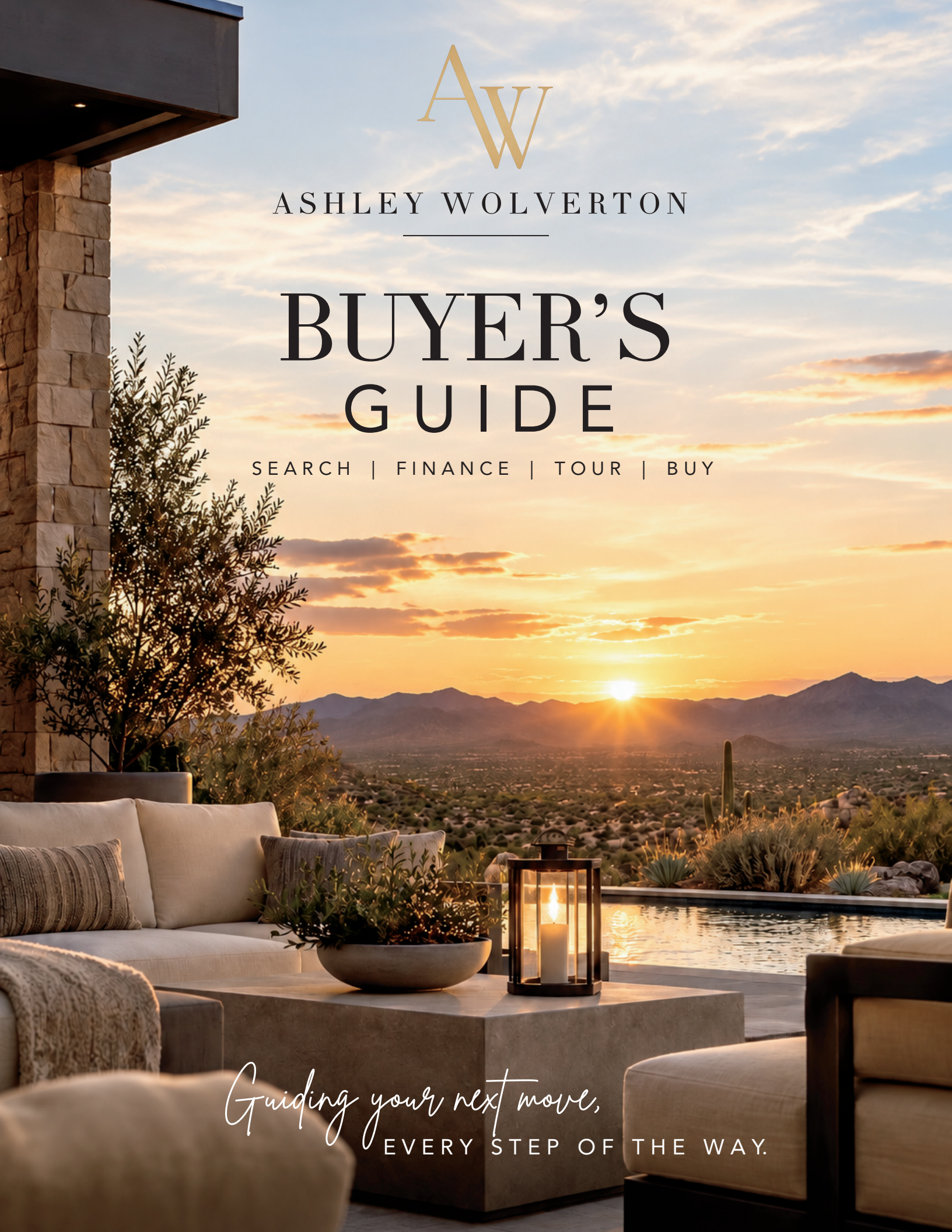


ASHLEY WOLVERTON

BUYER'S GUIDE

SEARCH | FINANCE | TOUR | BUY

Guiding your next move,

EVERY STEP OF THE WAY.

Welcome

Dear Valued Client,

Thank you for entrusting me with your property buying journey.

Purchasing real estate is one of life's most important milestones, and having the right guidance can make all the difference. This guide was created to help you understand the buying process, make informed decisions, and approach each step with confidence.

