

PHOENIX METRO · ARIZONA

The Arizona Home Seller's Guide

2026 Edition

A step-by-step playbook for pricing, preparing, and selling
your home for top dollar in today's market.

Ryan Moxley

REALTOR® · My Home Group

Ranked Top 1% of Agents Nationally

(480) 227-9143 · moxleysellsaz@gmail.com
ryanmoxleyrealestate.com · ADRE SA643872000

A WELCOME LETTER

From Ryan Moxley

Dear Homeowner,

Selling a home is one of the largest financial decisions most people ever make — and in Arizona, it comes with its own rulebook. Our state does things differently: sale prices aren't public record, inspection timelines are spelled out in the contract, and you get your keys and your proceeds on the very same day you close. Understanding those details is the difference between a smooth, profitable sale and one that leaves money and peace of mind on the table.

I built this guide to walk you through the entire process from first conversation to closing table — in plain English. Inside, you'll learn how to price strategically in a non-disclosure state, prepare your home so it shows like a model, market it to the widest possible audience, evaluate offers like a pro, and navigate Arizona's specific contract-to-close steps with confidence. You'll also find a sample net-proceeds worksheet and the ten mistakes I see sellers make most often.

As a REALTOR® with My Home Group and an agent ranked in the top 1% nationally, I've guided families across Scottsdale, Paradise Valley, Chandler, Gilbert, Mesa, and the entire Phoenix metro through this process. My promise to every client is simple: clear communication, sharp strategy, and relentless advocacy for your bottom line.

When you're ready to talk through your specific home and goals, I'm one call or text away. Let's get you sold — for the most money, in the right timeframe, with the fewest headaches.

Warmly,

Ryan Moxley

REALTOR® · My Home Group · Top 1% Nationally · (480) 227-9143

WHAT YOU'LL FIND INSIDE

Seven focused chapters — Pricing · Preparation · Marketing · Offers · Contract-to-Close · Net Proceeds · Top 10 Mistakes — plus checklists, sample numbers, and Arizona-specific guidance you won't find in a generic seller handout.

CHAPTER ONE

Pricing Your Home Right

Nothing influences your sale more than price. Set it well and you create competition, urgency, and leverage. Set it poorly — even by a little — and you can lose weeks of momentum and tens of thousands of dollars. Pricing is where strategy beats wishful thinking every time.

The Comparative Market Analysis (CMA)

A CMA is the foundation of a smart list price. It compares your home to recently sold, currently active, and pending properties that are genuinely similar — same area, comparable size, condition, age, lot, and features. Rather than guessing, we let the market's most recent decisions tell us what buyers are actually willing to pay. A strong CMA adjusts for differences (a three-car garage, a pool, an updated kitchen, a premium lot) so we're comparing apples to apples.

Why Arizona Pricing Is Different

Arizona is a **non-disclosure state**. That means final sale prices are **not** part of the public record. The websites that publish “estimates” are often working from incomplete or outdated data — which is exactly why those automated values can be so far off. The Multiple Listing Service (MLS) is the authoritative source for verified sold prices, and licensed agents and appraisers rely on it. This is one of the most important reasons to work with a local professional: I can see the real numbers behind every comparable sale, not a public-record estimate.

ARIZONA FACT • NON-DISCLOSURE STATE

Because sold prices aren't public in Arizona, the MLS — not Zillow or the county recorder — is the data source professionals trust. Appraisers use it too, which makes accurate MLS-based pricing essential to a clean appraisal at closing.

The Psychology of Pricing

Buyers shop in price brackets. They search “up to \$600,000” or “\$500,000 to \$550,000.” Pricing right at a bracket edge can pull in two audiences at once. The first two weeks on market are also the most valuable — a fresh listing draws the most showings, the most online clicks, and the most motivated buyers. Price it correctly out of the gate and you capture that surge of attention while it counts.

The Real Danger of Overpricing

Overpricing feels safe — “we can always come down.” In practice it backfires. An overpriced home sits, accumulates “days on market,” and starts to look stale. Buyers wonder what's wrong with it. The price reductions that follow signal weakness and invite lowball offers. Ironically, homes that start too high often sell for *less* than they would have with an accurate price — and they take longer to do it.

- **Fewer showings:** serious buyers filter it out of their search before they ever see it.

- **Helping the competition:** an overpriced home makes correctly-priced rivals look like bargains.
- **Appraisal risk:** even with a buyer at your number, the bank's appraiser still relies on MLS comps.
- **Eroded leverage:** stale listings attract bargain hunters, not your best buyer.

