

BUYER *Guide*



Title Services
of The Valley Agency
“circle of trust”

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Benefits of Home *Ownership*

Whether you are looking for more space to raise a family or the perfect place to make your own, there are many advantages to owning your own home, ranging from the purely personal to the very practical. For many people, the motivation for home ownership comes from the financial benefits. Owning your own home can be a first-rate investment for a number of reasons.

Home Appreciation

Houses typically increase in value, or “appreciate”, over time. It’s not unusual to find a house that sold for \$200,000 fifteen years ago to be valued at much more than that amount today. This increased value is as good as money in the bank to the owner.

Tax Advantages

Homeowners also get significant tax breaks that are not available to renters. Most importantly, interest paid on a home mortgage is usually deductible. This factor alone can save you a substantial amount each year in federal income taxes.

Payments

Another advantage to homeownership is that while rent typically increases year after year, mortgage payments can remain unchanged throughout the entire repayment period. In fact, because of the effect of inflation, over the years you pay the same amount but with devalued dollars. So, what may seem like a substantial payment now will become very affordable after cost-of-living increases.

Home Equity

When you buy a house, your monthly mortgage payments serve as a type of scheduled savings plan. Over time you gradually accumulate what lenders call “equity”, an ownership interest in the property that you can often borrow against or convert into cash by selling the house. In contrast, renters must continue paying rent to a landlord for as long as they rent, without the opportunity to build equity.



The Advantages of Working with a *Realtor*®



NEIGHBORHOOD KNOWLEDGE AND EXPERTISE:

You do not need to know everything about buying a home if you hire a real estate professional who does. Agents possess intimate local knowledge to help you with your home search. They can identify comparable sales, market conditions information like average price per square foot, average sales prices, market supply, days on the market and other criteria which have a huge bearing on what you ultimately decide to purchase. Buying a home requires dozens of federal, state and broker mandated forms and disclosures with the purchase agreement alone being 10 pages. Your agent will be familiar with these forms and all the other experts you will need, like a lender, home inspector and title company to keep your transaction on schedule.



NEGOTIATION SKILLS:

Top producing agents are skilled negotiators because, unlike most buyers and sellers, they can remove themselves from the emotional aspects of the transaction. When you are ready to make an offer, you want a trained real estate professional who will present your offer in the best light possible to get you maximum value and an accepted contract. If there are negotiations involving price, contingencies, closing dates and personal property, your real estate agent will be your representative.



ACCESS TO INFORMATION:

Real Estate agents have access to the Multiple Listing Service (MLS) which provides the agent with comprehensive data on the majority of homes that are listed for sale. This is an extremely valuable tool as it provides the most current information on available homes so you can make an informed purchase decision. Your agent's knowledge of the MLS and experience will be vital to finding your dream home.



OBJECTIVE AND CUSTOMER FOCUSED RELATIONSHIP:

The agent becomes familiar with your family's specific needs helping you narrow the search process and focus on homes that check the right boxes. Make sure to discuss with your agent what your requirements are for a home. How many bedrooms and baths do you need? Is a large lot important? Do you love to cook and need a restaurant caliber kitchen? Is it important to buy a home that has been renovated? Or do you prefer a fixer-upper? A seasoned agent will be able to recommend neighborhoods and homes that best suit your needs both now and in the future.

Advantages of Using a Realtor for a *New Home Subdivision*

Having a buyer's agent gives you stronger professional position as I negotiate on behalf of the buyer, typically resulting in a lower purchase price.

New home subdivisions provide many advantages to buyers: less maintenance and fewer repairs, increased energy efficiency, and options to customize the floor plan and features of the house. If you are considering purchasing a new home, carefully review the info provided to you by the builder.

A REALTOR:

- 1. REPRESENTS YOU, AND YOU ALONE** - Just like in a typical real estate transaction your Realtor is responsible for placing your needs first and being a dedicated advocate.
- 2. HELPS YOU FIND THE BEST BUILDERS** - Your Realtor can save you time and effort by matching your needs to reputable local builders.
- 3. HELPS YOU FIND A GREAT LENDER** - Your Realtor can recommend trusted lenders that you can shop against a builder's preferred lender.
- 4. IS AN EXPECTATION SETTER** - An experienced Realtor is a tremendous resource when it comes to setting clear expectations and ensuring your vision matches your budget.
- 5. IS THERE TO MAKE LIFE EASIER** - Every real estate transaction has its bumps along the way. Your Realtor can help solve problems as they occur - or before they arise.
- 6. HELPS YOU THROUGH THE INSPECTION PROCESS** - Your Realtor knows what to look for in the inspection process, and can recommend 3rd party inspections.
- 7. KNOWS WHAT IT WILL TAKE TO SELL YOUR HOME** - Your Realtor can help you select the right upgrades to add value and appeal to your home, should you decide to sell in the future.
- 8. CAN SAVE YOU MONEY, NOT COST IT** - A great Realtor knows where in the transaction to negotiate on your behalf, and can expose opportunities to save money that you may have not known about. And, you shouldn't be on the hook to pay commission.



