

ROCK SOLID

BUYERS GUIDE



kw KELLERWILLIAMS
SOUTHERN ARIZONA

WELCOME home

A Message to Our Future Buyer,

Buying a home is more than just a transaction. It's a moment. A move. A fresh start. Whether you're searching for your first home, your forever home, or something in between—this is about building a life, not just buying a house.

At The Big Rock Realty Group, we know what this journey means. We've walked it with hundreds of families, couples, and individuals from all walks of life. And every time, it's personal.

We're not here to sell you a home. We're here to walk beside you while you find the **"ONE"**. The one that fits your lifestyle, your budget, your hopes, and your next chapter.

From the first conversation to the moment we hand you the keys, you'll feel the difference in how we care, how we listen, and how we lead.

This process can feel overwhelming at times—but you don't have to do it alone. Our team brings heart, hustle, and real-world expertise to help you navigate every step with confidence and clarity.

You deserve more than a place to live. You deserve a place to land. To grow. To breathe. To celebrate. When that moment comes—when the door opens and it just feels right—you'll know:

This is where happy finds home.
We're honored to be part of that story.



Big Dan Caldwell,
-The Big Rock Realty Team



WHERE

HAPPY

FINDS

HOME



WHY BIG ROCK



We're who you trust to get you home!

At The Big Rock Realty Group, we're not just here to help you buy a home — we're here to guide you through one of the most meaningful decisions of your life. Rooted in service, built on trust, and driven by results, we believe every client deserves an experience that's as solid as the home they're searching for.

We bring more than contracts and comps to the table — we bring care, clarity, and commitment. With deep knowledge of the Southern Arizona market and a passion for helping people, we take pride in making your journey as smooth and stress-free as possible.

Having a team behind you makes all the difference. Future you will be glad you made the choice to work with us.

The RIGHT place

You want a place that fits your lifestyle, your goals, and your budget. We take the time to understand what truly matters to you.

At the RIGHT price

From price to repairs to timelines, having a skilled advocate by your side makes all the difference.

With the RIGHT support

You shouldn't have to guess what comes next. We walk you through every stage so you always feel informed and in control.

Getting all the details

The right neighborhood, the right street, the right vibe — we live here, work here, and know where happy truly finds home.

Making sure its done RIGHT

Contracts, timelines, disclosures — we manage the details so you can focus on the big picture: getting the keys to your new home.



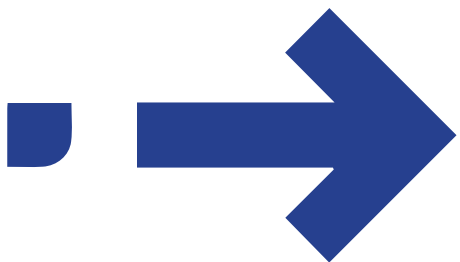
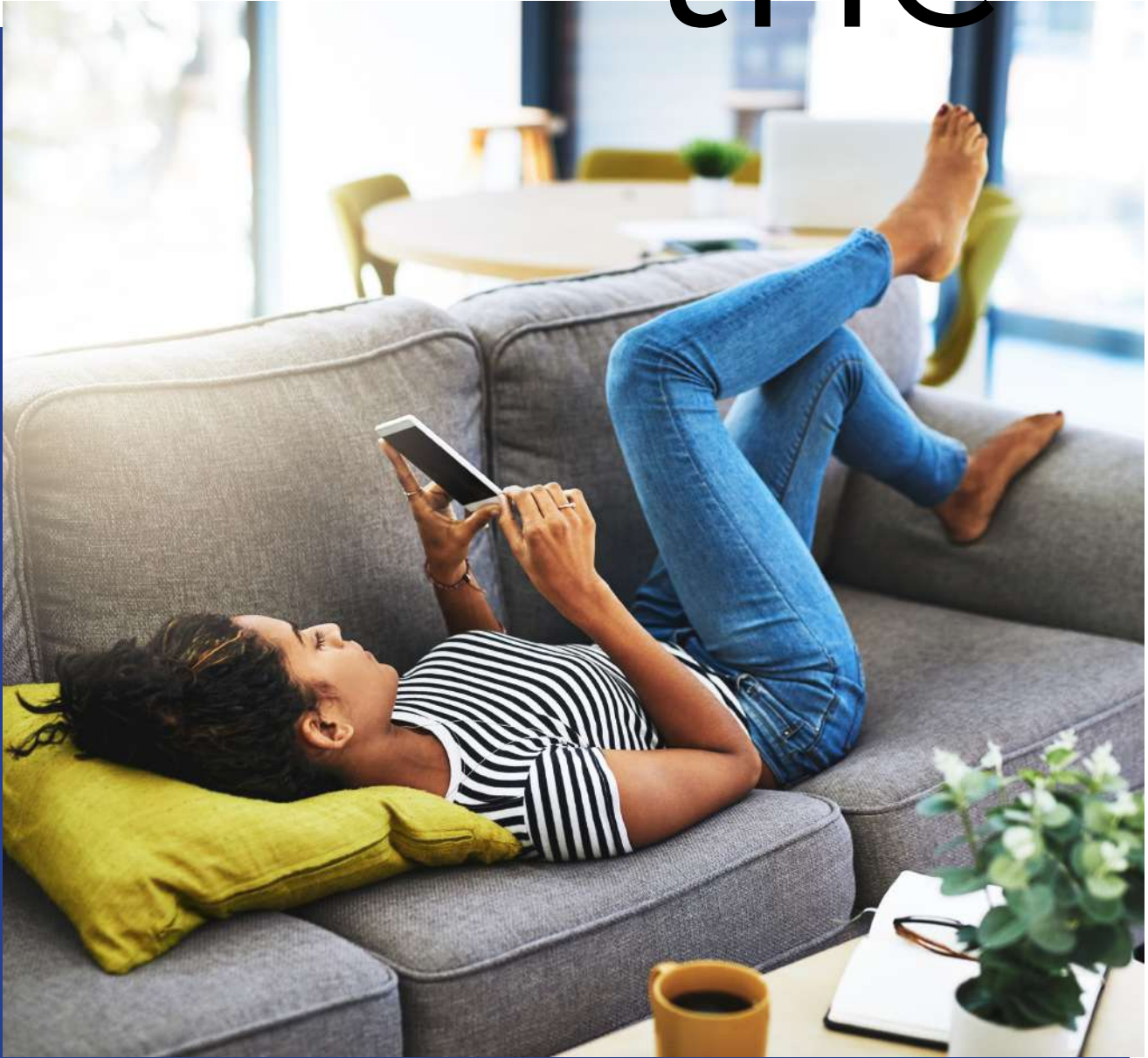
My husband and I just recently purchased our dream home with the help of Dan. The entire process was explained by him from start to finish. He is extremely knowledgeable in his field and was a pleasure to work with. You can see his passion for his career and the clients he represents.