“Price is the most powerful marketing tool you have. The right number doesn't cap your value – it unlocks it.”

CHAPTER TWO

Preparing Your Home to Sell

Buyers fall in love in the first few seconds — online and at the curb. Preparation is how you make those seconds count. The goal is simple: help buyers picture *their* life in the home, and remove every small reason to hesitate.

Declutter and Depersonalize

Pack away the extra furniture, the countertop appliances, and roughly half of what's on your shelves and in your closets. Clean, open spaces feel larger and let buyers mentally move in. Take down family photos, personal collections, and anything polarizing. You want buyers focused on the home — not on you.

Repairs and Refresh

Knock out the small stuff that buyers and inspectors notice: dripping faucets, loose handles, scuffed walls, burned-out bulbs, sticking doors, cracked outlet covers. A coat of neutral paint is often the single highest-return improvement you can make. Deep-clean everything — carpets, grout, windows, baseboards. In Arizona, pay attention to HVAC servicing, swimming-pool condition and equipment, and any signs of stucco cracking or water staining, since these are the items buyers ask about most.

ARIZONA TIP · BEAT THE HEAT

Service the HVAC and have records ready — a buyer's first question in the desert is "how old is the AC?" A clean, cool home that shows well in summer signals a home that's been cared for. If you have a pool, make sure it's sparkling and the equipment runs on the day of photos and showings.

Curb Appeal

The exterior is your first showing. Refresh the desert landscaping, trim and shape plants, re-rock or rake the gravel, pressure-wash the driveway and walkways, and make the front door inviting with fresh paint or new hardware. A tidy, welcoming entrance sets the tone before a buyer ever steps inside.

Pre-Showing Staging Checklist

Run through this list before every showing and before photo day:

- Open blinds and curtains; turn on every light for a bright, airy feel.
- Set the thermostat to a comfortable temperature — cool in summer, warm in winter.
- Clear kitchen and bathroom counters down to a few clean, simple items.
- Make all beds; fluff pillows; hang fresh towels in the bathrooms.
- Empty trash cans and run the dishwasher; tackle pet odors and lingering smells.
- Stow valuables, prescriptions, mail, and anything personal or sensitive.

- Sweep entryways, shake out mats, and tidy the back patio and pool area.
- Secure pets or take them with you; many buyers are nervous around animals.
- Add a few simple, neutral touches — a bowl of fresh fruit, a green plant, folded throws.
- Do a final walk-through from the buyer's point of view, front door to back yard.

“You never get a second chance to make a first impression — and in real estate, the first impression happens online.”

CHAPTER THREE

The Marketing Plan

A great home deserves more than a sign in the yard and a single photo online. Modern home selling is a marketing campaign — designed to put your property in front of the largest possible pool of qualified buyers and make it look irresistible.

Professional Photography and Video

More than nine in ten buyers begin their search online, which means your photos *are* your first showing. Professional, properly lit images — plus video walkthroughs, drone footage where it adds value, and interactive 3D tours — generate dramatically more clicks and showing requests than amateur photos. We invest here because better media means more buyers, more competition, and a stronger price.

MLS and Syndication

Your home goes onto the Arizona Regional MLS, the engine that powers nearly every real-estate search. From there it syndicates automatically to the major consumer portals — Zillow, Realtor.com, Redfin, Homes.com, and hundreds of agent and brokerage sites. One coordinated listing, maximum exposure across the entire web.

THE REACH OF MY HOME GROUP

My Home Group is one of Arizona's largest brokerages, with a deep agent network across the Valley. That means your listing is shared with thousands of local agents who are actively working with buyers — the people most likely to have your buyer in hand right now.

Social Media and Paid Promotion

We promote your home where today's buyers spend their time — Facebook, Instagram, and YouTube — using targeted ad campaigns that reach people by location, life stage, and buying signals. “Just listed” posts, listing videos, and neighborhood-tour content extend your reach far beyond the buyers already searching the portals.

Email and Agent Outreach

Your listing is pushed directly to my database of buyers, past clients, and referral partners, and to top local agents who specialize in your area. Sometimes the best buyer is already in someone's pipeline — direct outreach finds them fast.

Open Houses and Private Showings

When they fit your home and timeline, well-promoted open houses create a sense of activity and let multiple buyers experience the property at once. Private showings are scheduled to keep your home accessible and convenient while respecting your routine and security.

Your home, marketed end to end:

- Professional photography, video, drone, and 3D virtual tour.
- Full MLS listing with syndication to every major search portal.
- Targeted social-media advertising across Facebook, Instagram, and YouTube.
- Direct outreach to my buyer database and the brokerage's agent network.
- Coordinated open houses and a streamlined private-showing schedule.