Getting Pre-Qualified

Once you have an idea of the type and size home you want and the area you'd like to look in, you should be pre-qualified by a Lender. By doing this before looking at home, you'll save yourself time, energy and frustration because pre-qualification can:

Determine how much home you can afford

Though you may be willing to spend until it hurts, the name of the game is how much a lender calculates you can afford. Your lender will help you through the financial process of pre-qualifying (targeting the amount that a financial institution will lend you). Pre-qualification helps you avoid buying more home than you can afford or being disappointed if you don't qualify for as much as you had hoped.

Show what your total investment will be

You'll know approximately how much you will need for down payment and closing costs.

Inform you of your monthly payments

Lenders use slightly different formulas for arriving at "total monthly house payment". These costs generally include your mortgage principal and interest payment, property taxes as a monthly figure, and hazard insurance as a monthly figure. These four items are referred to as PITI (principal, interest, taxes and insurance). If you're required to pay private mortgage insurance (PMI) based on your down payment, those premium payments will also be included. If you decide to buy a condominium or town house, the monthly homeowner's association fees are likely to be included. Keep in mind, these formulas can change from lender to lender, so your best bet is to consult with several experts in the field.

Identify the loan programs you can qualify for

At this point, your lender can also help you determine alternatives and strategies that could help you buy the home of your dreams, like special first-time home buyer programs or debt consolidation counseling. With the wide variety of loan programs available, it is important to know which types you qualify for and which will best suit your needs.

Strengthen your offer

Sellers are more inclined to accept realistic offers when they know that you have taken the time to be interviewed by a lender and can qualify for a loan.

In order to be pre-qualified, you will need to provide the lender with the following:

- Your residence history for the past two years
- Your employment history with dates and business addresses
- Two years of tax returns and W-2s (or profit and loss statements if self-employed)
- Copies of three months of statements for all bank and brokerage accounts, loans, credit cards, pensions, etc.
- Details of any real estate, vehicles, or other personal property you own, including loan balances and market value

Your lender will be able to provide you with a more specific checklist as well as an overview of the loan process from start to finish. Consider requesting this information from your lender.



Submitting an *Offer / Countering*

When you have found a home you want to buy, the offer process begins. It will likely include the following:

PURCHASE CONTRACT PREPARED

With the help of your agent, a Purchase Contract will be prepared for presentation to the seller. This agreement will include your terms of the purchase including how much you are offering for the home and any contingencies, such as home inspections or Lender appraisal. Earnest money will also be collected.

OFFER IS PRESENTED

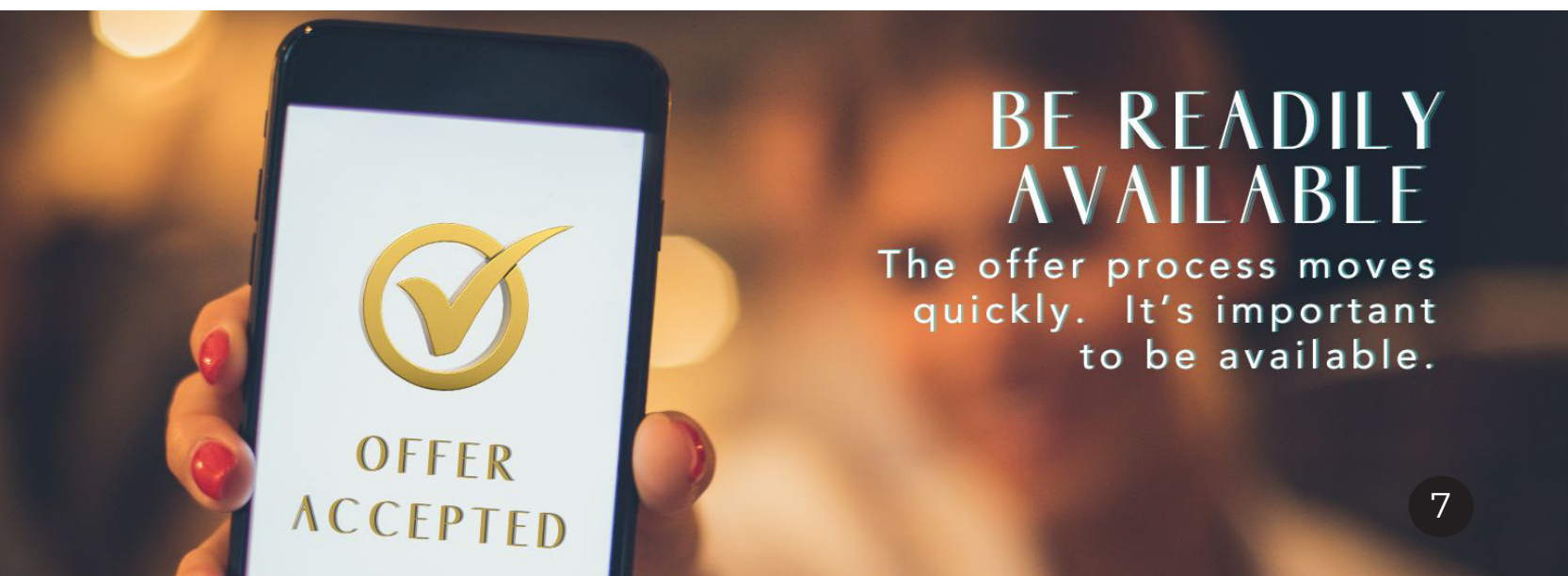
Upon completion of the Purchase Contract, your agent will contact the seller's agent and electronically transfer the offer, or make an appointment to present the offer in person.

