# HOME BUYER GUIDE



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Farah Sutton is the founder and designated broker of The Network for Arizona Real Estate, a boutique real estate brokerage located in Phoenix, Arizona. With a deep-rooted commitment to client success, Farah offers an exceptional level of personalized service and experience in residential real estate, commercial real estate, 1031 exchanges, real estate development, new builds, and complex family transactions. Her extensive expertise in negotiation and market strategy has positioned her as one of Arizona's top real estate professionals.

Before launching The Network for Arizona Real Estate, Farah cultivated a successful career in real estate. As an active real estate licensed professional, Farah consistently delivers outstanding results for her clients. Her ability to navigate complex transactions and deliver seamless experiences for her clients has earned her a loyal following and a reputation for excellence in the Arizona real estate market. She has built a strong reputation in the industry by providing exceptional service, expertly guiding clients through every stage of the real estate transaction process. Her attention to detail and commitment to client satisfaction have made her a trusted advisor for buyers, sellers, and investors alike.

In addition to her real estate accomplishments, Farah has earned a Ph.D., MBA, M.Ed., and a graduate certificate in GIS with an emphasis in spatial econometrics. Her education, combined with years of experience in private equity, government affairs, and market analysis, allows her to provide strategic insights and tailored solutions to her clients.

With her unique blend of expertise, passion for service, and dedication to her clients, Farah Sutton is redefining the real estate experience in Arizona.

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## CLIENT TESTIMONIALS



### J.Y SCOTTSDALE



As an out-of-state buyer, Farah provided virtual tours, detailed market analysis, and constant communication, making me feel confident in my decision. They handled everything from negotiations to closing with the highest level of professionalism. I couldn't be happier with my new home, and I highly recommend The Network for Arizona Real Estate!

## E.R.E PHOENIX



As an out-of-state seller handling multiple estate transactions, I needed a real estate professional I could trust, and Farah delivered. Farah took care of every detail, from preparing the properties for sale to managing the negotiations. She kept me informed at every step and made the entire process stress-free. Her professionalism and attention to detail was outstanding, and I couldn't have done it without her!



## THE TIME TO BUY

01

### TAX SAVINGS AND ADVANTAGES

Homeowners may deduct both mortgage interest and property tax payments as well as certain other expenses from their federal income tax.

02

#### **BUILDING EQUITY**

Equity is the amount of your home that you actually own. Each time you make a payment you are essentially putting that money in a 'savings' account! When you sell it - you get all of that money back, and usually MORE!

03

#### RENTING VS. BUYING

To put it simply ... Pay YOUR mortgage, not your landlords! Remember that 'savings' account we just mentioned ... would you rather put money in YOUR savings account, or your landlords?

04

#### FREEDOM AND CONTROL

Do whatever the heck you want to the place! If you want to paint your room purple, then by all means do it, and forget about not getting your deposit back





## STEPS TO PRE-APPROVAL

## SHOW INCOME

W-2's, Pay Stubs , Tax Returns, Alimony or Bonuses. These are the easiest - there are other options as well!

## **ASSETS**

Bank Statements, Investments, Gift Letters. This will determine your loan type + down payment.

### CREDIT SCORE

Different loans have different credit requirements. Mid 600s is a great place to start.

### **EMPLOYMENT**

If you've changed jobs, lenders will likely need to verify your previous employer as well. Self-Employed borrowers will typically require additional paperwork

## DOCUMENTATION

Verification of Identification/ Drivers License, Social Security, Signature, Credit Report.

### TRUSTED TEAM

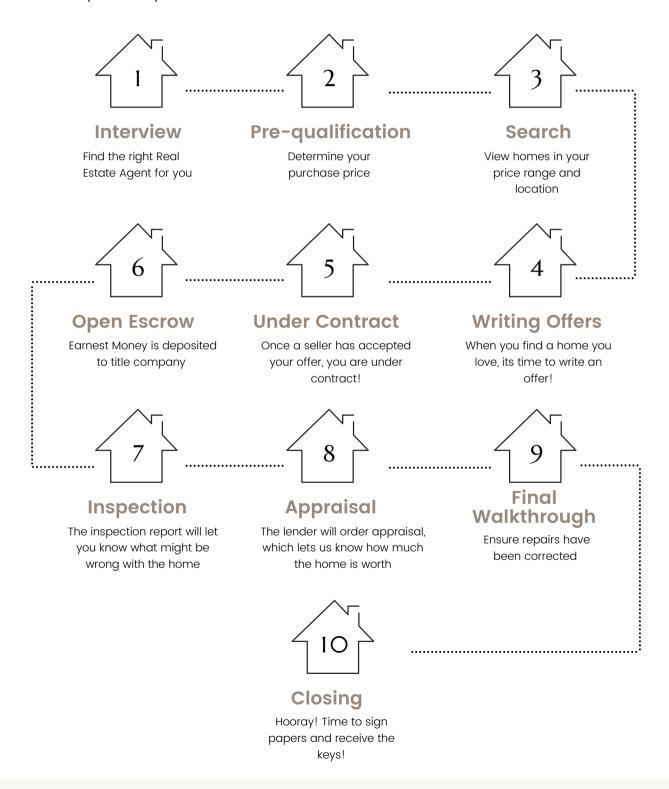
Some Financial Institutes offer different programs, getting denied by one, doesn't necessarily mean you aren't eligible!

#### ASK ME ABOUT DOWNPAYMENT ASSISTANCE PROGRAMS

Learn how you may qualify for funds toward your downpayment

### THE BUYER ROADMAP

This is a brief summary of the timeline for purchasing your home. Remember, as your Real Estate Agent, I will be there to be sure you feel confident during each step of this process.



## **ABOUT YOU**

As your Real Estate Agent, my number one goal is to help you achieve your own. I make it my priority to understand your situation when it comes to selling your home so we can accomplish your goals.

### ()1 YOUR WHY

Why are you moving? How soon do you need to move?

02 YOUR PLAN

What will you do if can't purchase a home in the expected timeframe?

02
OBSTACLES

Do you anticipate any major challenges with purchasing a home?