CHAPTER FOUR

Showings & Receiving Offers

Once buyers start touring your home, offers follow. The job now is to evaluate each one clearly — because the highest price isn't always the best deal — and to negotiate from a position of strength.

Reading an Offer: Price vs. Terms

A clean offer with strong terms can be worth more to you than a higher number riddled with conditions. Beyond price, weigh the financing, the size of the earnest deposit, the closing timeline, which contingencies the buyer keeps, and any requests for closing-cost help or a leaseback. A cash buyer at a slightly lower price may close faster and with far less risk than a higher offer that hinges on financing and a long contingency list.

Key offer factors to compare:

Factor	What to Look For
Price	Net to you after concessions — not just the headline number.
Financing	Cash > conventional > FHA/VA in certainty; verify pre-approval strength.
Earnest money	A larger deposit signals a committed, serious buyer.
Contingencies	Fewer is cleaner — inspection, appraisal, loan, sale-of-home.
Close date	Does the timeline match your needs and next move?
Concessions	Closing-cost help, repairs, home warranty, or leaseback requests.

Multiple-Offer Strategy

When pricing and marketing do their job, you may receive several offers at once. We have a few ways to handle it: accept the strongest as-is, counter one buyer privately, or invite everyone to submit their “highest and best” by a deadline. The right move depends on the offers in front of us and your goals — and a clear, transparent process keeps strong buyers engaged rather than scaring them off.

Understanding Contingencies

Contingencies are conditions that must be satisfied for the sale to proceed. The most common are the inspection (the buyer's due-diligence window), the appraisal (the home must support the loan amount), the loan (final financing approval), and occasionally a home-sale contingency (the buyer must sell their current home first). Each one is a potential exit ramp for the buyer, so fewer and shorter contingencies generally mean a more certain close.

NEGOTIATION MINDSET

Every term is negotiable – price, dates, contingencies, who pays for what. My role is to protect your net proceeds and your timeline while keeping the deal moving toward a confident close.

CHAPTER FIVE

Contract to Close in Arizona

Congratulations — you've accepted an offer. Now the transaction moves through a defined set of Arizona steps. Knowing what happens, and when, keeps the process calm and on schedule.

Step 1 · Open Escrow

The signed contract and the buyer's earnest money go to a neutral title and escrow company. Escrow holds the funds and documents, orders the title search, and coordinates every party through to closing. The title search confirms clear ownership and surfaces any liens to resolve before close.

Step 2 · Inspection Period and the BINSR

Arizona's standard purchase contract gives the buyer a **10-day inspection period** to investigate the home. If the buyer wants repairs or credits, they deliver a **BINSR — the Buyer's Inspection Notice and Seller's Response**. As the seller, you then have **5 days to respond**: agree to the items, decline, or propose a middle ground. This back-and-forth is normal and very negotiable — it's where having a sharp agent in your corner pays off.

ARIZONA FACT · THE BINSR

BINSR = Buyer's Inspection Notice and Seller's Response. Buyer inspection window: 10 days. Seller response window: 5 days. It's a negotiation — not an automatic repair list. Strategy here directly protects your bottom line.

Step 3 · Appraisal

If the buyer is financing, their lender orders an appraisal to confirm the home's value supports the loan. Because Arizona is a non-disclosure state, the appraiser leans on MLS sold data — another reason accurate, MLS-based pricing from day one matters. If the appraisal comes in low, we negotiate: the buyer can bring extra cash, we can adjust price, or we meet in the middle.

Step 4 · Title, Loan, and Final Walk-Through

Title clears any outstanding items, the buyer's loan moves to final underwriting approval, and shortly before closing the buyer does a final walk-through to confirm the home's condition and that agreed repairs were completed. You sign your closing documents with the title company.

Step 5 · Closing Day — Arizona Is a “Dry Funding” State

Here's a key Arizona difference: we are a **dry-funding state**, which means funding, recording, and possession all happen on the **same day**. When the deed records with the county, the sale is official — **recording day is keys day**. There's no waiting period between funding and recording the way some states have. Once it records, the home is sold and the buyer takes possession per the contract.

ARIZONA FACT · DRY FUNDING

In Arizona, escrow funds, the deed records, and keys transfer on the same day — recording day is keys day. Plan your move-out around recording, not a separate “funding” date.

Typical Timeline

Most Arizona resale transactions close in roughly **30 to 45 days** from accepted offer, depending on the buyer's financing and any negotiated terms. Cash deals can move faster.

