



LOPEZ & LOPEZ, REALTORS®
LONG REALTY COMPANY

— THE TUCSON BUYER'S GUIDE

The Home Buying Process.

Bought the right way. The Best Way Home.

◆ FIVE STEPS TO THE KEYS · LOPEZ & LOPEZ, REALTORS® · LONG REALTY TUCSON · SINCE 1926

The whole process, start to keys, written by the agent who does the work alongside you. Estimate your real monthly payment below, then read the five steps that get you there.



WRITTEN BY

Tyler & Tana Lopez

Lopez & Lopez, REALTORS® · Long Realty Tucson

BEFORE WE LOOK AT A SINGLE HOUSE

The biggest purchase most people make, and the one with the most moving parts.

There is the part everyone pictures: the right house, the right street, the moment you know. And the part nobody warns you about: the financing, the inspections, the deadlines, the documents that read like another language. The second part is where deals go wrong when no one is watching them closely.

You have a wide field of agents in Tucson. What I bring is fifteen years in this market, a team that handles the moving parts so they never become yours, and one rule: I tell you the truth about a house even when the truth costs me the sale.

First home or fifth, relocating or investing, the job is the same: make this clear, calm, and worth your while. When the time is right, call. We would be glad to do the work alongside you.

— Tyler & Tana Lopez

WHO THIS IS FOR

The strategy starts with the kind of buyer you are.

A first purchase and an investment purchase are not the same transaction. We name your lane first, so everything after it is built for you.



FIRST-TIME

Buying your first home

The vocabulary alone is a wall. I slow down, explain every step before you sign it, and never let a deadline arrive as a surprise.



MOVE-UP / DOWN

You already own

The next home depends on this one. I run the sale and the purchase as one plan, so you are not buying before you can or selling before you can land.



RELOCATING

Moving to Tucson

Touring by video from another state? I am your eyes on the ground. I drive the block and tell you what the photos leave out before you book a flight.



INVESTOR

Buying to invest

For cash flow or appreciation, not a place to sleep. I bring the numbers first: rent comps, cap rate, the short-term-rental picture. It has to pencil.

STEP 01



PREPARE



STEP 01

PREPARE

A conversation, then a pre-approval.

It starts with a call. Twenty minutes. What you want, what you can comfortably spend, the timeline you are actually on. No paperwork on the first call.

Then we get you pre-approved. It turns you from a browser into a buyer sellers take seriously, and it shows you your real payment before you fall for a house. Out of that, I build your search: the must-haves, the deal-breakers, and the things you did not know to ask for.

WHAT I HANDLE

- Buyer consultation · 20 minutes · no obligation
- Lender intro · pre-approval with Kyle Taylor
- Cost analysis · down payment, closing costs, monthly
- Your written search criteria

A QUIET NOTE

A pre-approval is not a commitment to that loan. It is leverage. The buyer who is ready to move is the buyer who wins the house.



STEP 02

SEARCH

The right home, including the ones never listed.

Anyone can email you listings. The value is the part a website cannot do: knowing the block before you tour it, reading the price behind the price, and hearing about a home before it is public.

I am in a deep network of Tucson agents, and a lot of homes trade quietly before they are ever listed. When I know what you want, I am asking for it there. Joel and Rich run the search alongside me so nothing slips.

WHAT I HANDLE

- Search matched to your written criteria
- Coming-soon and agent-network options
- Neighborhood read · schools, commute, resale
- Honest price commentary on every home

A QUIET NOTE

*I will tell you when a home is wrong for you.
Talking a buyer out of the wrong house is part
of the job, not a lost sale.*



STEP 03

OFFER

An offer that wins without overpaying.

Price is one line of a winning offer. Terms win houses too: the closing date, the inspection period, what conveys, where you hold firm and where you give.

Before we write, I bring you the comps, the market read, and the lending picture so you are never guessing. Then I present it and run every counter. My job is the home on the best terms the market allows, and keeping you out of a bidding war you

should walk away from.