OFFER IS ACCEPTED OR COUNTERED

The seller will evaluate the offer then accept the terms or prepare a counter offer. If the seller counters, the ball is back in the buyer's court and the buyer must decide if they will accept, reject, or counter the counter offer.

CLOSING PROCESS BEGINS

If the seller accepts the offer, the closing process will begin.

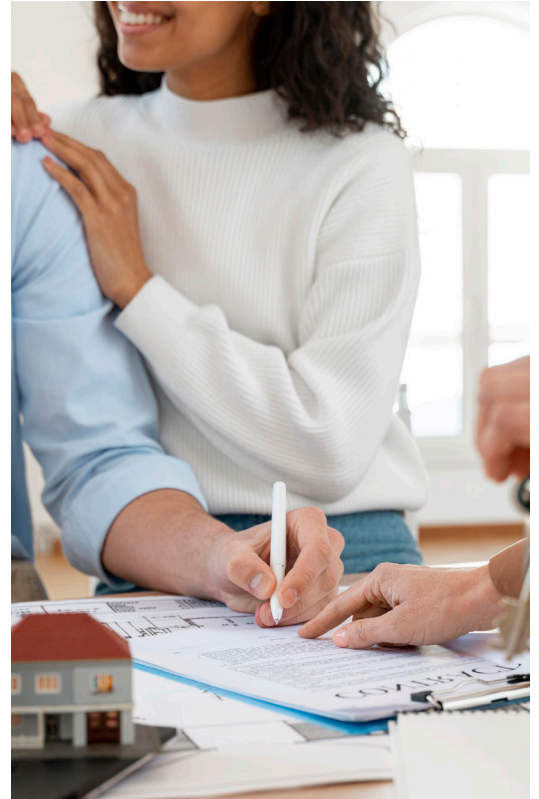


Opening an Escrow

Escrow is typically opened by the real estate agent. An escrow file number is assigned and the appropriate information is entered into a secure electronic system, where the file details will be warehoused for the duration of the transaction. In general, the first items to enter the escrow are the Purchase Contract and the buyer's initial deposit. The escrow file will grow, item by item, until all of the conditions have been met and the escrow is ready to close.

The Escrow File

1. Deposit a fully executed Purchase Contract along with all necessary Addenda with Title Services of the Valley. The Purchase Contract should include the street address and parcel number of the property, as well as the sales price.
2. Deposit the earnest money with Title Services of the Valley, pursuant to Arizona's Good Funds Law.
3. Provide contact information for all parties to the escrow transaction to Title Services of the Valley (buyer's lender information, buyer/seller contract information including full names and marital status, any additional interested parties).
4. Provide additional information as needed for the escrow file:
 - The seller's existing lender information, loan number, contact information and approximate unpaid balance.
 - HOA (Homeowner's Association) information such as address and dues, and management company.
 - Commission amount and additional conditions.
 - How the buyer will want to take title.
 - Fire/hazard insurance information for new policy or existing policy.



Conflicts/Disputes

- Escrow is disarmed the moment there is a disagreement between parties.
- Escrow Holder may continue the escrow process only after mutual agreement is reached between the parties in writing.
- Escrow Holders reserve the right to interplead the file.
- Escrow Holders reserve the right to resign from an escrow at any given time.

Confidentiality

- Escrow files are confidential. Escrow personnel are the only staff privy to the escrow files.
- Third parties requesting information will not be accommodated without express written consent of the principals.
- Files are stored for 5 years as required by law.

For more information, please contact your Title Services of the Valley escrow officer or sales representative.

Ways to Take Title in *Arizona*

COMMUNITY PROPERTY	JOINT TENANCY WITH RIGHT OF SURVIVORSHIP	COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP	TENANCY IN COMMON
Requires a valid marriage between two persons.	Parties need not be married; may be more than two joint tenants.	Requires a valid marriage between two persons.	Parties need not be married; may be more than two tenants in common.
Each spouse holds an undivided one-half interest in the estate.	Each joint tenant holds an equal and undivided interest in the estate, unity of interest.	Each spouse holds an undivided one-half interest in the estate.	Each tenant in common holds an undivided fractional interest in the estate. Can be disproportionate, e.g., 20% and 80%; 60% and 40%; 20% and 20%; 20% and 40%; etc.
One spouse cannot partition the property by selling his or her interest.	One joint tenant can partition the property by selling his or her joint interest.	One spouse cannot partition the property by selling his or her interest.	Each tenant's share can be conveyed, mortgaged or devised to a third party.
Requires signatures of both spouses to convey or encumber.	Requires signatures of all joint tenants to convey or encumber the whole.	Requires signatures of both spouses to convey or encumber.	Requires signatures of all tenants to convey or encumber the whole.
Each spouse can devise (will) one-half of the community property.	Estate passes to surviving joint tenants outside of probate.	Estate passes to the surviving spouse outside of probate.	Upon death the tenant's proportionate share passes to his or her heirs by will or intestacy.
Upon death the estate of the decedent must be "cleared" through probate, affidavit or adjudication.	No court action required to "clear" title upon the death of joint tenant(s).	No court action required to "clear" title upon the first death.	Upon death the estate of the decedent must be "cleared" through probate, affidavit or adjudication.
Both halves of the community property are entitled to a "stepped up" tax basis as of the date of death.	Deceased tenant's share is entitled to a "stepped up" tax basis as of the date of death.	Both halves of the community property are entitled to a "stepped up" tax	Each share has its own tax basis.

