

THAD SELLS HOMES | NORTHWEST ARKANSAS

YOUR 2026 HOMEBUYER'S GUIDE

From your first home search to the keys in your hand. A straightforward roadmap for buying in Bentonville, Bella Vista, Rogers, Fayetteville and beyond.

LOCAL KNOWLEDGE • SMART QUESTIONS • A CLEAR PLAN

Presented by Thad Skidmore

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BOOK YOUR FREE 15-MINUTE BUYER STRATEGY CALL ›

Updated October 2026 • Educational information; not legal, lending or tax advice.

01 | Your Homebuying Roadmap

1. Set your budget

Review your savings, monthly payment comfort zone, credit profile, and cash needed at closing.

2. Talk with a lender

Compare loan options and request a written preapproval. A preapproval is not a guarantee of financing.

3. Build your search

Choose must-haves, nice-to-haves, locations, and a realistic price range.

4. Tour and evaluate

Consider condition, resale potential, utilities, insurance, commute, and neighborhood fit.

5. Write a thoughtful offer

Discuss price, earnest money, contingencies, deadlines, closing date, and buyer-agent compensation terms.

6. Inspect and verify

Use your contract deadlines to assess defects, title, insurance, appraisal, utilities, and financing.

7. Final approval and closing

Review the final paperwork, complete the walk-through, arrange funds securely, and get the keys.

Your best first step: a brief strategy call to get clear on your location, budget, timing, and next move.

02 | Know the Real Cost of Buying

Your down payment is only one part of the picture. Ask your lender and title company to estimate the complete cash-to-close amount and the ongoing monthly cost.

- Up-front: earnest money, inspections, appraisal, down payment, lender charges, title/settlement fees, prepaid taxes and insurance, and any HOA/POA transfer fees.
- Monthly: principal and interest, property taxes, homeowners insurance, mortgage insurance (when applicable), HOA/POA dues, and maintenance.
- Compare lenders: look at rate, APR, points, estimated cash to close, and whether the quoted payment includes taxes and insurance.
- Protect your budget: keep a cushion for repairs, moving expenses, and surprises.

Ask for a formal Loan Estimate when applying for a mortgage. For most covered mortgage transactions, the Closing Disclosure is provided at least three business days before closing so you can compare final terms.

03 | Finding the Right NWA Location

Bentonville

Consider commute patterns, proximity to employers, downtown amenities, and property age/maintenance.

Bella Vista

Check POA assessments, lake/golf access rules, terrain, drainage, and property-specific improvements.

Rogers / Beaver Lake area

Clarify lake proximity versus actual access, dock permits, shoreline regulations, and insurance.

Fayetteville / Springdale

Compare neighborhoods, transportation options, age of housing stock, and planned development.

Pea Ridge / Lowell / Farmington / Prairie Grove and beyond

Compare travel times, utilities, lot sizes, and new-construction versus resale tradeoffs.

Neighborhoods differ street by street. Independently verify schools, zoning, future projects, utilities, internet availability, restrictions, and any information important to you.

04 | Smart Questions at Every Showing

- How old are the roof, HVAC, and water heater? Are service records available?
- Are there signs of water intrusion, grading or drainage problems, or prior foundation work?
- What are typical utility costs? Is water public, well, or shared? Sewer or septic?
- For septic systems: what is the permitted capacity, inspection history, and maintenance record?
- Are there HOA/POA dues, special assessments, architectural rules, or short-term rental restrictions?
- Is the property in a mapped flood hazard area? What insurance might a lender require?
- For lake properties: what rights transfer with the home, and what permits are needed?
- What items convey: appliances, sheds, fixtures, and other personal property?

05 | Offer to Closing: Important Protections

Representation and compensation

Understand whom your agent represents and discuss any written buyer-representation agreement and compensation before touring. Agency relationships and fees should be explained clearly.

Inspections

A general inspection is valuable, but specialists may be appropriate for septic, roof, HVAC, drainage, structure, pests, or environmental concerns.

Appraisal and loan approval

An appraisal is primarily a lender valuation tool, not a substitute for inspections. Maintain communication with your lender throughout the contract.

Title, survey, and insurance

Ask about liens, easements, boundary questions, insurability, and policy exclusions. Obtain insurance quotes early.

Closing documents and payments

Compare your Closing Disclosure with earlier estimates and independently confirm wire instructions through a trusted phone number before transferring money.

06 | Your Buyer Readiness Checklist

- ☐ Know the maximum comfortable monthly payment.
- ☐ Talk with a lender and compare suitable financing options.
- ☐ List three non-negotiables and three preferences.
- ☐ Choose your top two or three NWA communities.
- ☐ Understand your agency relationship and representation agreement.
- ☐ Budget for inspections and expected cash to close.
- ☐ Confirm any HOA/POA or property-specific restrictions.
- ☐ Know whom to contact when a promising home hits the market.

07 | Questions to Ask Thad

- ☐ Which neighborhoods offer the best fit for my priorities?
- ☐ How competitive is my price range today?
- ☐ What should I know about inspections and negotiation in Arkansas?
- ☐ What does a realistic purchase timeline look like?
- ☐ How do we set up property alerts so I do not miss the right home?

SCHEDULE YOUR 15-MINUTE BUYER STRATEGY CALL >

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Helpful Resources & Important Notes

Use these public resources alongside advice from your lender, title company, inspectors, and real estate professional.

Consumer Financial Protection Bureau - Homebuying

<https://www.consumerfinance.gov/owning-a-home/>

Consumer Financial Protection Bureau - Closing Disclosure

<https://www.consumerfinance.gov/owning-a-home/closing-disclosure/>

Arkansas Real Estate Commission - Agent Representation

<https://arec.arkansas.gov/resources/agent-representation/>

FEMA Flood Map Service Center

<https://msc.fema.gov/portal/home>

This guide is general education, not a representation of current inventory, current mortgage rates, specific school assignments, guaranteed closing costs, or legal/tax advice. Real estate terms, compensation, and the availability of programs or property features vary. Buyers should verify all material facts and speak with qualified professionals.