

THE MILLER GROUP

ALWAYS MOVING. NEVER SETTLING.



Buying Your Home
Our process

real

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Our STORY



Our belief in the power of home did not come from a single transaction – it grew over years of working behind the scenes in real estate. From investing and fix-and-flip projects to building and running a small business, we’ve seen firsthand how the right home – and the right guidance – can change the course of someone’s life.

Over time, that experience has shaped the way we approach real estate today. We learned to look beyond surface details, recognize potential, and solve problems creatively and strategically. More importantly, we saw how overwhelming the buying process can feel without clear information and steady support.

That’s what led us here.

Our role is to help buyers navigate one of life’s biggest transitions with clarity, confidence, and care.

We believe every client deserves to feel informed, supported, and empowered, not pressured, not rushed.

Our process is built on clear communication, honest education, and thoughtful advocacy at every step. We believe buying a home should feel exciting and intentional, rather than stressful. This guide, and our team, exists to help you move forward with confidence, knowing you have trusted partners by your side as you step into your next chapter.

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Meet YOUR TEAM



Amy Miller

Realtor® | RCS-D

Full-time, fiercely client-focused, and ranked in the top 4% of Realtors® in the Phoenix Valley, I bring expertise, creativity, and resourcefulness to every transaction. I specialize in the Southeast Valley, helping clients, including those navigating divorce, with tailored guidance through my RCS-D designation.

I have built a referral-based business grounded in the power of networking, and I pride myself on having a resource for everything! This ensures my clients always have the support they need. I believe everything is negotiable in real estate and approach each transaction with a solutions-first mindset, clarity, and above-and-beyond service.

When I'm not helping clients achieve their real estate goals, I'm a proud grandmother, coffee lover, and enjoy staying active - especially in the outdoors. You can find me escaping to a sunny beach whenever I can.



Laura Riggs

Licensed Transaction Coordinator

With years of experience and over 300 successful transactions, I'm passionate about making the homebuying and selling process as smooth and stress-free as possible. I specialize in managing all the details including paperwork, deadlines, and communications so everyone involved knows exactly what's happening at every step.

I'm known for my attention to detail and proactive problem-solving. I love streamlining the process so agents can focus on their clients while buyers and sellers enjoy a seamless experience. My goal is simple: provide clarity, efficiency, and accuracy to every transaction, helping everyone feel confident and supported from contract to close.

Our COMMITMENT TO YOU

Here's what you can count on when you work with us.

Clear, Timely Communication.

We believe in open and honest conversations. You'll always know what's happening, what's coming next, and what your options are—no guesswork, no fluff.

Personalized Service.

Every client, every situation, and every home is different. We take the time to understand your goals and tailor our approach to meet your unique needs, timeline, and comfort level.

Expertise That Works for You.

From writing winning offers to negotiating repairs—and knowing when to push and when to pause—we bring deep market knowledge and strategic thinking to help you succeed.



Integrity, Always.

We do the right thing, even when no one's watching. Your trust means everything, and we always lead with transparency, honesty, and your best interests at heart.

Proactive Problem Solving.