CHAPTER SIX

Understanding Your Net Proceeds

The number that matters most isn't your sale price – it's what you walk away with. Net proceeds are your sale price minus the costs of selling and the payoff of any loans against the home. Knowing these numbers up front prevents surprises at the closing table.

What Comes Out of Your Proceeds

- **Mortgage payoff:** the remaining balance on any loans secured by the home.
- **Real estate commission:** the brokerage fee, agreed in your listing agreement.
- **Title and escrow fees:** the title policy and the escrow company's closing charges.
- **Prorated property taxes:** your share of taxes for the days you owned the home.
- **HOA fees and transfer/disclosure costs:** dues, transfer fees, and any HOA disclosure charges.
- **Negotiated concessions:** repairs, closing-cost help, or a home warranty you agreed to provide.
- **Recording and miscellaneous fees:** small county and document charges.

Sample Net Proceeds Worksheet

The figures below are *illustrative only* – a simplified example to show how the math works. Your actual costs depend on your price, loan balance, agreement, and the closing date. I'll prepare a personalized seller net sheet for your specific home before we list.

Item	Example Amount
Sale price	\$600,000
Less: Mortgage payoff	– \$280,000
Less: Real estate commission (illustrative)	– \$30,000
Less: Title & escrow fees	– \$2,500
Less: Prorated property taxes	– \$1,400
Less: HOA transfer / disclosure fees	– \$600
Less: Buyer closing-cost concession	– \$5,000
Less: Recording & misc. fees	– \$500
Estimated net proceeds to seller	\$280,000

Illustrative example only. Commission, fees, and proration vary by transaction and agreement. Real estate commissions are fully negotiable and not set by law. Request your personalized net sheet before listing.

A NOTE ON CAPITAL GAINS

Many sellers owe no federal capital-gains tax on a primary residence thanks to the IRS Section 121 exclusion – up to \$250,000 of gain if single, \$500,000 if married filing jointly, when you meet the ownership and use tests. Arizona has no separate state estate tax. This is general information, not tax advice – confirm your situation with a CPA.

CHAPTER SEVEN

Top 10 Seller Mistakes to Avoid

After guiding sellers across the Valley, I see the same avoidable missteps again and again. Sidestep these ten and you're already ahead.

- 1 Overpricing the home.** The single most expensive mistake — it kills early momentum and often leads to a lower final price.
- 2 Trusting online “estimates” over the MLS.** In a non-disclosure state, automated values are unreliable; verified MLS comps are the truth.
- 3 Skipping preparation and staging.** Clutter, deferred repairs, and personal items shrink your buyer pool and your offers.
- 4 Settling for weak photos.** Your photos are your first showing — amateur images cost you clicks, showings, and money.
- 5 Limiting showing access.** A home that's hard to see is a home that's hard to sell. Flexibility wins offers.
- 6 Taking offers personally.** Negotiation is business. Emotional reactions to a low offer can blow up a deal worth saving.
- 7 Focusing only on price, ignoring terms.** Financing, contingencies, and timing can make a lower offer the stronger one.
- 8 Mishandling the BINSR.** Over-reacting — or stonewalling — on repair requests can cost you the buyer or the budget.
- 9 Hiding known issues.** Arizona requires honest disclosure; concealment invites fall-through and liability. Transparency protects you.
- 10 Going it alone or choosing the wrong agent.** The right local professional more than pays for themselves in price, certainty, and peace of mind.

“Most selling mistakes are preventable — with the right plan, the right price, and the right person in your corner.”

LET'S GET YOU SOLD

Why Work With Ryan Moxley

You've just seen the full playbook — pricing, preparation, marketing, offers, Arizona's contract-to-close steps, your net proceeds, and the mistakes to avoid. The difference between knowing the process and *executing* it flawlessly is having the right professional beside you. That's where I come in.

- **Top 1% nationally.** Proven results across the Phoenix metro — Scottsdale, Paradise Valley, Chandler, Gilbert, Mesa, Tempe, and beyond.
- **Arizona expertise.** Non-disclosure pricing, BINSR strategy, dry-funding closings — handled with precision.
- **Full-spectrum marketing.** Professional media, total MLS and portal exposure, and the reach of My Home Group.
- **Relentless advocacy.** Clear communication and sharp negotiation focused on your net proceeds and your timeline.

READY TO TALK? YOUR NEXT STEP IS EASY.

Call or text me for a no-pressure conversation about your home, your goals, and what your property could sell for in today's market. I'll prepare a personalized CMA and seller net sheet — free, with no obligation.

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Call or Text: (480) 227-9143

moxleysellsaz@gmail.com

ryanmoxleyrealestate.com

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