Inside, you'll find practical tips, recommendations, and insights designed to simplify the process, strengthen your position as a buyer, and help you move forward with clarity.

I am honored to be part of this exciting chapter and look forward to helping you find the right property while making your experience as smooth and rewarding as possible.

Warm regards,

Ashley Wolverton
Associate Broker | REALTOR® | LHC

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Meet Ashley

YOUR TRUSTED REAL ESTATE ADVISOR



Real estate is about more than buying and selling property, it's about helping people navigate important life transitions with confidence. Every client, every property, and every transaction deserves a personalized approach, clear communication, and a strategy tailored to achieve the best possible outcome.

As an Associate Broker and REALTOR®, I proudly serve clients throughout Arizona. By combining market knowledge, strategic marketing, skilled negotiation, and personalized service, I help my clients make informed decisions and achieve their real estate goals successfully.

My Commitment

When you choose to work with me, you're choosing a dedicated advocate who values professionalism, responsiveness, and genuine relationships. My goal is not simply to complete a transaction, it's to provide an exceptional experience defined by trust, integrity, and meaningful results.

From our first conversation to closing day, I am committed to providing proactive communication, strategic guidance, and attentive representation. My goal is to anticipate challenges, advocate for your best interests, and help you navigate each step of the real estate process with clarity and confidence.

My commitment to my clients does not end at the closing table. Whether you need a trusted resource, local recommendations, market insights, or assistance with your next move, I strive to remain a valuable resource long after the transaction is complete.

It would be my privilege to represent you and provide the level of service, expertise, and attention you deserve.

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Client Testimonials

"Couldn't recommend her enough!! Our family will forever benefit from working with Ashley! She helped us secure a property that will be in our family for generations. She was extremely helpful and knowledgeable. She happily went above and beyond to answer all of our many questions and concerns. She constantly worked diligently to be our advocate. We will recommend her to anyone we ever come across that needs an agent!! We can't thank her enough!"
-Glenn Kelly

"Working with Ashley was such a great experience! Honestly, she is the Best Agent that we have ever worked with. Her integrity, her work ethic, her attention to details, her communication and her follow through are absolutely unmatched. We highly and unequivocally recommend Ashley for all of your real estate needs. You will not be disappointed!"
-The Goe Family

"Ashley Wolverton is a great agent and a pleasure to work with. Ashley communicates with ease and brings professionalism to the process."
-Phillip & Joan Hughes

Very wonderful and informed lady to work with. She was there for every step of the way. She was very caring when I lost my son and made sure I was very informed on the next steps to protect our interests in the property we had purchased with her. She met us out of her way to open and inspect the property, she also made sure we had all the keys, had the well and septic inspected and the history of the property well known. If you want a good and honest real estate person please use Ashley. You will be very happy.
-Carol C Schafer

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Buyer Representation Agreement

Why am I being asked to sign one?

Buying a home is often the largest purchase of your life. But don't worry, your REALTOR® is here to help you navigate the home buying process and is **ethically obligated to work in your best interest, abiding by the REALTOR® Code of Ethics.**

Equally important is that you know what your REALTOR® is going to do for you and the cost associated with their services.

For that reason, as of August 17, 2024, all REALTORS® nationwide will require their buyers to enter into a written representation agreement prior to touring a home.

WHEN USING A REALTOR® REPRESENTATION FORM, YOU ARE GUARANTEED THAT THE AGREEMENT WILL INCLUDE:

- An identifiable and specific amount or rate of compensation your REALTOR® will receive for their services; and
- A term that prohibits your REALTOR® from receiving compensation for brokerage services that exceeds the rate or amount agreed to.

Remember, **broker compensation is not set by law and is fully negotiable** between you and your REALTOR®. Carefully read the document, make sure you understand and agree to all the terms, and ask your REALTOR® or legal advisor any questions you might have. As REALTORS®, we want to ensure the terms of your representation are clear and transparent.

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The Foundation of a Confident Purchase

A confident purchase begins with understanding the difference between price and value. As Warren Buffet once said:

"Price is what you pay. Value is what you get."