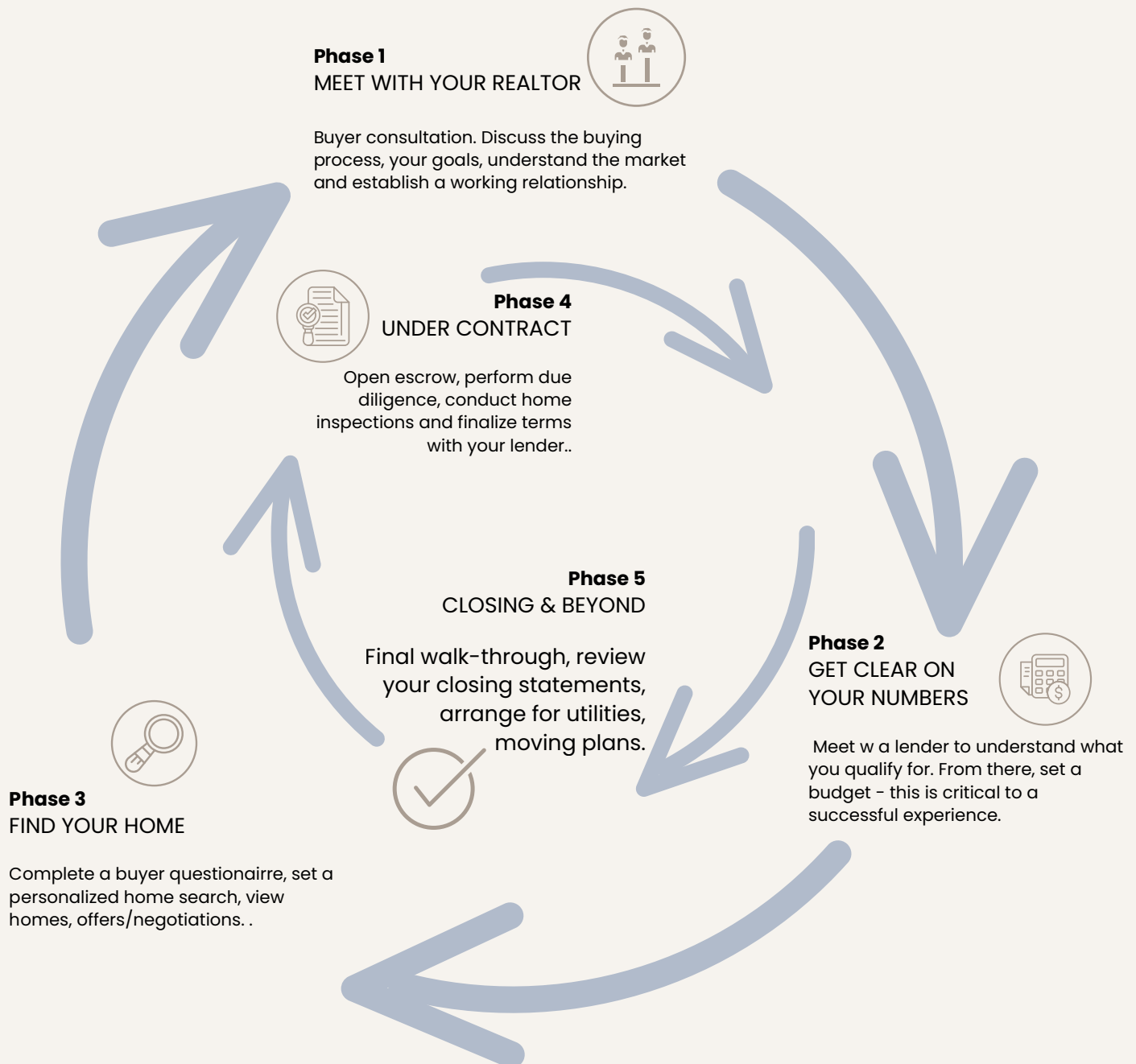
Things don't always go as planned, but when they don't, we're already working on a solution. We stay calm, focused, and solution-oriented—so you can, too.

A Relationship That Lasts.

Our commitment doesn't end at closing. We're here for your future real estate needs and are always just a call or text away for questions, resources, or referrals—even years down the road.

THE BUYING JOURNEY AT A GLANCE

A step by step look at the path to your new home.



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Our PROCESS

Meeting Our Clients

1

This is where we build the foundation for a successful home purchase. We start by uncovering the purpose behind your move and what matters most to you. From there, we walk through the buying process so you know what to expect.

We set clear expectations, answer your questions, and create a tailored game plan based on your goals. As part of establishing our partnership, we formalize representation with a buyer broker agreement. This ensures clarity, full advocacy, and protection as we move forward.