He was in constant communication with us regardless of what time we had questions. His recommendations were always in the best interest of us, not just for himself. We would recommend Dan to any of our friends or family. We are truly happy to the our experience!

Shawna A | Sahuarita, AZ



TAKE the



STRESS
out

Let's Make This Simple

Buying a home is a big deal — emotionally, financially, and logistically. And if you've ever heard horror stories or felt overwhelmed by all the moving parts, you're not alone.

That's why we're here.

At The Big Rock Realty Group, we believe the process should feel doable, not daunting. With the right team by your side, the unknowns become clear, the pressure becomes manageable, and the experience becomes something you'll look back on with joy — not stress.

We'll walk with you, explain the steps, answer your questions, and handle the details so you don't have to. From first showing to final signature, you'll never feel lost or left behind.

This isn't just about finding a house. This is about making sure you feel at home in the process. So let's jump in shall we!

Let's move through the steps!

Clear
communication
at every step

Setting a Budget

Let's talk about what's comfortable — not just what's possible.

When it comes to buying a home, your budget is more than just a number. It's about aligning your financial comfort with your long-term goals. Whether you're dreaming of wide-open space or something cozy and efficient, we'll help you get crystal clear on what works best for you.

What to Consider

Start by meeting with a trusted lender to finalize your numbers, but first, take a moment to think about what feels truly comfortable for your lifestyle and your goals. A good rule of thumb is to aim for a monthly mortgage payment that's no more than one-third of your take-home pay — but your life stage might shift that up or down.

Early in your career?

You may stretch a little more knowing your income is on the rise. Many first-time buyers choose homes slightly above their current comfort zone, betting on future growth.

Near retirement or living on a fixed income?

Staying more conservative helps protect your cash flow and provides peace of mind — so you can enjoy your home without financial strain.

Big life goals ahead?

Planning for kids, travel, education, or business investments? Let's make sure your monthly payment supports those dreams, not limits them.





» KNOWING DOWN PAYMENT

Understanding Your Down Payment

Your down payment is one of the most important pieces of your homebuying puzzle — but it doesn't have to be intimidating.

Depending on your loan type, you may qualify with as little as 0% down (for VA or USDA loans), or as low as 3–5% with many conventional loan programs. While a larger down payment will lower your monthly payment, what matters most is what's right and realistic for you.

You'll also want to have earnest money ready — usually 1% of the purchase price — which shows the seller you're serious. This amount is applied to your down payment at closing.