Note: Arizona is a community property state. Property acquired by a husband and wife is presumed to be community property unless legally specified otherwise. Title may be held as "Sole and Separate." If a married person acquires title as sole and separate, his or her spouse must execute a disclaimer deed to avoid the presumption of community property. Parties may choose to hold title in the name of an entity, e.g., a corporation; a limited liability company; a partnership (general or limited), or a trust. Each method of taking title has certain significant legal and tax consequences; therefore, you are encouraged to obtain advice from an attorney or other qualified professional.

Home inspection

The standard Arizona Association of Real Estate Professionals Purchase Contract contains a provision that allows the buyer to have the subject property physically inspected within the first ten days of acceptance of the contract by the seller. It is the seller's obligation to provide the buyer with access to the property during this ten day inspection period for whatever inspections the buyer requires. Once a purchase contract has been signed, the buyer can hire a professional inspector of their choosing for the inspection.

Home inspections are a critical part of the home buying and selling process. Knowledge in the field of property inspection has become invaluable, especially in light of stricter legislation on both a state and national level.



How a home inspection works:

A typical home inspection includes a check of a house's structural and mechanical condition, but can also encompass tests for radon gas, detection of wood-destroying insects and other services required by the buyer. Inspections do not cover cosmetic aspects of the home, like clean carpets and fresh paint. Back in 1976, the American Society of Home Inspectors (ASHI) standardized the home inspection process and established Standards of Practice dictating what must be inspected as well as how far the professional home inspector needs to go to report their findings.



According to ASHI, the standard home inspector's report will cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic and visible insulation; walls, ceilings, floors, windows and doors; the foundation, basement and structural components.

Once the home inspection is complete, the inspector creates a report for the home buyer detailing all that was found. The report will note problems requiring immediate attention and conditions that could lead to more serious issues over time.

Some sellers have a home inspection completed before listing the home, to determine in advance which items need to be addressed and avoid any surprises for the buyer later in the process.

To locate a professional home inspector, use ASHI's "Find a Home Inspector" locator at www.ashi.org. structural components.

Closing Costs

Who Pays What

This chart indicates who customarily pays what costs

		CASH	FHA	VA	CONV
1.	Down payment	BUYER	BUYER	BUYER	BUYER
2.	Termite (Wood infestation) Inspection (<i>negotiable except on VA</i>)			SELLER	
3.	Property Inspection (if requested by buyer)	BUYER	BUYER	BUYER	BUYER
4.	Property Repairs, if any (negotiable)	SELLER	SELLER	SELLER	SELLER
5.	New Loan Origination Fee (negotiable)		BUYER	BUYER	BUYER
6.	Discount Points (negotiable)		BUYER	BUYER	BUYER
7.	Credit Report		BUYER	BUYER	BUYER
8.	Appraisal or Extension Fee (negotiable)		BUYER	BUYER	BUYER
9.	Existing Loan Payoff	SELLER	SELLER	SELLER	SELLER
10.	Existing Loan Payoff Demand	SELLER	SELLER	SELLER	SELLER
11.	Loan Prepayment Penalty (if any)	SELLER	SELLER	SELLER	SELLER
12.	Next Month's PITI Payment		BUYER	BUYER	BUYER
13.	Prepaid Interest (approx. 30 days)		BUYER	BUYER	BUYER
14.	Reserve Account Balance (Credit seller / Charge buyer)		PRORATE	PRORATE	PRORATE
15.	FHA MIP, VA Funding Fee, PMI Premium		BUYER	BUYER	BUYER
16.	Assessments payoff or prorating (sewer, paving, etc.)	SELLER			
17.	Taxes	PRORATE	PRORATE	PRORATE	PRORATE
18.	Tax Impounds		BUYER	BUYER	BUYER
19.	Tax Service Contract		SELLER	SELLER	BUYER
20.	Fire/Hazard Insurance	BUYER	BUYER	BUYER	BUYER
21.	Flood Insurance		BUYER	BUYER	BUYER
22.	Homeowners Association (HOA) Transfer Fee	BUYER or SELLER	BUYER or SELLER	BUYER or SELLER	BUYER or SELLER
23.	HOA / Disclosure Fee	SELLER	SELLER	SELLER	SELLER
24.	Current HOA Payment	PRORATE	PRORATE	PRORATE	PRORATE
25.	Next Month's HOA Payment	BUYER	BUYER	BUYER	BUYER
26.	Home Warranty Premium (negotiable)	BUYER or SELLER	BUYER or SELLER	BUYER or SELLER	BUYER or SELLER
27.	REALTORS® Commission	SELLER	SELLER	SELLER	SELLER
28.	EAGLE Homeowners Title Policy	SELLER	SELLER	SELLER	SELLER
29.	Lenders Title Policy and Endorsements		BUYER	BUYER	BUYER
30.	Escrow Fee (NOTE: Charge seller on VA Loan)	SPLIT	SPLIT	SELLER	SPLIT
31.	Recording Fees (Flat rate)	SPLIT	SPLIT	SPLIT	SPLIT
32.	Reconveyance / Satisfaction Fee	SELLER	SELLER	SELLER	SPLIT
33.	Courier / Express Mail Fees	SPLIT	SPLIT	SELLER	SPLIT

Note: Prorated items will appear on Closing Statement as charges for one and credits for the other.