Once the agreement is in place, you'll be introduced to trusted, well-qualified lender partners to begin the pre approval process and explore financing options.



2

Getting Clear On The Numbers

This phase is all about clarity and confidence around your finances. You'll meet with a trusted local lender to get prequalified and explore financing options that align with your goals. This step defines your buying power and positions you strongly when it's time to make an offer.

Next, you'll take a thoughtful look at your budget to determine what you're truly comfortable spending. A clear, realistic budget sets the stage for a successful, stress-free experience and allows us to search with intention and confidence.



3

Finding The One

This is where your home search becomes personal and purposeful.

We begin with a buyer questionnaire to clearly understand your priorities, preferences, and non-negotiables. From there, we create a personalized home search tailored to your lifestyle, budget, and goals—so you're seeing the right homes.

As we tour properties together, we'll evaluate each one strategically, looking beyond first impressions to identify value, potential, and fit. When the right home comes along, I'll guide you through writing a strong, well-positioned offer and lead negotiations with clarity and confidence - always advocating for your best interests.



Our PROCESS

4

From Contract To Closing

Once your offer is accepted, we move into the contract phase.

We'll open escrow and begin the due diligence period, carefully managing timelines, documents, and responsibilities. You'll schedule a home inspection to gain better understanding of the home, and together we'll review the results and the seller disclosures so you fully understand the property's condition and can make informed decisions about repairs or negotiations.

At the same time, you'll work closely with your lender to finalize loan terms, complete underwriting, and prepare for closing. Throughout this phase, we stay in close communication, coordinate with all parties, and proactively address matters as they arise.

5

Closing And Beyond

One to two days before closing day, we coordinate a final walkthrough, review your closing statements, and make sure utilities and essentials are set up so your move-in is seamless. On the big day, the most important step is the transfer of keys, officially welcoming you to your new home.

Our commitment doesn't end at closing. We're here for post-purchase support, from answering questions to recommending trusted vendors and keeping you updated on your home's market value. We're always happy to assist with future real estate needs, and we deeply appreciate when clients share their experience with friends and family through reviews or referrals. Every connection is an opportunity to provide the same level of care, guidance, and personalized service that will make your journey successful.

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Understanding BUYER COSTS

What you're responsible for and why it matters.

Buying a home comes with financial responsibilities beyond the purchase price itself. Understanding these costs upfront allows you to plan confidently, avoid surprises, and move through the process with clarity. The following are common expenses buyers should be prepared for during a home purchase.

Down Payment

The portion of the purchase price you pay upfront toward your home. Depending on your loan type, down payments can be as low as 3.5%. Your down payment plays a role in shaping your loan terms and monthly payment, making it an important part of your overall buying strategy.

Home Inspections

Buyers are responsible for the cost of inspections. A general home inspection provides an overview of the property's condition, including major systems, structure, and safety components. In some cases, buyers choose additional specialized inspections, such as roof, pool, plumbing, or HVAC, for added insight and peace of mind.

Appraisal

An appraisal is required by your lender and paid for by the buyer. This independent evaluation confirms the home's market value and ensures the purchase price aligns with current market conditions.

Closing Costs

Closing costs typically range from 2–4% of the purchase price and may include lender fees, title and escrow services, and pre-paid items such as taxes and homeowners insurance. Some costs may be negotiated as part of the contract, depending on the terms of the sale.

Moving Expenses

Moving costs vary based on distance, timing, and services selected. Planning ahead for these expenses helps ensure a smooth transition into your new home.

A Note on Planning

These costs may vary depending on the property, loan type, and negotiated terms. Having a clear understanding of your financial responsibilities early in the process allows us to create a buying strategy that feels comfortable, informed, and aligned with your goals.



Escrow AND DUE DILIGENCE

Protecting you after the contract is signed.

Once your offer is accepted, the transaction moves into escrow and the due diligence phase. This is where the details matter most - and where having clear guidance makes all the difference.

What Is Escrow?