— Warren Buffet

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THE BUYING PROCESS

A STEP-BY-STEP OVERVIEW OF WHAT TO EXPECT

Buying a property is an exciting milestone, and my goal is to make the process feel clear, organized, and enjoyable from start to finish. Here's what you can expect:

1. Initial Consultation

We'll begin with a conversation about your goals, lifestyle, timeline, and what matters most in your next property. We'll discuss preferred areas, must-haves, financing, and create a strategy tailored to your needs.

2. Mortgage Pre-Approval

If financing is needed, the next step is connecting with a trusted lender to determine your purchasing power and obtain a pre-approval letter. This helps you shop confidently and positions you strongly when making an offer.

3. Personalized Home Search

Once we establish your criteria, I'll curate properties that align with your goals and schedule private tours. Throughout the search, I'll provide local knowledge, honest feedback, and personalized recommendations to help you move forward with confidence.

4. Find the Right Property

When you find the property that aligns with your goals, we'll review comparable sales, evaluate market conditions, and discuss offer strategy.

5. Submit Your Offer & Negotiate

I'll prepare and present your offer while advocating for your best interests. Terms may include price, contingencies, timelines, inspections, access agreements, seller concessions, and other details that strengthen your position.

6. Offer Accepted → Under Contract

Congratulations! Once your offer is accepted, we enter the escrow period and begin working through important milestones leading to closing.

7. Due Diligence & Inspections

This is your opportunity to fully evaluate the property. Inspections, disclosures, surveys, and other due diligence items help ensure you fully understand the property's condition, features, and opportunities before moving forward.

8. Appraisal & Loan Processing

If financing is involved, your lender will coordinate any required appraisals and finalize loan approval. We'll work closely with your lender to keep everything moving smoothly toward closing. During this stage, avoid major purchases, opening new credit accounts, or making significant financial changes that could affect your financing.

9. Final Walk-Through

Shortly before closing, we'll complete a final walk-through of the property and confirm that all agreed-upon terms have been satisfied.

10. Closing Day

You'll sign final documents, complete any remaining steps, and once funding and recording are complete, you receive the keys.

11. Welcome to Your Next Chapter

Closing isn't the end of our relationship. I remain a resource for recommendations, local expertise, market guidance, and support long after your transaction is complete.

My Commitment to You

Clear communication. Strategic guidance. Personalized service.

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FINANCING BASICS

UNDERSTAND YOUR OPTIONS & GET PRE-APPROVED

Financing is one of the most important steps in purchasing real estate. Understanding your options early helps create confidence, clarify your budget, and position you to act quickly when the right property becomes available.

Why Get Pre-Approved First?

A pre-approval helps determine your purchasing power based on factors such as income, assets, credit, debt, and the type of property you intend to buy.
Getting pre-approved allows you to:

- Understand your purchasing budget
- Strengthen your position when submitting an offer
- Shop with confidence and clarity
- Act quickly when the right opportunity arises
- Identify financing options that best support your goals

Common Real Estate Financing Options

Conventional Loan

A popular option for many buyers that may offer competitive terms and flexible loan structures depending on qualifications.
Best for: Buyers with established credit and stable income.

FHA Loan

Designed to provide more flexible qualification requirements and lower down payment options for eligible buyers purchasing approved properties.
Best for: First-time buyers or those seeking lower upfront costs.

VA Loan

Available to eligible military service members, veterans, and qualifying spouses. These loans often offer favorable financing benefits.
Best for: Eligible military and veteran buyers.

USDA Loan

Available in eligible rural areas and may offer low down payment opportunities for eligible buyers.
Best for: Buyers purchasing property in qualifying locations.

Jumbo Loan

Used for higher-priced purchases that exceed conventional loan limits.
Best for: Luxury homes, higher-value properties, and specialized purchases.

