & Election** - This document explains the different types of agency relationships in Arizona, whether I represent only you as the buyer, only the seller, or both parties in a dual agency situation. Signing this ensures you fully understand who I represent and how agency works in our state.

**Buyer Advisory** - This resource outlines important areas of due diligence for buyers including schools, neighborhood factors, inspections, environmental issues, HOAs, and more.

**Market Conditions Advisory** - This form explains that the real estate market can fluctuate and that prices, inventory, and competition levels are outside of any agent's control.

**Fair Housing Advisory** - This document reinforces that discrimination in housing is strictly prohibited. It ensures all parties understand their rights and obligations under federal and state fair housing laws, promoting equal opportunity in every transaction.

**Wire Fraud Advisory** - Wire fraud is a serious and growing issue in real estate. This advisory outlines how to protect yourself from scammers who attempt to intercept funds or send fraudulent wiring instructions. It's critical that you never wire money based on email instructions without verifying directly with your escrow officer or title company.



# Thank *YOU!*

I can't wait to help you find your next chapter. Let's get started!

P: 360-431-8693  
sara@saradietz.com  
saradietz.com

  
SARA DIETZ  
ELEVATED LIVING BEGINS HERE