Escrow is a neutral process that helps ensure the transaction is completed correctly and fairly. A third-party escrow company securely holds funds and important documents while all terms of the contract are fulfilled. Escrow helps protect both the buyer and seller by confirming that timelines are met, documents are properly executed, and ownership is transferred only when everything is complete.

What Is Due Diligence?

Due diligence is your opportunity to fully understand the property before moving forward. While inspections are an important part of this phase, due diligence goes well beyond a single report. This is the time to review information, ask thoughtful questions, and evaluate whether the home aligns with your expectations, priorities, and comfort level.

During this period, buyers are provided with key information related to the property, including inspection findings, seller disclosures outlining the known condition of the home, and any applicable homeowners association documents such as rules, regulations, and financials. Buyers also review a homeowners insurance claims history report and receive a buyer advisory guide designed to highlight additional topics worth researching based on what matters most to them.

This phase is designed to provide clarity – not pressure – so you can make informed decisions about repairs, negotiations, or moving forward with confidence.



SATISFACTION



The customer is at the heart of everything we do, and we have the reviews to prove it!

Amy is knowledgeable about market trends and knows the valley well. She went above and beyond to help us sell our home in Queen Creek for top dollar. She provided honest, reliable feedback and her communication was constant. Amy helped make this moving process (that can often be daunting and overwhelming) a smooth and pleasant process. I highly recommend Amy to anyone looking to sell or buy in the valley!

- Leslie G.

Amy Miller is the very best real estate agent in this area. Her expertise, professionalism, and knowledge of the industry is above and beyond. Relocating to the area from Georgia and navigating the challenges of buying a home during a rise in home prices could have been a stressful process. However Amy made the process fun, exciting, and most importantly found us a home that is absolutely perfect for us. She is extremely organized and had such I said maybe that's just OK for today a well thought out process established so that we were able to find our home with relative ease. We highly recommend her!!! She is amazing!

- Kayla P

I have previously sold and bought six houses. Amy was definitely the most professional and kindest agent I've had. I had so many hiccups along the way. She stepped up and guided me through all of them. She isn't one of agents that signs you up and leaves you hanging. She checks on you and answers your calls immediately. Looking forward to using her again in the future..

- Sally H.

Amy was AMAZING! She helped my wife and I find and close on our first house. Since we were first time home buyers, we had a thousand questions and Amy was very informative, answered all our questions, made sure we didn't miss anything important and helped negotiate additional incentives. I would highly recommend her to anyone looking for a great Realtor.

- Joe S.

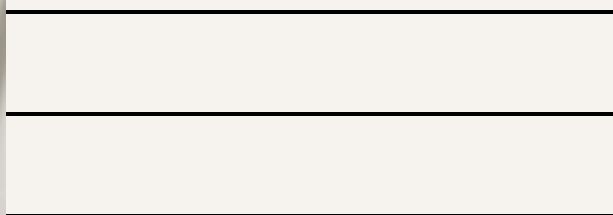
This was the second time we have used Realtor Amy to represent us in the sale of a home in Gilbert, AZ. At the time we were living in Austin, TX. She initially analyzed the market, observed the home for repairs, and recommended upgrades to better match the market. As it turned out, the repairs were substantial, and she suggested that the flooring should be removed and replaced so as to be uniform throughout. We agreed to follow her recommendations, and she generated a sale price, which we adopted. She arranged for the listing, photos, repairs, upgrades, promotional material, negotiations, title, and closing. We were very happy with the Miller Group, and would definitely recommend her to handle an seller or buyer real estate transaction.

- Robert L.

As a first time home buyer Amy made this process so easy! She was always available to answer any questions I had, she was there every step of the way throughout closing to make sure it went as smoothly as possible, and you can really tell that she's in this for you and not just to make a paycheck. I loved how personable she is and it always felt like I was talking to a friend not just a realtor.

- Josh T.

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins or other markings on the paper.





Let's get in touch.

AMY MILLER

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REAL Broker

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