Overview of Closing Costs

Below is an overview of the types of closing costs you may incur on your loan. Some are one-time fees while others recur over the life of the loan.

APPRAISAL FEE

This is a one-time fee that pays for an appraisal, a statement of property value required on most loans. The appraisal is made by an independent appraiser.

CREDIT REPORT FEE

This one-time fee covers the cost of a credit report processed by an independent credit reporting agency.

DOCUMENT PREPARATION FEE

There may be a separate, one-time fee that covers preparation of the final legal papers, including the note and deed of trust.

LOAN DISCOUNT

Often called "Points", a loan discount is a one-time charge used to adjust the yield on the loan to what market conditions demand. One point is equal to 1% of the loan amount.

LOAN ORIGATION FEE

This fee covers the Lender's administrative costs in processing the loan. It is a one-time fee and is generally expressed as a percentage of the loan amount.

MISCELLANEOUS TITLE CHARGES

The title company may charge fees for a title search, title examination, document preparation, notary fees, recording fees, and a settlement or closing fee. These are all one-time charges.

MORTGAGE INSURANCE PREMIUM

Depending on the amount of your down payment, you may be required to pay a fee or mortgage insurance (which protects the Lender against loss due to foreclosure). You may also be required to put a certain amount for mortgage insurance into a special reserve account (called an impound account) held by the Lender.

PREPAID INTEREST

Depending on the day of the month your loan closes, this charge may vary from a full month to just a few days interest. If your loan closes at the beginning of the month, you will probably have to pay the maximum amount. If your loan closes near the end of the month, you will only have to pay a few days interest. Your first payment will usually be 30 days after the date pre-paid interest is paid through.

TAXES AND HAZARD INSURANCE

Based on the month you close, property taxes will be prorated between you and the Seller. You will also need to pay an entire years hazard insurance premium upfront (Homeowner's Insurance). In addition, you may be required to put a certain amount for taxes and insurance into a special reserve account (impound account) held by the Lender.

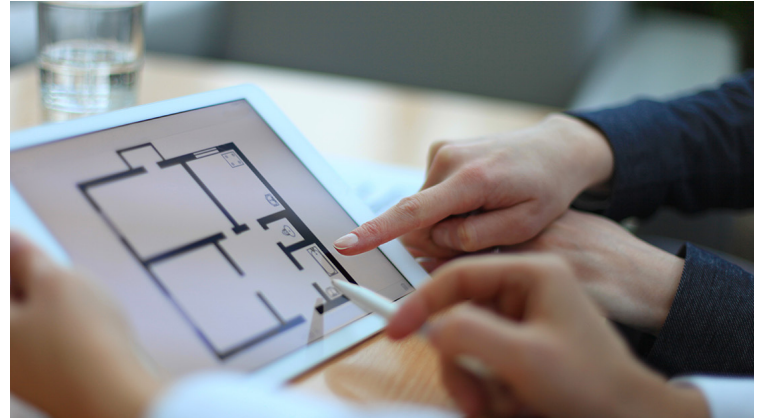
TITLE INSURANCE FEES

There are two title policies; a Buyer's title policy (which protects the new homeowner) and a Lender's title policy (which protects the Lender against loss due to a defect in the title). These are both one-time fees.



The Appraisal Process

There are a few steps in the appraisal process. First, a licensed appraiser comes to the property and inspects the home. Next, the appraiser will research similar homes in the area and compare recent sales to determine a “fair market value.” The appraiser will then give a final appraisal report with all the data and research to issue a final “opinion of value.”



What Appraisers Look for During the Home Appraisal Process

Knowing what an appraiser will look for during the appraisal process can help you better prepare your home for the appraisal. Here are a few key features of your home that an appraiser will be interested in:

- **Exterior**

Before even entering your home, the home appraiser will inspect the outside of your property. This involves looking at the structure of your home and inspecting the foundation and roof to determine what materials they are made from and what condition they are in. The appraiser will also look for any damage to your home, such as leaks, cracks or defects that may have gone unnoticed when the house was built.

- **Interior**

As with the exterior, the appraiser will consider the materials used in the construction of your home; their condition is very important. The main construction of your home, including the walls, flooring, windows, and doors, will be carefully inspected to determine quality and identify any damage or defects. The condition of lighting fixtures, kitchen appliances and plumbing will also influence the appraiser's estimate.

- **Property**

The appraiser will consider the overall size of your home. A larger property is often more desirable to buyers because it gives them the possibility of building an addition to the home in the future. A home with many bedrooms and bathrooms will also have extra value since a greater number of people can live in the home.

