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MCCORMICK RANCH / SCOTTSDALE

Buyer’s guide

A practical guide to choosing a Scottsdale resale home, understanding representation, and planning your path from tour to keys.



Mountain View Park · Photo by Curtis Hallatt

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November 2026 · Equal Housing Opportunity

Before you tour

Set a budget you can live with

Compare the purchase price with monthly financing, taxes, insurance, association dues, and maintenance. If you are financing, ask lenders about preapproval and compare Loan Estimates when available. For cash, discuss how to provide proof of funds securely.

Decide what makes the shortlist

List your must-haves: layout, stairs, parking, outdoor space, and the routes you use every week. Then decide what you would renovate and what you would rather buy already finished.

Review the written buyer agreement

Before touring a resale home together, in person or by live video, we'll review and sign a written buyer agreement. Ask about services, the homes or area covered, exclusivity, duration, how it ends, and what you could owe. Confirm the terms in the signed agreement.

Understand how buyer representation is paid

Broker fees and commissions are fully negotiable and are not set by law. Your agreement states the amount or how it is calculated. A seller, builder, or listing brokerage may agree to contribute. Check what has been agreed in writing and whether you would owe any difference. Buyer-broker compensation from all sources cannot exceed the amount allowed by your agreement.

Reference links

ARMLS | Buyer agreements and compensation

NAR | Written buyer agreements

Compare homes and write an offer

Look at condition as closely as finishes

Ask about the age and condition of the roof, HVAC, pool, plumbing, and electrical systems. Request records for major work. Compare insurance and upkeep costs alongside the asking price.

Check the address and association

Review relevant seller disclosures, the association's governing documents, dues, and assessments. For exterior changes in McCormick Ranch, check the property's association requirements and any separate sub-association approvals.

Compare the terms, then decide what to offer

Review comparable sales and discuss price, earnest money, financing, inspection and appraisal terms, any requested concessions or compensation, and closing and possession dates. The seller may accept, counter, decline, or let the offer expire.

If you're looking at a builder or a home sold by its owner

Check registration and agent attendance rules before a builder visit. For a home sold directly by its owner, confirm access and how representation will work. In either case, discuss compensation before proceeding. Provider choices and any referral arrangements can be discussed separately.

Reference links

Arizona Department of Real Estate | Buyer checklist

MRPOA | Architectural approvals

From contract to keys

Track the deadlines in your contract

Confirm the earnest-money amount, deposit instructions, and due date with escrow. Schedule inspections within the agreed period. Discuss any repair requests, available rights, and required notices before the applicable deadlines.

Review financing and appraisal

If financing, coordinate with your lender. An appraisal is an opinion of value used in the lending process. If it comes in below the contract price, discuss the options available under your specific contract.

Check the final numbers and instructions

For most mortgages, compare the lender's Closing Disclosure with your Loan Estimate. Ask escrow what identification, documents and funds it needs. If wiring money, call escrow using a number you verified independently to confirm the instructions before sending funds.

Walk through and confirm possession

Check the home's condition, included items, and agreed repairs during the final walkthrough. Confirm signing, funding, recording, and when you can take possession under the contract.

Reference links

CFPB | Closing documents and wire safety

Your tour and moving checklist

Bring to a first conversation

[ ] Budget and cash available for closing
[ ] Preferred timing and any home sale or lease overlap
[ ] Areas, daily routes, and top three must-haves

Record at each tour

[ ] Layout, natural light, and noise at the time of visit
[ ] Major systems, visible maintenance, and questions to follow up on
[ ] HOA documents, recurring costs, and planned changes to verify

Plan the handoff

[ ] Confirm insurance start and utility transfer dates
[ ] Confirm moving arrangements, keys, remotes, and access codes
[ ] Update mailing address and save your closing documents

Talk through your next step

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Use your signed agreements to confirm services, terms, and deadlines for your transaction.