Your lender can walk you through options that align with your goals — whether you're prioritizing a lower monthly payment, preserving cash flow, or tapping into special buyer programs.

GETTING PreQualified



Before we look at homes, we'll help you take one of the most empowering steps in the process: getting prequalified.

This isn't just about checking a box — it's about putting you in the strongest position possible. Prequalification shows sellers you're serious, helps you know your numbers, and gives us the green light to move fast when you find the one.

Not all lenders are created equal. We partner with lenders who are responsive, honest, fast-moving, and client-first. You want someone who picks up the phone, explains your options, and fights for your best terms.

Confidence in your price range

Know exactly what you can afford before falling in love with a home that stretches you too far.

Speed and peace of mind

When you're prequalified, we can act quickly and confidently.

Strength in negotiations

A prequalification letter makes your offer stronger and more competitive.



THE ONE WE TRUST



When it comes to lending, we don't take chances — we partner with professionals who show up with the same level of care and commitment that we give our clients.

That's why Steve Lemmons at Fairway Independent Mortgage Corporation is our go-to lending expert.

Steve and his team have helped hundreds of our clients get prequalified, navigate their loan options, and close with confidence. He's more than just a lender — he's a strategic partner who understands the emotional and financial weight of buying a home. He listens, educates, and moves fast when it matters most.

Whether you're a first-time buyer or looking to move up, you can trust Steve and his team to keep the process smooth, clear, and on track from day one.

"The right lender doesn't just approve your loan — they protect your buying power."



NMLS#270866



SCAN ME

Steve Lemmons
(520) 861-1678



testimonial.



Michael was very knowledgeable and informative of things needed to complete the home buying process. He made our home buying experience simple and easy throughout every step and answered the many questions that a first time home [buyer] could have.

-Colin M

Michael helped us buy our first home and we could not have asked for a better experience. He helped us understand the entire process and each step of the way he was knowledgeable, professional, and worked with our best interest at heart. We absolutely love our first home and could not have done it without Michael's help.

-Sara H



Best relator in town hands down! If it weren't for Big Dan Caldwell I'd be HOMELESS!! ??????????? Seriously though he Put up with my wife and eyes indecisiveness and pickiness. He was very patient and available whenever we needed him. He showed us many places until we found the one that we wanted to call home. If you need a realtor Dan Caldwell is your man hands down!

-Ray and Rachel D

Steps Ahead

1



Connect & Clarify

We'll sit down and talk through what matters most to you — your goals, your lifestyle, and your vision of "home."

2



Get Prequalified

We'll connect you with a trusted lender to determine your buying power and set a smart, comfortable budget.

3



Start the Search

Once you're prequalified, we'll hit the ground running — touring homes, narrowing your options, and helping you recognize "the one."

4



Make your Move

We'll guide you through writing a strong offer, negotiating terms, and moving through inspections, appraisals, and timelines with confidence.

5



Close and Celebrate

The keys are yours! We'll make sure your closing day is smooth, and we'll be right there to celebrate your next chapter.

WISHLIST

WE WANT TO KNOW IT ALL:

THE MUST-HAVES, THE NICE-TO-HAVES, THE DEAL BREAKERS, AND THE THINGS YOU DIDN'T EVEN REALIZE YOU WANTED UNTIL NOW.

SOME BUYERS CRAVE WIDE-OPEN SPACE AND NATURAL LIGHT. OTHERS DREAM OF A WALKABLE NEIGHBORHOOD, A HOME OFFICE, OR THE PERFECT KITCHEN ISLAND. NO TWO BUYERS ARE THE SAME — AND THAT'S EXACTLY WHY WE TAKE THIS STEP SERIOUSLY.

YOUR WISHLIST ISN'T JUST A CHECKLIST. IT'S A COMPASS. IT HELPS US NARROW THE SEARCH, FOCUS YOUR ENERGY, AND MAKE SURE THAT EVERY HOME WE SHOW YOU HAS REAL POTENTIAL TO BECOME THE ONE.



MY HOME WISH LIST

THIS IS WHERE THE FUN BEGINS — WHERE YOU GET TO DREAM OUT LOUD AND DEFINE WHAT HOME REALLY LOOKS LIKE FOR YOU.

KITCHEN:

FAMILY ROOM:

BEDROOMS:

NEIGHBORHOOD:

BACKYARD:

FRONT YARD:

MISCELLANEOUS:



Understanding The New NAR Charges

*What the changes mean and why
you're in good hands.*

You may have heard about the recent National Association of Realtors (NAR) settlement and the changes it brings to how agent compensation and buyer representation are handled in real estate.

What's Changing?

The biggest shift is transparency. Buyers will now need to have written agreements with their agent, and compensation is no longer assumed or automatically offered through the MLS. Everything is upfront, clear, and agreed to in writing.