- **Extra Features**

Amenities that contribute to the comfort and safety of a home will greatly improve the appraised value. Appraisers will take into consideration all the extras that your home offers, such as air conditioning, fireplaces, security systems, or smoke detectors. Outdoor amenities, such as a swimming pool, garage or gazebo, could also lead to a higher appraisal.

- **Improvements**

Improvements that you have made since you took ownership will influence the appraised value of your home. While inspecting the interior of your home, the appraiser will pay attention to upgrades that you have made to your kitchen and bathrooms especially. A new oven, stove, sink or bathtub is a big plus when determining your home's value. Because the appraiser might not notice all the upgrades that you've made, it is important to provide him or her with a list of improvements before the appraisal.

Your Closing *Appointment*

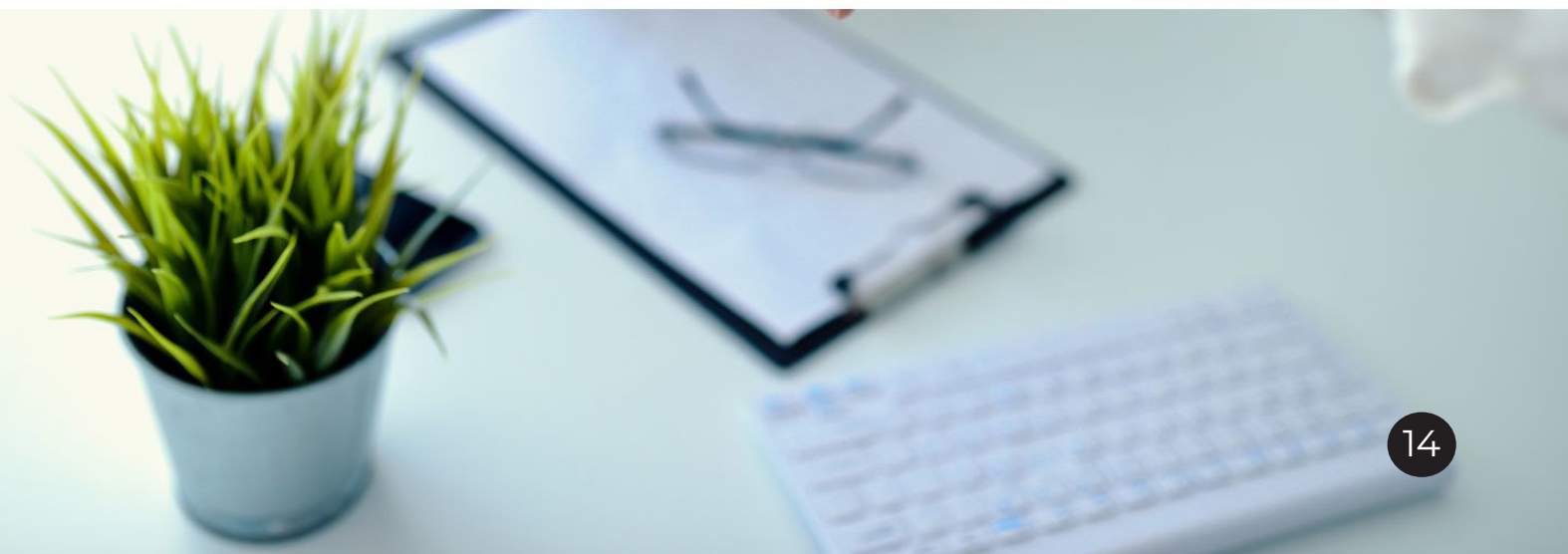
Your Title Services of the Valley escrow officer will contact you or your real estate agent to schedule a closing or signing appointment. You will have a chance to review the final Closing Disclosure and supporting documentation. This is your opportunity to ask questions and clarify terms. You should review the paperwork carefully and report discrepancies to the escrow officer. You will be responsible for all charges incurred, so it is important to double check all line items and dollar amounts.

Arrange for your money to be wired to Title Services of the Valley before signing or bring a cashier's check drawn on a local FDIC insured bank. If you are unsure about closing procedures, ask questions; an explanation is just a phone call away!

Don't forget your identification. You will need valid government issued photo identification when you sign documents that need to be notarized (such as a deed). A driver's license is preferred. You will be asked to provide your social security number.

If you are obtaining a new loan, your signed loan documents will be returned to the lender for review. If your loan documents are satisfactory, the lender will send the check directly to Title Services of the Valley. Once all necessary funds are in, they will be disbursed to the Seller and other appropriate payees. Then, you'll receive the keys to your home!

Keep all records pertaining to your home together in a safe place, including all purchase documents, insurance, maintenance, and improvements.



Good Funds^{Law}



Arizona law requires the "escrow agents not disburse money from an escrow account until funds related to the transaction have been deposited and available." ARS-6-834. The law specifies which forms of payment are acceptable for deposit.

The availability of funds for use in escrow is based on funds being deposited in our bank for the specified days shown below. The days refer to Business Days which are defined as calendar days other than Saturday or Sunday, and excluding most major holidays.

