Arizona Homebuyer Program Guide

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Read this first. This packet is mortgage education for Arizona home search planning. It is **not** a loan application, prequalification, preapproval, rate quote, APR, Loan Estimate, commitment to lend, or offer of credit. Jesus Sanchez is a REALTOR® and is not the lender making a credit decision. Program rules, maps, income limits, and lender overlays change. A licensed mortgage professional must review a complete application before any financing decision. Do not send Social Security numbers, bank statements, tax returns, or account numbers through the website form.

How to use this guide in 10 minutes

1) Circle the path that sounds like you (FHA, USDA, ITIN, DPA, conventional). 2) Start gathering the 7 documents. 3) Run a payment scenario at loan.realsanchez.com (it stays on your phone). 4) Send the consultation form with contact info only. Optional pre-qual questions help Jesus prepare — they are self-reported, not a credit pull.

1. FHA vs USDA vs ITIN vs DPA vs conventional

Path	Cash to start (typical)	Often a fit when…	Common watch-outs
FHA	About 3.5% down if the file qualifies	First home, thinner credit, limited savings	Mortgage insurance; property condition standards
USDA	Often 0% down in eligible areas	You can buy in a USDA-eligible AZ location and meet income limits	Map + income caps; not every Phoenix infill home qualifies
ITIN	Varies (often more cash than FHA)	You file taxes with an ITIN, not an SSN	Fewer lenders; 2 years of returns is a common ask
DPA	Program funds can cover part of down payment / costs	You need help with cash to close and can complete counseling	Income, occupancy, class, and possible recapture rules
Conventional	3%–20% depending on the program	Stronger credit and/or more cash; want to skip FHA MI when it pencils	Tighter debt ratios and reserves

Simple starting point: Little cash + SSN → FHA and ask about DPA. Little cash + house in Casa Grande / Maricopa / Eloy / similar → check USDA eligibility. No SSN → ITIN conversation. 20% down and strong credit → compare conventional. We will not pretend a website can approve you.

2. Arizona notes (Casa Grande, Maricopa, Phoenix metro)

USDA is a map product. Many Pinal County and outlying Maricopa County streets qualify in some years; infill Phoenix / inner-loop streets often do not. Always re-check the current USDA property eligibility map with the lender — do not trust a screenshot from last year.

FHA is usually the workhorse for first-time buyers in our market because many newer tract homes and resale homes can meet FHA property rules if they are not in heavy disrepair. Condos need the project to be FHA-approved.

DPA in this region is a mix of state, city, and lender-paid programs. Names and dollar amounts change. Treat “up to $10K+” as a planning range, not a promise. The real number is whatever the current program + your income + the property allow after a lender runs it.

3. The 7 documents lenders almost always want

Upload these only inside a licensed lender's secure portal. Never email full statements to a random address. Never send them through loan.realsanchez.com.

#	What to gather	Why
1	Government photo ID	Name and identity match
2	SSN card or ITIN letter	Underwriting identity
3	Last 30 days of paystubs — or 2 years of self-employed returns if 1099	Income now
4	Last 2 years W-2s + tax returns (business returns if you own a company)	Income history
5	Last 2 months bank statements, all pages, all accounts used for funds	Down payment source; large deposits
6	Landlord contact or 12 months rent history if you rent	Housing payment history
7	Gift letter + donor's evidence if anyone is gifting money	Source of funds

Also have ready if they apply to you: HOA info, child support / divorce orders that affect debt, a short letter explaining any credit ding, and a homebuyer-education certificate if a DPA program requires class.

4. Things that quietly delay AZ closings

Moving money between accounts without a paper trail. Cash deposits you cannot source. Opening new car loans after pre-approval. Quitting a job mid-file. Buying furniture on credit before closing. Changing the earnest-money source. Missing page 4 of a 6-page bank PDF. HOA estoppel that takes 10 days. Appraisal repairs on FHA. ITIN files waiting on a lender overlay. Most of this is preventable if you talk to us before you move money.

5. How long closing actually takes in 2026

Plan on **30–45 days** from accepted contract to keys on a clean financed purchase. Cash can be 7–21 days depending on title. "As soon as possible" still needs appraisal, title, and underwriting. A calculator result is not a closing date.

When	What is happening	Your job
Day 0	Consult with Jesus; lender application on the lender site	Contact info on our form only
Days 1–7	Lender pre-approval letter (from the lender)	Answer conditions the same day

When	What is happening	Your job
Days 7–21	Showings and offers sized to the real monthly number	Do not shop new credit
Under contract	Inspection, appraisal, insurance, title	Keep paystubs and banks current
Clear to close	Signing at escrow	Bring ID; follow escrow’s funding instructions — never a surprise wire email

6. How the website calculator fits (and what it does not do)

loan.realsanchez.com estimates principal and interest, property tax, homeowners insurance, HOA, and mortgage insurance when down payment is under 20%. It runs in your browser. It does not pull credit. It does not see your bank. Sharing a scenario link (?p=price,down,rate,term) only prefills numbers — it does not send us your inputs.

The consultation form stores name, email, phone, goal, timeframe, reply method, consent, and optional self-reported ranges (income, credit, cash saved, debts, job type, ITIN/SSN, price, city) in Lofty for Jesus. That is so the first call is useful. It is still not an approval.

7. Script for your first call or text

“Hi Jesus — I used the loan calculator. I’m looking in [city], around [price], I have about [cash] saved, I [do/don’t] have an SSN, and I want to [buy in 0–3 months / explore]. Can you tell me whether FHA, USDA, ITIN, or DPA is the first path to check?”

8. Where to go next

Call or text: (480) 531-0428
Email: contact@realsanchez.com
Consultation form: https://loan.realsanchez.com/#consultation
This PDF: https://loan.realsanchez.com/guides/az-homebuyer-program-guide.pdf

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