WHAT I HANDLE

- Comparable sales · recent nearby closings
- Market and lending conditions
- Full offer strategy · price and terms
- Negotiation · every counter, in writing

A QUIET NOTE

Every offer and counter comes to you in writing. No verbal “the seller said.” You see what they said, in their words.



STEP 04

PROTECT

I go looking for every reason not to buy it.

An accepted offer starts due diligence. Earnest money to escrow, title opens, the inspection clock runs. This is the window where a problem is still your leverage instead of your regret.

I coordinate the inspections the home calls for, then negotiate repairs or credits on what they find. I keep the loan and appraisal on schedule, and I make sure you understand the disclosures, title, and HOA documents before you waive a thing.

WHAT I HANDLE

- Inspection coordination · home, roof, sewer, pool, HVAC
- Repair or credit negotiation
- Disclosure, title, CC&R, and HOA review
- Loan and appraisal kept on the calendar

A QUIET NOTE

If something changes the deal, you have options inside your contingencies. I would rather lose a closing than let you buy a problem you could not see.

STEP 05



STEP

STEP 05

CLOSE

I run the close, then hand you the keys.

Loan docs are drawn, you walk the home one last time, and signing is set at the title company. Jeff Morris runs the paperwork and every deadline. Tana reviews the contract before you sign it.

Then documents record, funds wire, and the keys are yours. For relocating buyers it is electronic, with a mobile notary where Arizona needs wet ink. My work does not end at the table. The next move, when it comes, is mine too.

WHAT I HANDLE

- Final walkthrough · condition confirmed
- Jeff Morris · transaction coordination
- Tana Lopez · contract reviewed before signature
- Keys in hand · plus a vendor list for the new home

A QUIET NOTE

Most purchases run 30 to 45 days from accepted offer to keys. You get a written update the whole way, so you always know where your file stands.

ANATOMY OF A WINNING OFFER

Price is just one line.

An offer is six moving parts. Get the terms right and you win the home without overpaying for it.



01

Price

Strong enough to win, grounded in the comps.



02

Earnest money

Your good-faith deposit, held in escrow.



03

Closing date

Timed to the seller's needs and yours.



04

Inspection period

Your window to check everything before committing.



05

What conveys

Appliances, fixtures, anything negotiated in.



06

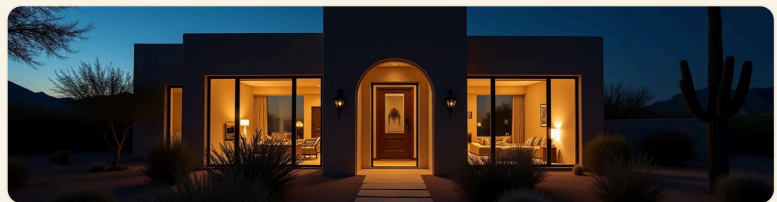
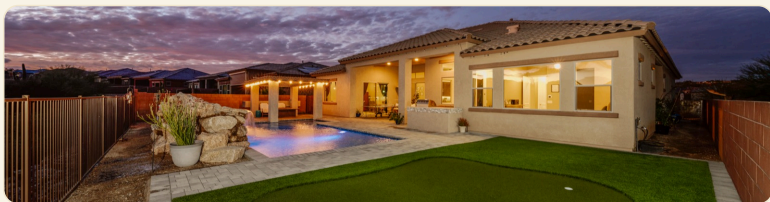
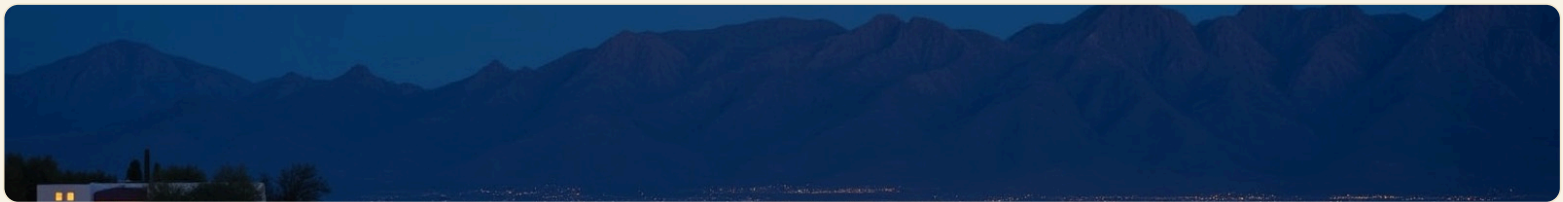
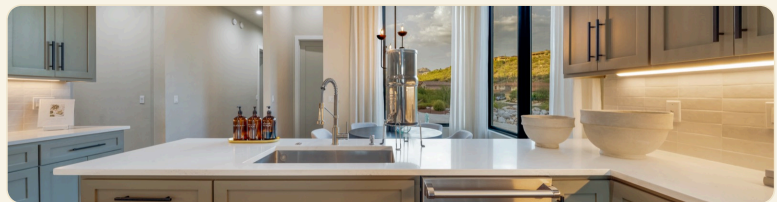
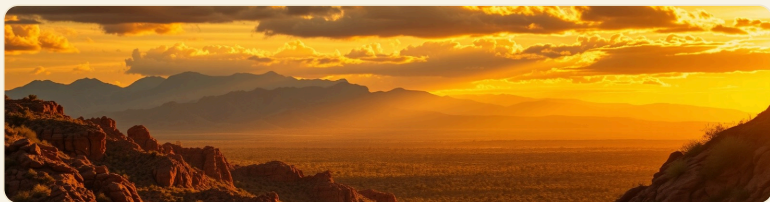
Contingencies