What Stays the Same for You?

As your buyer's agent, our job is to advocate for your best interests—from search to closing. Under the new NAR guidelines, we no longer receive automatic compensation through the MLS. Instead, our agreement is directly with you. That's why we'll have a clear, upfront conversation about how our compensation works before we tour homes. Our role—and our commitment to protecting your interests—hasn't changed.

Will It Affect Your Costs?

Potentially—but we have a plan. While compensation is now negotiated between you (the buyer) and us (your agent), it's still common for us to request that the seller pays this compensation through a Seller-Paid Buyer Broker Compensation Addendum.

Why It Matters to Have a Pro on Your Side

Real estate is evolving—and we're staying ahead of it. At Big Rock Realty Group, we're committed to helping you understand the shifts, protect your interests, and make informed decisions every step of the way.

More clarity. More control. Rock-solid results.

Have questions about buyer agreements or compensation? Let's talk through it before we tour.

What Does It Really Cost to Buy a Home?

Buying a home involves more than just your down payment. There are a few key costs to expect along the way—but we'll walk you through each one and make sure you're always prepared and never blindsided.

Upfront Costs (Before Close)

These are the costs you'll pay early in the process:

- **Earnest Money Deposit:** Typically 1–2% of the purchase price. This is credited back to you at closing.
- **Inspection Fees:** Paid directly to the home inspector(s), usually between \$400–\$800, depending on property size and scope.
- **Appraisal Fee:** Ordered by your lender, typically \$500–\$700, and paid before or at time of service.

At Closing

- **Down Payment:** This can range from 3% to 20% depending on your loan type.
- **Closing Costs:** Typically 2–3% of the purchase price. Includes lender fees, title fees, recording costs, and prepaid taxes & insurance.
- **Prepays & Escrows:** You'll pay into your escrow account for future property taxes, insurance, and interest.

Sample Transaction Estimate \$400,000

Upfront Costs (Before Closing)

Earnest Money Deposit	\$4,000
Inspection Fees	\$500
Appraisal Fees	\$800
Down Payment (3.5%)	\$14,000
Closing Costs	\$10,000
Prepays & Escrows	\$3,000

Estimated Total \$32,300

Can Costs Be Negotiated?

Yes! Sometimes we're able to negotiate seller credits to help cover your closing costs, depending on the offer structure and market conditions. We'll explore every available option to protect your bottom line.

"We'll help you make sense of the numbers—so you can focus on the home."

Connect & Clarify

We start with a conversation about your goals, needs, and timeline—so we can tailor the process to fit you.

Pre-Approval Power

You'll get pre-approved with a trusted lender, giving you buying power and a competitive edge when we make offers.

Home Search Begins

We'll tour homes, track the market, and refine your wishlist until the right one stands out.

1

2

3

Final Loan Approval

Once conditions are met, your loan goes "clear to close." We're in the home stretch.

Appraisal Ordered

The lender confirms the home's value. If it comes in low, we strategize how to respond.

9

8

10

11

Final Walkthrough

A last check to make sure the home is move-in ready and all agreements have been met.

Signing Day

You'll go to title or have a notary come to you. Give your downpayment / closing cost and sign all the final docs

Make the Offer

We'll write a smart, strategic offer based on market data and seller motivations.

4

Offer Accepted!

Once the seller says yes, we're officially under contract—and the real work begins.

5

Repair Requests & Responses

We'll help you decide what's worth requesting—and craft a fair, firm ask to protect your investment.

7

6

Inspections & Disclosures

You'll receive property disclosures, and we'll schedule inspections to uncover any issues.

Closing Day "COE"

The close of escrow is a date we agreed upon on the contract and after we sign and all docs are good the title company will get the deal ready to "record".

12

Recording!

Once we're recorded with the county, it's go time—celebrate and start unpacking!



TOURING HOMES LIKE A PRO

what to look for, how to decide



80/10/10

80% WHAT YOU WANT
10% WHAT YOU CAN LIVE WITH
10% YOU'RE GOING TO CHANGE

What to look for, what to feel, and what to ask while you walk through.

You're not just visiting homes—you're gathering information, testing your instincts, and getting one step closer to the one. Some homes will feel like contenders right away. Others might take a second walk-through—or a hard pass. We'll help you read between the lines, spot hidden red flags, and recognize the right fit faster.

WHAT TO LOOK FOR

- **Curb Appeal:** What's your first impression pulling up to the house?
- **Natural Light & Layout:** Does the home feel open? Are spaces usable and comfortable?
- **Condition:** Look beyond the staging. Is the home well cared for? Any signs of water damage, foundation issues, or neglect?
- **Noise Level:** What do you hear inside and outside? Traffic? Neighbors? Dogs?
- **Big-Ticket Systems:** Roof, HVAC, windows, plumbing. We'll help you notice what matters.

