



Selling a home in Arizona

Eight steps from pricing to closing, and how to keep more of what your home sells for.



SELLER GUIDE

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Inside

Selling a home is a series of decisions: when, at what price, which offer. This guide takes them in order, so you know what's coming and what each choice means for what you keep.

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Two halves: getting to market, then getting to closing.

The first four steps happen on your schedule. Once you accept an offer, the contract sets the dates.

Getting to market

At your pace

01

Plan your sale

Timing, your next move, your bottom line

02

Price it right

A price backed by recent sales

03

Prepare the home

Declutter, clean, repair, stage

04

Market the listing

Photos, description, MLS and more

Getting to closing

About 30 to 45 days under contract

05

Showings

Easy to see, easy to picture

06

Review offers

Compare every term, then negotiate

07

Under contract

Inspections, repairs, appraisal

08

Closing

Sign, pay off, record, hand over keys



3 days to deliver your disclosures

10 days for the buyer's inspections

5 days to answer repair requests

Know what you'll keep.

What you walk away with is the sale price minus the costs of selling. Most of those costs come with any sale. The biggest one is the one you get to choose.

Loan payoff	The remaining balance on your mortgage and any other liens, paid through escrow.
Listing agent fee	What you pay your agent to price, market and sell the home. Negotiable, and the cost you choose.
Buyer's agent compensation	Optional and negotiable. You decide whether to offer it and how much.
Title and escrow	The owner's title policy for the buyer and your share of escrow fees.
Taxes and HOA	Property taxes prorated to closing, plus any HOA dues and transfer fees.
Repairs and credits	Whatever you agree to after the buyer's inspection.
Home warranty	Optional. Some sellers offer one to make the home more attractive.

YOUR BOTTOM LINE

Keep more of what your home sells for.

What you take home depends on more than the sale price. Pricing it right, preparing it well and negotiating repairs and credits carefully all add up. AZ Flat Fee gives you full service for a flat fee, so more of your sale stays with you.

Ask for a net sheet. Before you list, ask any agent for an estimated net sheet showing what you'd take home at a few different prices, with their fee included.

01

STEP 01 OF 08

Plan your sale

Decide when to sell, where you're going next, and what you need to walk away with.

WHEN

One to three months before listing

YOU'LL NEED

A mortgage payoff estimate
HOA contact and dues
Your ideal moving date

WHO'S INVOLVED

You, your agent, and a lender if you're buying next

Supply and demand set both your price and how fast you sell. Ask how many homes like yours are for sale nearby and how quickly they're going under contract. A slower market favors buyers; a busy one favors you.

Answer these first

- ☐ Will you buy your next home before or after you sell?
- ☐ Do you need a quick close, or extra time to move out?
- ☐ What's the lowest amount you can walk away with?
- ☐ Are there repairs you already know about?
- ☐ Is anything staying, like appliances or furniture?

Sell first, then buy

You know your exact proceeds and won't carry two mortgages. You may need a short-term rental or extra time to move.

Buy first, then sell

One move, on your schedule. You'll need financing that works before your current home sells.

WITH AZ FLAT FEE

We'll walk you through your local market and an estimated net sheet before you sign anything.

02

STEP 02 OF 08

Price it right

Your list price decides which buyers see your home and how long it sits.

WHEN

Before you list

YOU'LL NEED

A list of upgrades, with dates
Ages of AC, roof, water heater

WHO'S INVOLVED

You and your agent

Your agent prepares a comparative market analysis (CMA): recent nearby sales, the homes you'll compete with now, and the ones that didn't sell. Price within the range buyers are already searching. Your first two weeks on the market draw the most attention, so start at the right number.

What moves value

Location, lot and views

Size, layout and bedroom count

Age of AC, roof and pool equipment

Kitchen and bath updates

What's for sale nearby right now

Signs a price is too high

Plenty of showings, no offers

Feedback says "overpriced"

Few online saves or views

Similar homes selling for less

No activity after two weeks

Be wary of the highest quote

An agent who suggests an inflated price to win your listing can cost you weeks on the market and a price cut later. Ask to see the sales behind the number.