Your exits: financing, appraisal, inspection.

RECENT TUCSON HOMES

The homes. The desert. The reason you're moving here.

Recent Lopez & Lopez listings and the Tucson backdrop they sit in.



THE JOURNEY AT A GLANCE

First meeting to keys: 45 to 75 days.



Prepare

DAYS 1-7

01



Shop

WEEKS 1-8

02



Offer

1-3 DAYS

03



Under contract

~21 DAYS

04



Close

3-5 DAYS

05

THE FULL PROCESS · WHAT WE WALK THROUGH WHEN WE MEET

The five phases above, opened all the way up.

Nineteen steps, start to keys, with the timeline on each one, who is involved, and exactly what is expected of you. Inspections, disclosures, the appraisal, the close. This is the map we go through together.

OPEN THE ROADMAP →

ESTIMATE YOUR PAYMENT

Drag the sliders. See the whole payment.

Not just principal and interest. Taxes, insurance, mortgage insurance, and HOA, the way the bill actually lands. Change the price, the down payment, the loan type, and watch the all-in number move.

LOAN TYPE

CONVENTIONAL

FHA

VA

Mortgage insurance applies under 20% down, then drops off.

HOME PRICE

\$425,000

DOWN PAYMENT

20% · \$85,000

3.5%

5%

10%

20%

INTEREST RATE

6.50%

TERM

30 YR

15 YR

PROPERTY TAX / YR

INSURANCE / YR

HOA / MO

4038

1488

0

Auto - ~0.95% Pima

Auto - editable

If applicable

ALL-IN MONTHLY · ESTIMATE

\$2,609 /mo

Principal & interest	\$2,149
Property tax	\$336
Home insurance	\$124

Loan amount **\$340,000**

YOUR REAL NUMBERS

These are estimates to frame the conversation. For the rate and payment you actually qualify for, I send you to Kyle Taylor. Tell him Tyler sent you.

Kyle Taylor · Nova Home Loans

CALL KYLE · (520) 247-7273

THREE WAYS TO FINANCE IT

The loan decides your down payment and your monthly.

Three common paths. The right one depends on your credit, your cash, and your goals. Here is the shape of each.



