

FREE GUIDE · MCCORMICK RANCH, SCOTTSDALE

Your McCormick Ranch Buyer's Guide

Nine steps from your first look to your keys.



Hi, I'm Jennifer.

If you're thinking about buying in McCormick Ranch, I'm so glad you're here. I adore this neighborhood. I'm out on the paths, at the lakes and at DiMaggio's more than I'd like to admit.

I'm also your REALTOR® *and* your loan officer, so you'll never be stuck in the middle. One person, one phone number, from your first look to your keys.

Grab a coffee and read this at your own pace. When something comes up, text me. That's what I'm here for.

1 Fall in love with the neighborhood first

Before we talk about houses, let me show you why people move here and never want to leave.

It's the water and the green space. There are lakes all through the ranch, and Camelback Lake is the biggest. Paths wind along the water, through the greenbelts and right past the golf courses. Walk far enough and you're on Scottsdale's Indian Bend Wash Greenbelt, which runs 11 miles through the middle of town.

Golf? You've got two 18-hole courses at McCormick Ranch Golf Club. The Palm is the one with all the lakes and palm trees. The Pine has the tree-lined holes and those views of Camelback and the McDowells.

And if you have little ones, or you're a big kid yourself, McCormick-Stillman Railroad Park is right here. Yes, you can ride the train.

There are three city parks right inside the ranch: Mountain View Park, Comanche Park and Shoshone Park. Mountain View has a community center with a half basketball court you can reserve. And Mustang Library is close by on 90th Street, for books and a quiet spot to work.

Like to fish? Five lakes are set aside for fishing. It's catch and release with artificial lures, and you'll need a permit from the association. Permits are for owners and their tenants.

Wondering how far you'd be from Old Town, the airport and the 101? I wrote a whole article on that. You'll find it at AllAboutMcCormickRanch.com.

2 Know your real budget before you tour

I know it sounds obvious, but hear me out. **Pre-approval is not your budget.**

A pre-approval is the most a lender will lend you. Your budget is what you can pay every month and still enjoy your life. Those are two very different numbers.

When you figure out your monthly payment, it's more than the loan. It's:

- Principal and interest
- Property taxes and homeowners insurance
- HOA dues, and here in McCormick Ranch that can mean two of them (I'll explain in Step 4)

So before we ever go look at houses, I want to know: what monthly payment are you comfortable with? We'll sit down first, over coffee or on a video call. Nobody runs your credit for that conversation. Then we get you a real pre-approval, so when the right home shows up, you're ready.

I'm not interested in getting you into the most expensive house you can qualify for. I want to help you get into the right house.

3 Get a feel for prices

Here's where things stand. The median sale price in zip code 85258 was $875,000 for homes sold in September 2026, according to ARMLS.

Two quick things about that number. Zip 85258 is a little bigger than McCormick Ranch. And one month can swing a lot. Over the past year, the monthly median ran anywhere from about $875,000 to about $1.2 million.

So think of it as a starting point, not a price tag. When you're ready, I'll pull the homes that actually sold on the streets you like, so you're looking at real numbers for real homes.

4 The HOA, made simple

This is the one that surprises people, so let me make it easy.

Every home in McCormick Ranch belongs to the master association, the McCormick Ranch Property Owners' Association. You'll hear people call it MRPOA. Its dues come once a year.

Many homes *also* belong to a smaller neighborhood association, with its own dues and its own rules. MRPOA's neighborhood page lists more than 40 of them by name.

Before you write an offer, we'll find out which associations the home belongs to, what the dues are, and what the rules say about the things you care about, like rentals, pets, paint colors and parking. No surprises after you move in.

5 Find the street that fits you

One thing I love about McCormick Ranch is how different one street can feel from the next. So let's make a short list of what matters most to you:

- A lake view, or a home right on the greenbelt path
- Single-story living

- A pool
- How close you want to be to the shops and restaurants
- How much updating you're up for

Dreaming of a home on the water? Here's something a lot of buyers don't know. A lake view doesn't automatically come with a boat dock. A dock needs recorded easement rights. Without one, boating is limited to Camelback Lake and Lake Margherite, launching from the ramps. And no swimming in the lakes, ever. So before you fall in love with a lakefront home, we'll ask for that recorded easement.

6 Tour smart, not every weekend

You don't have to walk through every house that looks cute online.

I can do video tours first, so you only spend your Saturday on the homes that really make the cut. Moving from out of town? You can get to know the lakes, the paths and the streets from your couch before you ever get on a plane.

Before we tour, we'll sign a short buyer agreement. It spells out how I work for you, in plain words. You read it first and ask me anything. I'd rather you feel comfortable with me before you sign a thing.

7 Write an offer that wins

When you find the one, we move fast and we move smart.

- I'll pull what similar homes nearby sold for, so your price is backed by real sales.
- Your pre-approval is already solid, because we did that back in Step 2.
- I'll look for money other buyers miss, like seller credits toward your closing costs.
- And since I'm on both the home and the loan, the listing agent has one person who can answer every question about your financing. That makes your offer stronger.

8 Inspection, appraisal and the HOA papers

Your offer got accepted. Yay! Here's what happens next.

- **The inspection.** Most homes here were built between the 1970s and the late 1980s, so we take a close look at the roof, the plumbing and the air conditioning.
- **The appraisal.** The lender checks that the home is worth what you're paying.

- **The HOA documents.** This is when we read the rules, the budget and the dues for every association the home belongs to.

You'll always know what's happening. That's my promise.

9 Your keys, and after

Closing day isn't the end of us. If you have a question about your home, your taxes or your HOA down the road, call me. And if you'd like, I'll send you my weekly McCormick Ranch email, so you know what's going on around the ranch.

Welcome home.

QUESTIONS AS YOU READ? TEXT ME: 480.612.5470

So remember, before you buy, ask Jenny.

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