Documents You May Need for Pre-Approval

To help your lender evaluate financing options, be prepared to provide:

- Government-issued identification
- Recent pay stubs
- W-2s and/or tax returns for the past two years
- Bank and investment account statements
- Employment information
- Current debts, assets, and expenses
- Information about the type of property you intend to purchase (if known)

Important Financing Tips

✔️ Avoid opening new credit accounts
✔️ Avoid large purchases during escrow
✔️ Keep employment stable when possible
✔️ Continue saving for closing and moving expenses
✔️ Ask questions, understanding your financing matters

Your Next Step

Once pre-approved, we'll use your budget, goals, and timeline to build a focused property search strategy and begin finding the right fit for your needs.

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UNDERSTANDING PROPERTY VALUE

LOOKING BEYOND THE PRICE TO MAKE INFORMED DECISIONS

The list price is only one part of the story. Every property has unique characteristics that influence its value. My role is to help you evaluate the complete picture so you can move forward with confidence.

WHAT INFLUENCES VALUE?

Every property is evaluated based on a combination of factors, including:

- Recent comparable sales
- Current market conditions
- Location and surrounding area
- Size, layout, and usability
- Condition and improvements (if applicable)
- Utilities, access, and zoning (when applicable)
- Buyer demand and available inventory

BEYOND THE ASKING PRICE

The asking price is simply the seller's starting point. Together, we'll determine how the property compares to today's market by reviewing:

- Comparable sales
- Days on market
- Current competition
- Overall condition
- Long-term value
- Future resale potential

EVERY PROPERTY IS UNIQUE

Whether you're purchasing a home, land, ranch, cabin, or investment property, we'll evaluate the features that matter most to your goals, including:

- Lifestyle and intended use
- Location and accessibility
- Potential improvements or development
- Maintenance considerations
- Future appreciation potential

MY APPROACH

Rather than focusing on price alone, I help you understand the property's overall value so you can make decisions with clarity and confidence.

The Goal

The best purchase isn't always the lowest price, it's the property that provides the greatest value for your needs, goals, and future.

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FINDING THE RIGHT PROPERTY

HOW WE'LL FIND A PROPERTY THAT FITS YOUR LIFESTYLE & GOALS

Finding the right property is about more than features or acreage, it's about finding a place that supports the way you live today and where you want to be tomorrow.

STEP 1
DEFINE YOUR VISION

We'll begin by identifying what matters most to you and creating a clear picture of your ideal property.

- Together, we'll discuss:
- Must-haves vs. nice-to-haves
- Preferred locations, communities, and surroundings
- Lifestyle priorities
- Long-term goals and future plans
- Budget and timeline
- Intended use (primary residence, retreat, ranch, recreation, investment, etc.)

STEP 2
CREATE YOUR PERSONALIZED SEARCH

Once we establish your criteria, I'll curate properties that align with your goals, not simply send every listing that hits the market.

Your search may be tailored around:

- Commute and convenience
- Schools and community preferences (if applicable)
- Architectural style or property characteristics
- Entertaining and gathering spaces
- Outdoor living, land use, and amenities
- Investment and long-term value potential

STEP 3
TOUR PROPERTIES STRATEGICALLY

As we view properties, I'll help you evaluate beyond first impressions and consider both the emotional and practical aspects of each opportunity.

We'll assess:

- Layout, usability, and functionality
- Condition and maintenance
- Location and surroundings
- Long-term value
- Opportunities and potential

STEP 4
REFINE & ADJUST

Every property we tour helps us learn more about what feels right. We'll continuously refine your search to keep the process efficient and intentional.

STEP 5
RECOGNIZE "THE ONE"

The right property often becomes clear when it supports the life you're building and the future you envision, not because it's perfect, but because it feels like the right fit for this season of life.

My Commitment to You

Thoughtful guidance, honest feedback, and a personalized experience designed to make the search feel exciting, not overwhelming.

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MAKING AN OFFER

CREATING A STRONG OFFER & NEGOTIATING WITH CONFIDENCE

Once you've found the right property, the next step is creating a thoughtful, strategic offer that reflects your goals, protects your interests, and positions you competitively in the market.

STEP 1
REVIEW THE PROPERTY & MARKET CONDITIONS

Before submitting an offer, we'll evaluate key factors including recent comparable sales, market activity, property characteristics, days on market, and seller motivation.

STEP 2
BUILD YOUR OFFER STRATEGY

An offer is more than just price. Together, we'll structure terms designed to strengthen your position while protecting your interests.