WITH AZ FLAT FEE

Our price advice comes from recent sales and current competition, and we'll show you the numbers behind it.



03

STEP 03 OF 08

Prepare the home

WHEN

Two to four weeks before photos

WHO'S INVOLVED

You, your agent, cleaners or handymen as needed

Buyers want to picture themselves living here. A clean, neutral, well-kept home photographs better, shows better and gives buyers fewer reasons to ask for credits.

Declutter. Clear counters, thin closets, remove extra furniture

Deep clean. Windows, grout, carpets, and any odors

Curb appeal. Fresh gravel, trimmed trees, a clean entry

Depersonalize. Pack family photos and collections

Repair. Leaks, loose fixtures, sticking doors, cracked tile

Service. Have the AC and pool serviced, and keep receipts

ARIZONA NOTE

Consider a pre-listing inspection. Finding issues now lets you fix them on your terms, before a buyer raises them during their 10-day inspection period.

04

STEP 04 OF 08

Market the listing

Most buyers see your home online before they see it in person. The photos are the first showing.

WHEN

Listing day and the first two weeks

YOU'LL SIGN

A listing agreement
The Seller's Property
Disclosure Statement (SPDS)

WHO'S INVOLVED

Your agent and a professional photographer

**Full-service marketing includes**

- Professional photography
- Video or 3D tour
- A description written for search
- MLS listing on major home sites
- Sign and lockbox
- Social media promotion

Words buyers search for. If your home has any of these, make sure the description says so:

Quartz

Granite

Stainless steel

Pendant lights

Shaker cabinets

Farmhouse sink

Frameless shower

Heated floors

Tankless water heater

Outdoor kitchen

Owned solar

RV gate

WITH AZ FLAT FEE

A flat fee shouldn't mean an MLS entry and a sign. You get professional photos, full marketing and an agent who answers the phone.



05

STEP 05 OF 08

Showings

WHEN

From listing day until you accept an offer

WHO'S INVOLVED

Buyers and their agents, a showing service

Showings are booked through a showing service, and buyers tour with their own agent. Plan to be away so they can talk freely and take their time. Feedback comes back as an offer or as a reason the home didn't fit.

Before each showing

- | | |
|---|--|
| ☐ Lights on, blinds open | ☐ Thermostat set to comfortable |
| ☐ Pets and valuables secured | ☐ Counters clear, trash out |
| ☐ Beds made, towels fresh | ☐ Leave before buyers arrive |

WITH AZ FLAT FEE

We schedule showings, follow up with every buyer's agent, and tell you what the feedback means for your price.

06

STEP 06 OF 08

Review offers

The highest price isn't always the best offer. Read the whole thing.

WHEN

As offers arrive, often within days

WHO'S INVOLVED

Your agent and the buyer's agent

Compare every term, not just price

Price

Loan type

Earnest money

Close date

Seller credits

Buyer agent compensation

Contingencies

Loan type matters. FHA and VA loans come with property requirements that can lead to repair requests. Cash offers can close faster with fewer conditions. A larger earnest money deposit signals a committed buyer.

Accept

Sign as written.
Escrow opens and the contract dates begin.

Counter

Change the price, dates or credits and send it back.

Decline

Let it expire or reject it in writing.

Multiple offers? Your agent can ask every buyer for their highest and best by a set deadline, then help you compare them side by side.

WITH AZ FLAT FEE

We negotiate every offer for you and walk you through the trade-offs line by line.

07

STEP 07 OF 08

Under contract

Once you accept, the contract sets the dates. Here's your side of them.

WHEN

Acceptance to closing

WHO'S INVOLVED

Inspectors, an appraiser, the buyer's lender, escrow

Most Arizona homes sell as-is, so you're not required to make repairs. Every request is negotiable. If the buyer is financing, their lender orders an appraisal. If it comes in low, the price can be renegotiated.