SMART TOURING TIPS

- BRING A NOTEBOOK OR TAKE PHOTOS—HOMES START TO BLEND TOGETHER QUICKLY
- KEEP YOUR WISHLIST HANDY, BUT STAY OPEN TO SURPRISE FEATURES
- DON'T LET STAGING OR PAINT COLORS DISTRACT YOU (THOSE CAN BE CHANGED)
- ASK ANYTHING AS WE TOUR—SERIOUSLY, NOTHING IS OFF LIMITS



MAKING AN OFFER

This is where strategy meets timing—and we help you win both.

When you've found the one, it's time to make your move. Writing an offer isn't just about price—it's about presenting a package that shows you're serious, thoughtful, and well-represented. We'll walk you through every detail so you feel confident, informed, and in control.

Purchase Price

What are similar homes selling for? How much demand is there? We'll guide you on where to land.

Closing Date

Typically 30–45 days, but flexible timing can be a win-win in negotiations.

Seller Concessions

If you need help with closing costs or other credits, we'll position the request carefully.

Earnest Money

A deposit (typically 1% of purchase price) that shows the seller you're committed. It goes toward your down payment at closing.

Personal Property

Are you asking for the washer, fridge, or mounted TVs? We'll spell it out clearly.

Contingencies

Loan approval, appraisal, inspections—these are your safety nets, and we'll explain each one.

We don't just write offers—we present them with strategy and intention. From clean terms to agent-to-agent communication and personalized touches, we tailor every detail to what matters most to the seller. Then we move fast, advocate hard, and give your offer the best chance to win.



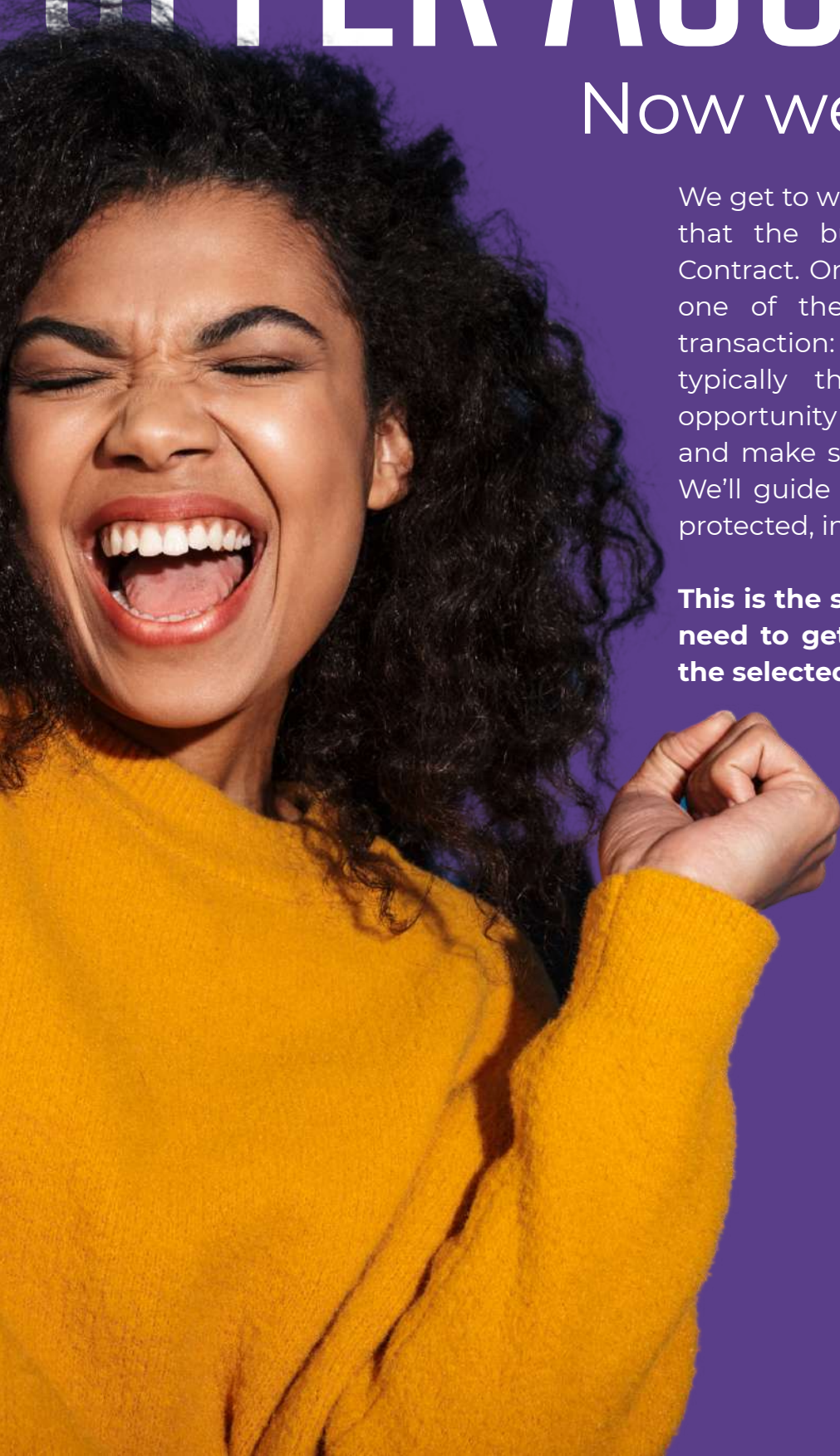
REMEMBER: THE STRONGEST OFFER ISN'T ALWAYS THE HIGHEST. IT'S THE ONE THE SELLER FEELS MOST CONFIDENT WILL CLOSE.