Your offer may include:

- Purchase price
- Earnest money deposit
- Financing terms
- Inspection contingencies
- Appraisal considerations
- Closing timeline
- Seller concessions (when appropriate)
- Possession terms or use considerations (if applicable)

STEP 3
SUBMIT THE OFFER

Once finalized, I'll prepare and present your offer professionally and advocate on your behalf throughout the process.

STEP 4
NEGOTIATIONS BEGINS

It's common for sellers to respond with a counteroffer. Negotiation may involve price, timelines, repairs, credits, contingencies, property inclusions, or other terms.

My role is to help you:

✔️ Understand your options
✔️ Protect your priorities
✔️ Stay competitive without unnecessary pressure
✔️ Make confident, informed decisions

STEP 5
REACH AN AGREEMENT

Once both parties agree on terms, the transaction moves into escrow and we begin the next phase toward closing.

A FEW THINGS TO REMEMBER

- Not every winning offer is the highest offer
- Strong terms can sometimes matter as much as price
- Market strategy matters more than emotion
- My goal is to help you make informed decisions, not rushed ones

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CLOSING & BEYOND

WHAT HAPPENS AFTER YOUR OFFER IS ACCEPTED

Congratulations, your offer has been accepted! This is an exciting milestone, but there are still important steps between acceptance and taking ownership. My role is to guide you through each stage and keep the process moving smoothly.

STEP 1
OPEN ESCROW

Once the contract is fully executed, escrow is opened and your earnest money deposit is submitted according to the contract timeline.

STEP 2
COMPLETE DUE DILIGENCE

This is your opportunity to fully evaluate the property and review important details before moving forward. During this stage, we may coordinate:

- Home inspections (when applicable)
- Review of seller disclosures
- HOA documents (when applicable)
- Property condition evaluations
- Surveys (when applicable)
- Well and septic inspections (when applicable)

STEP 3
APPRAISAL & LOAN APPROVAL

If financing is involved, your lender will continue processing your loan and coordinate the appraisal. To help keep financing on track:

✔️ Avoid major purchases
✔️ Avoid opening new credit accounts
✔️ Keep funds accessible
✔️ Respond quickly to lender requests

STEP 4
FINALIZE DETAILS

As we move toward closing, we'll confirm timelines, review closing documents, and coordinate any remaining items needed for a successful closing.

STEP 5
FINAL WALK-THROUGH

Shortly before closing, we'll confirm that the property is in agreed-upon condition and that negotiated items have been completed. This may include a final walk-through or other verification steps, depending on the type of property.

STEP 6
CLOSING DAY

You'll sign final documents and complete the last steps required to transfer ownership. Once funding and recording are complete, it's official.

WELCOME TO YOUR NEXT CHAPTER

Congratulations, your transaction is complete, and a new chapter begins. Whether you're settling into a new home, building on land, investing for the future, or pursuing a long-held dream, this milestone represents the beginning of new opportunities and meaningful memories.

CLOSING IS JUST THE BEGINNING

While this chapter is complete, homeownership and real estate goals continue to evolve over time. Whether questions arise next month or years from now, I'm always happy to share insight, provide guidance, and help you navigate whatever comes next.

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BUYER CHECKLIST

ESSENTIAL STEPS FOR A CONFIDENT AND SUCCESSFUL PURCHASE

Use this checklist as a guide throughout your buying journey. Every transaction is unique, but these key steps will help keep you organized and prepared from consultation to closing.

Before Shopping

- O Schedule an initial consultation
- O Establish your budget and purchasing goals
- O Obtain a pre-approval letter or verify proof of funds
- O Review estimated closing costs and potential buyer agent compensation obligations if not covered by the seller
- O Gather important financial documents, including income verification, bank statements, and identification
- O Create a list of priorities, must-haves, and preferred locations

Finding the Right Property

- O Begin viewing properties that align with your goals
- O Evaluate property values, market conditions, and comparable sales
- O Research communities, amenities, and plans for the area

Making an Offer

- O Select the right property and develop an offer strategy
- O Submit an offer and negotiate terms, contingencies, and timelines
- O Deposit earnest money according to the contract requirements
- O Review and sign all contract documents