FROM

3-5% down

Conventional

DOWN PAYMENT

From 3–5%

MORTGAGE INSURANCE

PMI under 20%, then it drops off

BEST FOR

Strong credit and flexibility



FROM

3.5% down

FHA

DOWN PAYMENT

From 3.5%

MORTGAGE INSURANCE

MIP, for the life of most loans

BEST FOR

Lower credit, first-time buyers



FROM

0% down

VA

DOWN PAYMENT

None for eligible vets

MORTGAGE INSURANCE

None monthly

BEST FOR

Veterans and active duty

✔ Not sure which fits? Kyle runs all three so you see the real monthly payment on each, side by side, before you choose.

Plan for about 2-4% in closing costs.

On top of your down payment, these are the costs to expect at the table. Here is where the money goes.



Loan origination

The lender's fee to underwrite and make the loan.



Appraisal

An independent read confirming the home is worth the price.



Title & escrow

Title search, title insurance, and the escrow company's fees.



Inspections

Paid during your due-diligence window as you order them.




Prepaids & reserves

Property taxes and insurance set aside up front.



Recording

The county fee to record the new deed in your name.

 Your earnest money is not an extra cost. It is your money, held in escrow, and it credits straight toward your down payment and closing costs at the end.

Under contract, we inspect everything a buyer should.

You choose which to run; I schedule them and meet the inspectors with you. Each report we read together.



Roof



HVAC



Plumbing



Electrical



Sewer scope



Foundation



Pool & spa



Termite / WDIIR



Appliances



Water heater



Whatever the reports find becomes your leverage: a repair, a credit, or a reason to walk. That is the whole point of the inspection window.

NEW CONSTRUCTION

Walk into a builder's model without me, and I may not be able to represent you.

If the on-site agent registers you before I am involved, I can be shut out of the deal. And that agent works for the builder, not for you. The rule is simple: call me before your first visit.

- I read the builder's contract, which is long and written to favor the builder.
- I negotiate price, incentives, and upgrades so you know the real cost of each choice.
- I stay on the builder's rep through the build to keep surprises out of it.
- I walk the home, build the punch list, and arrange an independent inspection where the contract allows.

WHAT TO EXPECT

Everything you didn't know you needed.

The work most buyers never see, handled so it never becomes your problem.



Full-service team

A ten-plus member team behind your purchase, every step.



Tailored search

Matched to your exact criteria, including off-market.



Vetted vendors

Inspectors, trades, and services I have used for years.



Relocation network

Trusted agents nationwide for moves in or out of state.



Weekly updates

On your preferred channel, the whole way through.



Transaction management

Scheduling, documents, and e-signing handled for you.



VIP community invites

Tucson events and the connections that come with them.



Wealth coaching

Building equity over time, not just buying one house.

THE PREFERRED NETWORK

A trusted name for everything a home needs.

Fifteen years in this market means a vetted contact for every job, before and after you close.



Lender



Inspection



Roofing



Plumbing



HVAC



Electrical



Pest



Painting



Cleaning



Movers



Pool & spa



Insurance

📞 My full vetted list, with names and numbers, is yours the moment we start working together.

Move-in day is the whole point. The five steps are the way there.

THE TEAM

One file. One team. Every transaction.

I do the strategy, the negotiation, and the seat beside you at every showing. These are the people who make a clean close possible.



Tyler Lopez

OWNER & LEAD AGENT

Strategy · search · negotiation



Tana Lopez

ASSOCIATE BROKER

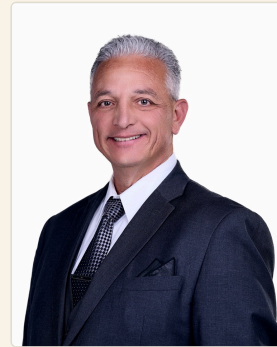
Compliance · contract review



Joel Pielemeier

BUYER-SIDE SPECIALIST

Search and showings alongside me



Rich Pesqueira

BUYER-SIDE SPECIALIST

Tours and offer support



Jeff Morris

TRANSACTION COORDINATOR

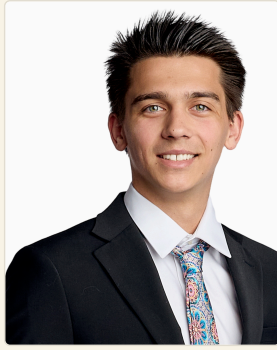
Deadlines · paperwork · escrow



Kember Switzer

OPERATIONS

Scheduling · communication



Charlie Olinger

FIELD SUPPORT

Showing coordination · vendors

BRING IT TO EVERY SHOWING

The House-Hunting Checklist.