OFFER ACCEPTED

Now we get to work

We get to work clearing all of the contingencies that the buyer gets through the Purchase Contract. Once your offer is accepted, we enter one of the most important stages of the transaction: the due diligence period. This is typically the first 10 days, and it's your opportunity to gather information, evaluate risk, and make sure this home is truly the right fit. We'll guide you through each step so you feel protected, informed, and in control.

This is the start of our Timeline and when we need to get our earnest money delivered to the selected Title company.



INSPECTIONS & CONTINGENCIES

Once you're under contract, the real work begins behind the scenes. This is where we dive into the details, protect your interests, and make sure there are no surprises. From inspections to loan approval, these built-in "checkpoints" are designed to keep your purchase secure—and your confidence high.

Inspections

We schedule licensed professionals to inspect the home's structure, systems, and overall condition. If needed, we can also coordinate specialty inspections like roof, pool, pest, or HVAC. You'll get a full report, and we'll help you understand what's urgent vs. cosmetic.



Roof



HVAC



Sewer



Pest



Loan Contingency

This protects your earnest money if financing falls through. We stay in close contact with your lender to make sure documents are submitted on time and loan progress stays on track.

Appraisal

Your lender orders an appraisal to confirm the home's value. If the appraisal comes in lower than the purchase price, we'll guide you through next steps—whether it's renegotiating, disputing, or bridging the gap.

Other Common Contingencies:

HOA Review: If the property is in an HOA, you'll get time to review community rules and budgets.

Title & Insurance Review: We ensure the property has clear title and verify insurability.

Sale of Current Home: If applicable, this allows time for you to sell your current property.

Contingencies aren't complications—they're protection. We handle the details so you can move forward with peace of mind.

Inspections Are Done—Now What?

After the inspection reports come in, you'll have a chance to request repairs, credits, or changes based on what was uncovered. This part of the process is about balance—making sure you feel comfortable moving forward without derailing the deal over small stuff.

How We Guide You:

We'll go through the inspection report line by line together
You'll know what's common, what's negotiable, and what's a red flag
We'll help write a smart, respectful request that keeps you in a strong position

What You Can Request:

Safety-related repairs (electrical, roof, plumbing, etc.)
Credit in lieu of repairs (money back at closing)
Replacements for non-functioning systems or appliances

BEST PRACTICES

- Avoid asking for everything in the report—it weakens your negotiation power
- Use quotes or estimates when possible to support your request
- Stick to health, safety, and big-ticket items

Not everything needs to be perfect. Our goal is to protect your investment while keeping the deal moving.

What If the Appraisal Comes In Low?

The lender orders an appraisal to confirm the home's value. If the appraised amount is equal to or greater than your offer—great! If it comes in lower, we'll walk through your next steps with calm strategy.

Your Options:

A Renegotiate the Purchase Price

Most sellers are willing to meet the appraised value to keep the deal alive.

B Make Up the Difference

You can choose to bring extra cash if you really love the home and want to hold the deal together.

C Cancel the Contract

If the numbers don't work and the seller won't budge, you can walk away with your earnest money protected.

How We Support You:

We'll prep the appraiser with comps and updates (when possible)
If the report is off, we'll challenge it with a strong case. Most importantly—we'll help you run the numbers and choose the best move for your situation

A low appraisal isn't the end. It's just a fork in the road—and we'll help you take the right turn.

Your Final Look Before Closing

The final walkthrough usually happens **24–72 hours** before closing. It's your chance to make sure the property is in the same condition as when you made your offer—and that any agreed-upon repairs have been completed.