Under Contract & Due Diligence

- O Review seller disclosures, property reports, surveys, and applicable HOA, CC&R, or community documents
- O Complete inspections and conduct appropriate due diligence. Depending on the property, this may include home, termite, well, septic, manufactured home or site evaluations, along with surveys, flood assessments, water and soil testing, engineer certifications, easement reviews, or other specialized inspections or reports
- O Review inspection findings and complete the **Buyer's Inspection Notice and Seller's Response (BINSR)**
- O Negotiate repairs, credits, or other resolutions within contractual deadlines
- O Verify insurance availability and costs

Financing & Closing

- O Coordinate with your lender throughout appraisal and loan processing
- O Avoid major purchases, new credit accounts, or significant financial changes before closing.
- O Obtain homeowners insurance or property insurance, if applicable
- O Review your **Closing Disclosure (CD)** prior to signing
- O Schedule utility transfers and update your mailing address
- O Arrange movers and/or moving supplies
- O Complete your final walk-through prior to closing
- O Sign closing documents and finalize your purchase
- O Keep important documents accessible on closing day
- O Receive your keys
- O Change locks and update security codes after move-in
- O Celebrate your next chapter

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FREQUENTLY ASKED QUESTIONS

COMMON QUESTIONS & HELPFUL INSIGHT

How do I start the buying process?

The first step is understanding your goals, timeline, budget, and intended use for the property. From there, we'll connect you with a trusted lender (if needed), review financing options, and create a personalized search strategy.

Do I need to be pre-approved before looking at properties?

Pre-approval helps you understand your purchasing power and strengthens your position when making an offer.

How long does the process take?

Every transaction is unique, but most purchases are completed within 30–45 days after an offer is accepted.

What costs should I expect?

Typical expenses include your down payment, earnest money deposit, inspections, surveys, closing costs, and other transaction-related fees. We'll review expected costs upfront so there are no surprises.

What's the difference between pre-qualification and pre-approval?

Pre-qualification is an estimate based on self-reported information. Pre-approval involves a more detailed review by a lender and typically carries more weight during negotiations.

What credit score do I need?

Requirements vary by loan program Loan requirements vary, and options exist for a wide range of buyers. A lender can help determine the financing options that best fit your goals and circumstances.

Should I wait until interest rates improve?

Market conditions change over time. The right time to purchase depends on your goals, finances, lifestyle, intended use, and long-term plans—not interest rates alone.

How do I know if the property is priced appropriately?

I provide market data, comparable sales, and local expertise to help you determine value and make informed decisions.

What should I prioritize when purchasing?

Consider location, intended use, layout, lifestyle needs, and long-term value.

What makes your buying experience different?

Personalized guidance, clear communication, strategic advocacy, and local expertise.

Should I choose a new construction or an existing property?

Both offer advantages depending on your goals, preferences, and priorities. New construction provides customization and modern features; resale homes may offer established neighborhoods and unique character.

How competitive should my offer be?

Offer strategy depends on market conditions, inventory, and seller expectations. My role is helping you submit a strong, strategic offer while protecting your interests.

Can I negotiate after inspections?

Yes. Depending on inspection findings, you may request repairs, credits, or negotiate terms.

What happens if my offer is rejected?

We'll evaluate feedback, adjust our approach, and continue pursuing the right opportunity.

What happens after my offer is accepted?

The process moves into inspections, appraisal, financing milestones, and final preparations for closing.

Are inspections important?

Inspections provide valuable information about the property's condition and can help you make informed decisions.

What are closing costs?

Closing costs may include lender fees, title and escrow charges, property taxes, prepaid expenses, and, in some cases, buyer agent compensation if it is not paid by the seller.

What should I avoid during escrow?

Avoid major purchases, opening new credit accounts, changing employment, or moving large amounts of money without consulting your lender.

When do I get the keys?

Keys are delivered after funding and recording are complete.

What happens after closing?

Ownership begins, and ongoing support and resources remain available when needed.

Will you help me build a long-term real estate strategy?

Absolutely. Whether this is your first purchase, forever home, or investment, we'll align your purchase with your larger goals.

