BUYER TOOLKIT

Offer-readiness checklist

Use this with Kate and your lender before the right Arizona home appears.

- [ ] **Current lender pre-approval or verified cash plan**
  Confirm the amount and expiration date.
- [ ] **Proof of funds or funds-to-close available**
  Keep the acceptable document current and private.
- [ ] **Comfortable price and monthly-payment range**
  Know the difference between approved and comfortable.
- [ ] **Preferred areas and property types**
  Narrow the search to homes that fit daily life.
- [ ] **Must-haves and trade-offs**
  Separate true needs from nice-to-haves.
- [ ] **Offer funds and timing discussed**
  Ask Kate what may be needed for a specific offer.
- [ ] **Key documents organized**
  Be ready to answer lender requests promptly.
- [ ] **No unreviewed financial changes**
  Call the lender before new debt, large purchases, transfers, or job changes.
- [ ] **Questions for Kate prepared**
  Review inspections, timelines, and contract terms for the property.

Browsing finds possibilities. Preparation makes an offer possible.

This checklist is for planning only. Your lender and Kate can explain requirements for your situation.