Score the home, the neighborhood, and the commute while you are standing in it. It saves as you go. After three or four houses they blur together. This keeps them straight.

[OPEN THE CHECKLIST →](#)

Your notes save in your browser. Nothing is sent until you choose to email it.

WHEN YOU ARE READY

Let's find your home.

No homework before the first call. No form, no pre-approval in hand. Pick up the phone, and we start with a conversation.

(520) 270-6170

owner@mlslisting.net

Or call Tana Lopez, my associate broker and my wife, at **(520) 730-4545**.



PLATINUM · SINCE 1926

Lopez & Lopez, REALTORS® operates within Long Realty Company, Southern Arizona's largest residential brokerage. A Berkshire Hathaway HomeServices affiliate.

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THIS GUIDE

The Home Buying Process

The Roadmap · Full Process

House-Hunting Checklist

EDITION 2026

UNDER



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The House Always Wins, The Best Way Home.

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All payment figures, rates, ranges, and timelines presented in this guide are illustrative estimates based on available market data and professional experience. They are not loan offers, appraisals, or financial advice. Loan terms depend on your lender, credit, and the property; confirm every number with a licensed lender before relying on it. Lopez & Lopez, REALTORS® complies with the Fair Housing Act and the Arizona Civil Rights Act. We do not discriminate on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

THE FULL PROCESS · MEETING-ROOM EDITION

The Roadmap.

Nineteen steps, five phases, start to keys. What happens, how long it takes, who is involved, and exactly what is expected of you at each point. This is the map we walk through together when we meet.

● YOU

● TYLER & TEAM

● LENDER · KYLE

● INSPECTORS

● ESCROW & TITLE

● APPRAISER

01 Prepare

DAYS 1-7 · BEFORE YOU SHOP

We meet, we walk this packet together, and we get you ready to act the day the right home appears.



STEP 1

30-60 MIN

Buyer consultation

We sit down and go through this guide page by page. Needs versus wants, the budget you are comfortable with, the timeline you are actually on, the neighborhoods in play. This is the conversation the whole process is built on.

YOU → Come with your questions. No paperwork required.

YOU

TYLER & TEAM



STEP 2

1-3 DAYS

Get pre-approved

Kyle pulls credit, verifies income and assets, and issues a pre-approval letter with your price range and the real monthly payment. This is what makes your offer credible to a seller.

YOU → Send the lender your income, asset, and ID documents.

YOU

LENDER · KYLE



STEP 3

SAME DAY

Build the search

We turn the consultation into a search: must-haves, deal-breakers, target areas, and live alerts so you see new listings the moment they hit.

YOU → Approve the criteria. Tell me what would make you say no.

YOU

TYLER & TEAM

02

Shop

WEEKS 1-8 · VARIES WITH YOU

We tour with intent, not in circles. Every home gets an honest read before you fall for it.



STEP 4

ONGOING

Tour homes

Public listings, coming-soon, and homes moving quietly through the agent network. Bring the house-hunting checklist so the homes do not blur together after the fourth one.

YOU → Score each home on the checklist while you are standing in it.

YOU

TYLER & TEAM



STEP 5

AS NEEDED

Narrow and revisit

Second showings on the finalists. We drive the block at a different time of day, check the commute, and look at the school and resale picture.

YOU → Trust your gut, then let me pressure-test it.

YOU

TYLER & TEAM



STEP 6

1-2 DAYS

Run the numbers

Before you commit, I pull comparable sales, the days-on-market story, and a price read so you know what the home is worth, not just what it is listed at.

YOU → Nothing yet. This one is on me.

TYLER & TEAM

03

Offer

1-3 DAYS TO ACCEPTANCE

Price is one line of a winning offer. Terms win houses too. I write it to win without overpaying.