We'll coordinate the timing and walk the home with you to ensure everything's in place before you sign.

What We're Looking For

- the home is clean and free of unwanted items or trash (or in process).
- Appliances and systems are still functioning as expected.
- Repairs (if any) have been completed and documented.
- Fixtures and inclusions (like ceiling fans, Tv mounts) are still in place
- No new damage has occurred since inspections



Prep For Closing

- Set up utilities to activate the day of closing
- Bring final funds via certified check or wire
- Review your closing disclosure early—ask questions
- Pack a “closing day bag” (ID, keys, snacks, charger, etc.)
- Wait to schedule movers until we confirm recording

CLOSING DAY

The final step to getting your keys—and your fresh start.

Today's the day. Documents are signed, funds are in, and everything is in place for you to officially take ownership of your new home.

What Happens on Closing Day:

- Final loan and title documents are signed
- Down payment and closing costs are confirmed
- The transaction is recorded with the county
- Once we get confirmation—you get the keys!

It's not just closing—it's a new beginning. We're honored to be part of it.

WELCOME HOME





You've got the keys—now what?

Closing may be the finish line for the transaction, but it's the starting line for your next chapter. We'll help you settle in smoothly—with a few quick tips on what to expect now that the keys are yours.

Here's What Happens Next:

- Title documents will be finalized and mailed (or emailed) by the title company. You don't need to pay for copies.
- You'll receive a final settlement statement—keep it for taxes and records.
- Your first mortgage payment typically won't be due for 30–60 days—check your closing docs, or ask your lender.
- You may receive offers for home warranties or service plans—ask us which ones are legit.
- Watch for utility statements—sometimes they take a cycle to catch up/

What You Should Do Next:

- Update your mailing address with USPS, banks, subscriptions, etc.
- Set up trash, recycling, and local services (we'll help if you're unsure who to call).
- Change the locks, garage codes, and Wi-Fi passwords for peace of mind.
- Keep your documents in a safe place—you may need them for taxes or refinancing.
- **Start exploring your new neighborhood and meeting the neighbors!**

Need anything after closing? We're not going anywhere. Whether it's a contractor referral, tax question, or just a check-in, you've got us.

The Big Rock Realty Group

Where Happy Finds Home—long after getting the keys.

WHAT'S YOUR HOME WORTH RIGHT NOW?

Even after you buy, staying informed about your home's value is smart—whether you're planning ahead or just curious. With Homebot, you'll get monthly updates on your home's equity, estimated rental value, refinance opportunities, and more.

- ✓ Track your home's current value month-by-month
- ✓ See what you could rent it for as a vacation or long-term property
- ✓ Explore refinance, equity, or selling opportunities
- ✓ Stay ahead of the market—no guesswork, no pressure

Whether you're just curious or actively planning a move, your home's performance deserves more than a quick estimate.