Your deadlines after acceptance

Your contract sets the exact dates

Day 0**Accepted**

Escrow opens; buyer deposits earnest money

Day 3**Disclosures**

You deliver the SPDS to the buyer

Days 1–10**Inspections**

Buyer inspects; plan to be away

+5 days**Your response**

Answer the buyer's BINSR repair requests

COE**Closing**

Often 30 to 45 days after acceptance

Agree

Make the requested repairs before closing.

Offer a credit

Lower the price or credit closing costs instead.

Decline

The buyer then decides to proceed or cancel.

WITH AZ FLAT FEE

We track every deadline and negotiate the buyer's repair requests for you. Many buyers ask for more than they expect to get.

08

STEP 08 OF 08

Closing

Sign, fund, record, and hand over the keys.

WHEN

The last week before close of escrow

YOU'LL NEED

Photo ID

Receipts for any repairs

Keys, remotes and codes

WHO'S INVOLVED

Title and escrow, your agent

FIRST**Sign**

At escrow, usually a few days before closing.

THEN**Pay off**

Escrow pays your mortgage and other costs from the proceeds.

FINALLY**Record**

The deed records in the buyer's name. Your proceeds are sent to you.

The title company checks that nothing clouds the sale, such as liens or old loans, and handles the deed transfer. Before closing, the buyer does a final walk-through to confirm the home's condition and any agreed repairs.

Moving-out checklist

- | | |
|---|--|
| ☐ Finish agreed repairs; keep receipts | ☐ Leave keys, remotes and codes |
| ☐ Leave manuals and warranties | ☐ Schedule utility shut-off for closing day |
| ☐ Forward your mail | ☐ Cancel insurance after the deed records |

PROTECT YOUR PROCEEDS

Wire fraud targets sellers too. Confirm your payout instructions by phone with your escrow officer at a number you already know. Never act on changes sent by email or text.

Questions to ask any listing agent.

Interview more than one. The answers tell you what you're paying for and what you'll keep.

01 How is your fee calculated?

A percentage of your entire sale price, or a set amount? Ask to see it on a net sheet.

02 Are there any other charges?

Ask about extra fees for photos, marketing or paperwork.

03 What does your fee include?

Photos, marketing, showings, negotiation and closing should all be on the list.

04 What is your price based on?

Ask for the recent sales behind the number.

05 Who will I deal with day to day?

The agent you meet, or a team member?

06 How long is the agreement, and how do I end it?

Know your terms before you sign.

OUR ANSWERS

One flat fee

A set amount for the work.

Full service

Pricing, marketing, showings, negotiation, closing.

Flat up to \$1M

Plus 1% only on the amount above \$1M.

Terms, A to Z

BINSR

Buyer's Inspection Notice and Seller's Response. The buyer's repair requests, and your answer.

CMA

Comparative market analysis. Recent sales and competition used to set your price.

COE

Close of escrow. The day the deed records and the sale is final.

Earnest money

The buyer's good-faith deposit, held by escrow.

Escrow

A neutral company that holds funds and documents and carries out the contract.

Listing agreement

Your contract with your agent: fee, term and services.

MLS

Multiple Listing Service. The database agents use, which feeds major home search sites.

Net sheet

An estimate of what you'll take home after all costs of sale.

Payoff statement

Your lender's exact figure to pay off your loan on a given date.

SPDS

Seller's Property Disclosure Statement. What you know about the home's condition and history.

Title insurance

Protects the buyer against ownership claims from before the sale.

Home warranty

A service plan covering home systems and appliances for the buyer's first year.

THINKING ABOUT SELLING?

See what you'd keep.

Call us for a free market review and net sheet for your home.
No obligation.

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Tucson 520-500-1783

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FULL SERVICE. ONE FLAT FEE.

Keep more of your sale.



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• FLAT FEE, FULL SERVICE, REAL ESTATE •

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