STEP 7

1 DAY

Write the offer

Price plus the terms that matter: closing date, inspection period, earnest money, what conveys with the home, and your contingencies. We decide together where to hold firm and where to give.

YOU → Approve the strategy and sign the offer.

YOU

TYLER & TEAM



STEP 8

1-3 DAYS

Negotiate

I present it and run every counter. The seller can accept, reject, or counter. You see each move in writing before you respond.

YOU → Respond to counters. I will have a recommendation on each.

TYLER & TEAM



STEP 9 · MILESTONE

MILESTONE

Contract accepted

You are under contract. The clock starts, the deadlines are real, and the next phase begins the same day.

YOU → Get your earnest money ready to deposit.

YOU

04

Under Contract

DAYS 1--21 · DUE DILIGENCE

This is where I earn my keep. While the home is under contract, problems are still your leverage instead of your regret.



STEP 10

DAYS 1-3

Open escrow

Earnest money is deposited with the title company, escrow opens, and the title search is ordered. Your funds are held neutrally, not by the seller.

YOU → Wire or deliver your earnest money on time.

YOU

ESCROW & TITLE



STEP 11

DAYS 3-10

Inspections

The general home inspection, plus whatever the property calls for: roof, sewer scope, pool, HVAC, termite and wood, electrical, septic. I schedule them and meet the inspectors with you.

YOU → Attend the inspection if you can. Ask everything.

YOU

INSPECTORS

TYLER & TEAM



STEP 12

DAYS 7-14

Review and negotiate repairs

We read the reports together and decide what to ask for. In Arizona this runs through the inspection notice (BINSR): request repairs, a credit, or accept as-is.

YOU → Decide what matters. I draft the request.

YOU

TYLER & TEAM



STEP 13

DAYS 5-14

Disclosures and documents

You receive the Seller Property Disclosure, the title commitment, the CC&Rs, and any HOA documents. I make sure you understand them before you waive a thing.

YOU → Read them. Flag anything that surprises you.

YOU

ESCROW & TITLE

TYLER & TEAM



STEP 14

DAYS 5-21

Loan processing and appraisal

The lender moves through underwriting and orders the appraisal to confirm value. I keep both on the contract calendar so nothing stalls your close.

YOU → Return every document the lender asks for, fast.

LENDER · KYLE

APPRAISER

YOU



STEP 15 · MILESTONE

BY DAY ~21

Clear to close

Underwriting signs off and issues the clear-to-close. The loan is approved and the finish line is in sight.

YOU → Hold steady. No new debt, no big purchases.

LENDER · KYLE

05

Close

FINAL 3-5 DAYS

I run the close so it lands clean, then I hand you the keys.



STEP 16

1 DAY BEFORE

Final walkthrough

We walk the home one last time to confirm it is in the condition you agreed to and that any negotiated repairs are done.

YOU → Confirm the home is ready. Speak up if it is not.

YOU · TYLER & TEAM



STEP 17

CLOSING DAY

Signing

You sign the loan and closing documents at the title company. Tana reviews the contract before signature; for relocating buyers it is electronic with a mobile notary where Arizona needs wet ink.

YOU → Bring ID and your closing funds. Read before you sign.

YOU

ESCROW & TITLE



STEP 18

SAME / NEXT DAY

Funding and recording

The lender funds the loan, escrow disburses, and the deed records with Pima County. The home is legally yours the moment it records.

YOU → Stay reachable in case anything needs a signature.

LENDER · KYLE

ESCROW & TITLE



STEP 19 · MILESTONE

PER CONTRACT

Keys

Possession transfers on the date in your contract. The recorded deed and your title policy follow in the mail. Welcome home.

YOU → Move in. Then call me for the vendor list.

YOU

Most buyers go from our first meeting to keys in 45 to 75 days.

Some of it is on your timeline, some on the market's. My job is to make every step on this map happen on time, in the right order, with you knowing what comes next.

THE AGENT

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A BERKSHIRE HATHAWAY AFFILIATE

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