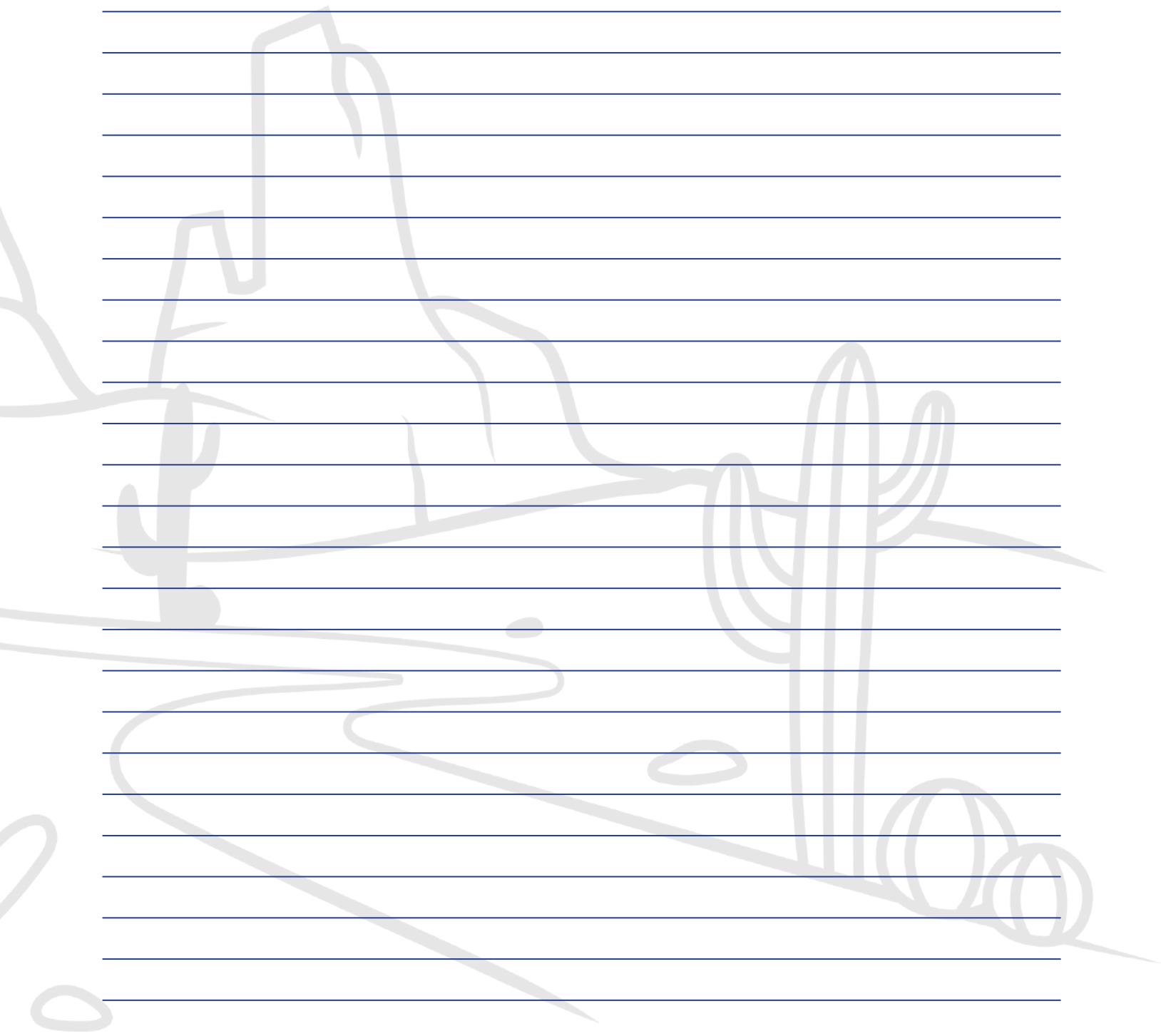
Scan the code and get your free monthly home value report today.

SCAN ME!



Home Value Digest powered by Homebot

NOTES



Glossary of Terms

Real estate doesn't have to feel like a foreign language. Here's what it all means.

Appraisal

A professional opinion of a home's value, usually required by the lender before approving a loan.

Closing Costs

The fees and expenses (beyond the purchase price) paid at closing. Includes lender fees, title insurance, escrow fees, and more.

Contingency

A condition that must be met for the sale to move forward—like inspection, appraisal, or loan approval.

Disclosures

Documents the seller provides outlining known issues or facts about the home (like repairs, past damage, or HOA rules).

Down Payment

The portion of the purchase price you pay upfront (typically 3–20%). The rest is covered by your loan.

Earnest Money

A deposit you put down after your offer is accepted to show good faith. It goes toward your down payment or closing costs.

Escrow

A neutral third party (usually a title company) that holds and manages funds and documents until closing is complete.

Home Inspection

A licensed inspector's detailed review of the home's condition—including structure, systems, and safety.

HOA (Homeowners Association)

An organization that manages a community, sets rules, and collects dues. Not all homes have one.

Loan Estimate

A standardized document that shows the breakdown of your mortgage costs—including interest rate, monthly payments, and closing costs.

Pre-Approval

A letter from your lender stating how much you're qualified to borrow—based on verified financial info.

Recording

The official step where the county records your home purchase, making it legal and official.

Have a question that's not listed here? That's what we're here for.

Big Rock Realty Group

Where Happy Finds Home—every step of the way.

Frequently Asked Questions

You're not the only one wondering...

How long does it take to buy a home?

Typically 30–45 days once you're under contract. The timeline can be shorter or longer depending on the loan, inspections, and the seller's situation.

Do I have to be pre-approved before seeing homes?

Yes—and here's why: Pre-approval gives us a clear budget, makes your offer stronger, and ensures we're only touring homes you can actually buy.

What if something shows up in the inspection?

It's normal. No home is perfect. We'll help you decide what's important, what's negotiable, and how to respond in a way that protects your investment.

How much money do I need upfront?

It depends on your loan type, but plan for:

Earnest money (1–2% of the home price)

Inspection costs (around \$400–\$800)

Appraisal (typically \$500–\$700)

Your down payment and closing costs are due at the end of the transaction.

Can I back out after making an offer?

Yes—there are built-in contingencies (like inspection and appraisal) that allow you to walk away under certain conditions. We'll explain every step so you know where you're protected.

What if I need to sell my current home first?

No problem. We can make your offer contingent on the sale of your home—or explore options to buy first if that's your goal.



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