Same Day

- Cash: Special requirements may need to be met if necessary to accept cash.
- Electronic Payment/Transfer or Wire: This is the preferred method for receiving funds.
- Cashier, Certified, Tellers and Official Checks drawn on FDIC Insured Institutions.
- Checks made by an affiliate of a state or federally regulated depository institution where the check is drawn on the affiliated depository.

Next Day

- US Treasury Checks.
- Postal Money Orders (for other money orders See Fifth Day).
- Federal Reserve, Federal Credit Union, and Federal Home Loan Bank Checks.
- State, County and Municipal Government Checks.

Second Day (See Caution)

- Credit Union and Travelers Checks.

Fifth Day (See Caution)

- All other Money Orders (Non-US Postal).

Fifth Day (See Caution)

- NO disbursement until funds Received and Collected!
- We cannot accept ACH payments. ***

Business Days: Funds are potentially available on the Business Day indicated above. A business day is defined as a calendar day other than Saturday or Sunday, and excluding most major holidays. If January 1, July 4, November 11, or December 25 fall on a Sunday, the next Monday is excluded from the definition of a business day. Note that individual banks may require additional hold periods longer than shown above. Late-day may be considered deposited on the next business day.

Foreign Checks: It is the policy of Title Services of the Valley NOT to accept foreign checks into escrow. This includes foreign checks paid through a US Bank. All money coming from outside the United States must be sent via wire transfer. **

Third Party Checks: Title Services of the Valley does NOT accept third party checks. Third Party checks are drawn on a non-financial account, payable to a payee other than Title Services of the Valley, and subsequently endorsed over to Title Services of the Valley. There is one exception - United States Treasury checks payable to Farmers Home Administration's borrower, endorsed over to Title Services of the Valley.

**Intermediate Banks handling International Wire Transfers charge a Fee. Insure that your wire includes fees or it will come in short on funds which will delay the disbursement.

*** ACH Payments are not defined by the state as "good funds" as they may be recalled for 90 days.



Property Taxes

FIRST HALF DUE **OCTOBER 1ST**

1st half for January 1st
through June 30th
is due October 1st
and **DELINQUENT**
NOVEMBER 1ST

SECOND HALF DUE **MARCH 1ST**

2nd half for July 1st through
December 31st
is due March 1st and
DELINQUENT
MAY 1ST

The County Treasurer WILL NOT be held responsible for payments made on the wrong property, and will not accept payments in advance of their due date.

NOTIFICATION OF VALUE:

Assessment notices are sent to property owners on or before January 31st of each year. The notice includes assessed value, full case value, classification, and assessment ratio. These items may be protested through the County Assessor within 45 days of receipt.

UPDATING THE ASSESSOR'S RECORDS:

Ownership information transfers may take six months to process. If property is purchased after November 1st of the previous year, new owners may not receive a tax statement. New owners should contact the Treasurer's office if a statement is not received by October 15th. Even if a tax statement is not received, the new owner is still responsible for paying the taxes on time.

TIPS TO AVOID HEADACHES:

- Check the property description on your tax statement
- Provide your parcel number when making payments or inquires at the County Treasurer's or Assessor's office.

Scheduling Your *Move*



The best part of the entire homeowner process... said no one, ever. We get it, no one particularly enjoys moving, but as long as you plan accordingly and keep yourself organized, it doesn't have to be a headache. There's a variety of things you'll need to keep in mind closer to your move date such as: movers, contractors, utilities, cleaners, and so forth but don't worry - we've included some detailed, helpful checklists to keep you on track and help make sure your move is as hassle-free as possible.

2 MONTHS OUT

- Create a budget for moving expenses
- Make an inventory of everything to be moved
- Sort cabinets, closets, and drawers
- Donate any unwanted items
- Book the moving company
- Confirm parking arrangement for truck
- Contact insurance company to transfer policies
- Take pictures around the home
- Take photos of electronics before unplugging
- Measure doorways, stairways, and elevators to make sure all your furniture will fit

1 MONTH OUT

- Gather moving supplies
- Contact current services to move or cancel
- Contact services in the new area to set up
- Start packing items that aren't frequently used
- Gather all important documents
- Prepare a list of emergency service technicians and preferred providers

2 WEEKS OUT

- Complete repairs
- Create an inventory of boxes
- Return rentals & borrowed items
- Pick up dry cleaning & items being repaired
- Back up your computer
- Send change of address cards
- Arrange for childcare/pet care

1 WEEK OUT

- Deep clean
- Check the weather channel
- Set an appointment with a locksmith



Moving *Timeline & Checklist*



MOVING DAY

- Make a list of every item and box loaded onto the truck
- Take jewelry, family photos, and important documents with you - or mail them to yourself by registered mail
- Carry an assortment of toys for children (if needed)
- Double check closets, drawers, & shelves to be sure they are empty
- Turn off all appliances and lock all doors and windows
- Leave all old keys needed by new tenant or owner with REALTOR® or neighbor
- Let the movers know how you can be reached

At Your New Home

- Check off all boxes & items as they come off the truck
- Install new locks
- Check on telephone, gas, electricity, water & trash pickup
- Check pilot light on stove, hot water heater & furnace
- Ask mail carrier for mail that may have been held until your arrival
- Register car within five days after arrival in state or a penalty may apply when getting new license plates
- Arrange for medical services: doctor, dentist, etc.