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A Final Thought

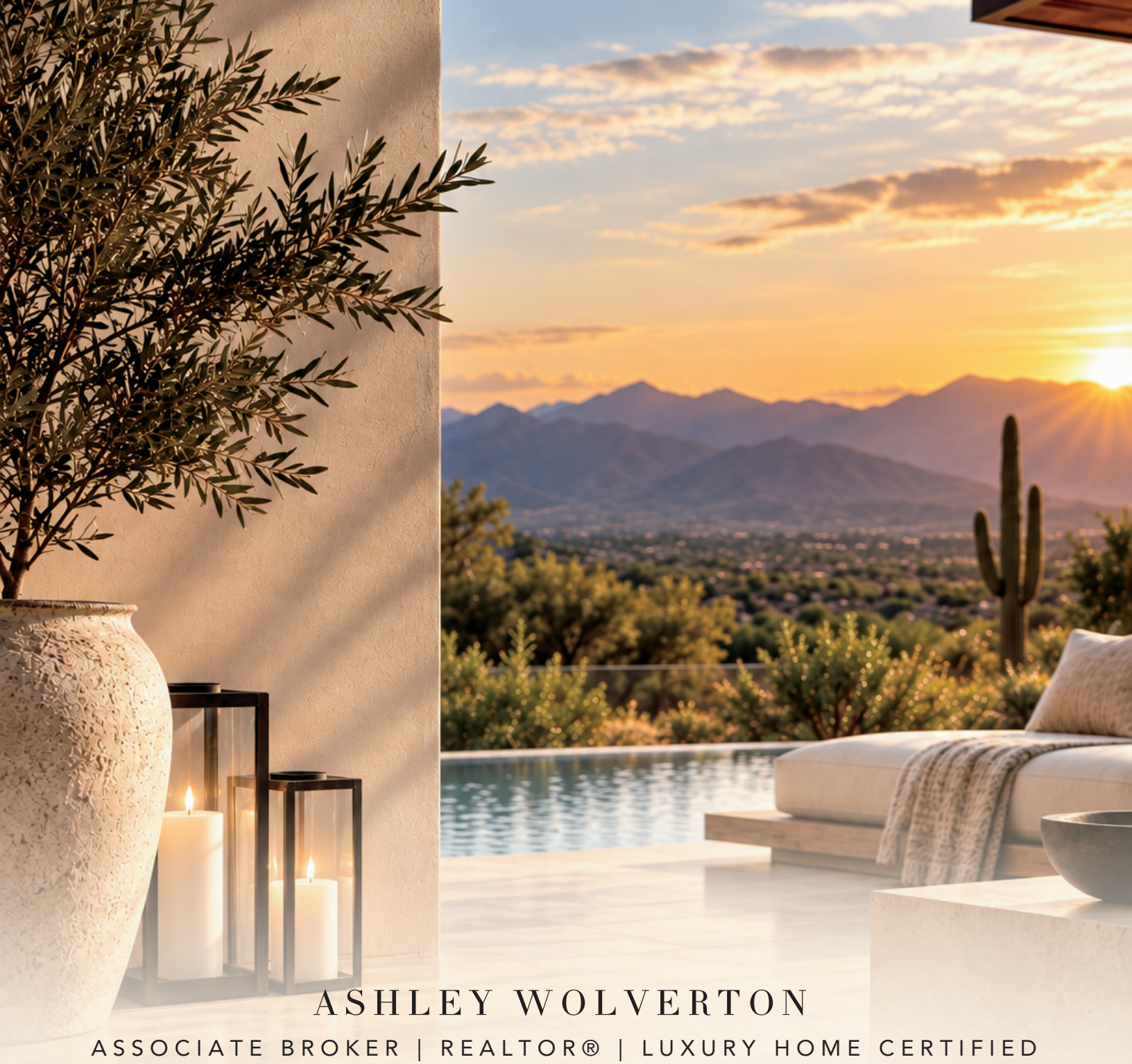
"The future depends on what you do today."

— *Mahatma Gandhi*

What will your next chapter look like?

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480.721.9685
ashleywolverton.exprealty.com

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