Moving Change of Address *Checklist*

Utilities

- ☐ Electricity
- ☐ Gas
- ☐ Water
- ☐ Cable/Internet/Phone
- ☐ Cell Phone
- ☐ Trash

Financial

- ☐ Employment
- ☐ Banks
- ☐ Credit Cards
- ☐ Loan Agencies
- ☐ Insurance
- ☐ Investment Broker

Government

- ☐ Social Security
- ☐ Department of Revenue
- ☐ DMV (License/Registration)
- ☐ USPS Mail Forwarding
- ☐ Voter Registration
- ☐ Business License Office

Memberships

- ☐ Professional Associations
- ☐ Magazines/Subscriptions
- ☐ Gyms
- ☐ Churches
- ☐ Community Groups
- ☐ Country Clubs
- ☐ Alma Maters
- ☐ Civic Organizations
- ☐ Licensing Boards
- ☐ Any Other Memberships

Services

- ☐ Home (Lawn, Delivery)
- ☐ Housekeeping
- ☐ Childcare
- ☐ Doctors
- ☐ Lawyers
- ☐ Accountants
- ☐ Vet/Groomer

Other

- ☐ Business Cards
- ☐ Friends/Family
- ☐ Newspaper



Important *numbers*

UTILITIES

APS602.371.7171
Century Link800.244.1111
Cox Cable602.277.1000
Garbage & Trash 602.262.3111
Rural Metro Fire Department480.627.6200
Salt River Project (SRP)602.236.8888
Southwest Gas877.860.6020

APACHE JUNCTION

Fire Administration480.982.4440
Police Department (Non-Emergency)480.982.8260
Water Utilities480.982.6030
City Websiteajcity.net

AVONDALE

Fire Administration623.333.6000
Police Department (Non-Emergency)623.333.7000
Water Utilities623.333.2005
City Websiteavondale.org

BUCKEYE

Fire Administration623.349.6700
Police Department (Non-Emergency)623.349.6400
Water Utilities623.349.8700
City Websitebuckeyeaz.gov

CHANDLER

Fire Administration480.782.2120
Police Department (Non-Emergency)480.782.4130
Water Utilities480.782.3700
City Websitechandleraz.gov

Fountain Hills

Fire Administration480.837.9820
Police Department (Non-Emergency)480.837.2047
Water Utilities480.837.9522
City Websitewww.fh.az.gov

GILBERT

Fire Administration480.503.6300
Police Department (Non-Emergency)480.503.6500
Water Utilities480.503.6800
City Websitegilbertaz.gov

GLENDALE

Fire Administration623.930.4400
Police Department (Non-Emergency)623.930.3000
Water Utilities623.930.3190
City Websiteglendaleaz.gov

GOODYEAR

Fire Administration623.932.2300
Police Department (Non-Emergency)623.932.1220
Water Utilities623.932.3010
City Websitegoodyearaz.gov

LITCHFIELD

Fire Administration623.932.2300
Police Department (Non-Emergency)602.876.1011
Water Utilities623.935.9367
City Websitelitchfield-park.org

MARICOPA

Fire Administration520.568.3333
Police Department (Non-Emergency)520.316.6800
Water Utilities520.568.4452
City Websitemaricopa-az.gov

Important *numbers*

MESA

Fire Administration480.644.2101
Police Department (Non-Emergency)480.644.2030
Water Utilities480.644.4444
City Websitemesaaz.gov

PARADISE VALLEY

Fire Administration480.348.3631
Police Department (Non-Emergency)480.948.7418
Water Utilities
• City of Phoenix602.262.6251
• Arizona American Water800.383.0834
• Berneil Water480.966.5804
City Websiteci.paradise-valley.az.us

PEORIA

Fire Administration623.773.7279
Police Department (Non-Emergency)623.773.8311
Water Utilities623.773.7286
City Websitepeoriaaz.gov

PHOENIX

Fire Administration602.495.5555
Police Department (Non-Emergency)602.262.6151
Water Utilities602.262.6251
City Websitephoenix.gov

QUEEN CREEK

Fire Administration480.644.2400
Police Department (Non-Emergency)602.876.1011
Water Utilities480.358.3450
City Websitequeencreek.org

SAN TAN VALLEY

Fire Administration480.627.6200
Pinal County Sheriff (Non-Emergency).....480.420.8689
Water/Johnson Utilities480.987.9870
City Websitesantanvalley.com

SCOTTSDALE

Fire Administration480.312.8000
Police Department (Non-Emergency)480.312.5000
Water Utilities480.312.2461
City Websitescottsdaleaz.gov

SUN CITY

Fire Administration623.974.5321
Police Department (Non-Emergency)623.584.5808
Water Utilities480.895.2965
City Websitesuncityaz.org

SURPRISE

Fire Administration623.222.5000
Police Department (Non-Emergency)623.222.4000
Water Utilities623.222.6000
City Websitesurpriseaz.gov

TEMPE

Fire Administration480.858.7200
Police Department (Non-Emergency)480.350.8311
Water Utilities480.350.8361
City Websitetempe.gov





**TITLE SERVICES
OF
THE VALLEY AGENCY**

“circle of trust”

www.tsvaz.com