

ZEN LENON GROUP

The Las Vegas Luxury Buyer’s Blueprint

A CONSIDERED APPROACH TO YOUR NEXT HOME

The $900K–$1.5M search | Two practical worksheets

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Start with the life. Then compare the home.

A beautiful first impression is a beginning. A good buying decision also holds up when you look at the route home, the ownership costs, and the contract.

Define what the next home needs to do

Write down how the property will be used: primary residence, second home, or investment. Choose three non-negotiables and three preferences. Separate the things that can be changed later from the ones that cannot: location, lot, orientation, access, and the surrounding development.

Build a shortlist with evidence

Compare recent closed sales with current competition. Ask which differences matter for this particular property: condition, lot, view, upgrades, timing, or included features. An asking price is a starting point for a conversation; it is not proof of value.

Tour the everyday details

Visit at the times you would normally come and go. Check road noise from inside, afternoon sun, parking, guest access, storage, and the route to the places you use. Ask what may be built nearby and where to verify it.

Keep a decision record

After each tour, record what works, what needs checking, the documents requested, and who is responsible for the next answer. Compare homes using the same criteria before deciding which deserves an offer.

Bring to the first conversation: your target move date, comfortable ownership budget, three priorities, and any homes you already like.

Choose an area by how you will live.

Summerlin, Henderson, and Lake Las Vegas are useful starting points for a search. The community, street, and individual home still need their own review.

Summerlin

Use the exact village and neighborhood as your comparison, rather than treating Summerlin as one experience. Drive the routes you expect to use, review association obligations, and compare the age and condition of homes against the renovations you would actually want to undertake.

Henderson

Start with the specific community and your everyday destinations. Compare elevation, views, access, lot orientation, and the services included in association dues. Ask whether amenities require a separate membership and what commitments transfer with the property.

Lake Las Vegas

Spend time beyond the showing: drive in and out, walk the areas you expect to use, and ask about access to amenities. Confirm the obligations of the particular association, including any additional community fees, rather than assuming a lake address means the same access or dues.

Use the same questions everywhere

What does the trip to work, the airport, or family look like at the relevant time of day? Which costs are included? What future development could affect the view or route? What tradeoff would you be accepting? Available homes and prices change, so compare current listings with closed sales when the search begins.

A useful scouting visit answers a lifestyle question and a property question. Leave time between tours to experience the area.

Price the ownership, not just the purchase.

Two similarly priced homes can create different monthly commitments. Get property-specific figures before choosing which payment feels comfortable.

Separate financing from property expenses

Ask the lender for a written estimate showing principal and interest, taxes, insurance, mortgage insurance if applicable, upfront costs, and cash needed at closing. Note which expenses are escrowed so taxes and insurance are not counted twice.

Request the association documents

Confirm current dues, what they cover, applicable assessments, transfer or setup charges, and any additional association or membership obligation. Ask which records are available to understand maintenance responsibilities and planned expenditures.

Quote the home you are considering

Obtain an insurance quote for the exact address and intended use. Request utility history where available and separate recurring landscaping, pool service, pest service, and any other services you would pay for directly.

Keep a reserve

Discuss the condition and expected life of major systems with the appropriate inspectors and specialists. Set aside funds for maintenance, repairs, and replacements. A lower advertised payment is not a substitute for a realistic ownership budget.

Use the worksheet on page 9 to label every figure: written quote, document, estimate, or still to verify.

Compare the complete offer.

Price matters. Credits, financing costs, inspection rights, and timing can also change the decision. Zen helps buyers prepare questions and compare the terms together.

Separate the numbers

Record the purchase price, seller credit, lender credit, discount points, and any separately paid charges on different lines. Ask the lender how credits may be applied to your loan and which limits affect your situation. Do not count the same benefit twice.

Ask what a rate actually means

Is it the permanent note rate or a temporary payment buydown? What points and fees are associated with it? What is the APR? Ask for written comparisons using the same loan amount, lock assumptions, and closing date so a lower headline rate can be evaluated alongside its upfront cost.

For new construction, ask before visiting

Discuss the builder's buyer-agent registration process with Zen before a first visit or online registration. Ask what is included in the base home, what costs extra, which incentives are conditional, and whether pricing changes when a preferred lender or service provider is used.

Keep protections visible

Review inspection, appraisal, financing, document-review, and other contract provisions with the professionals responsible for advising you. Ask about the dates, consequences, and available options before waiving or changing any protection.

The right question is not only "What did the price come down by?" It is also "What will this purchase cost, and which risks remain?"

A real closing. Clearly separated results.

7199 Twilight Rider Court · Pulte new construction · Closed October 20, 2025. This completed purchase illustrates why the contract and financing should be read together.

$1,200,000 purchase price

The last reported asking price was $1,435,045. The closing price was $235,045 below that figure. The home had previously been advertised above $1.5 million; that earlier figure is not used to calculate the difference shown here.

$64,859 seller credit

The closing also included a separate $18,594 lender credit. Seller and lender credits are not the same as a price reduction, and their permitted use depends on the financing and transaction.

4.99% permanent note rate at closing

The settlement summary lists approximately $76,900 in discount points. The rate therefore needs to be considered alongside upfront financing costs. These historical terms are not a current rate offer or a promise of a similar outcome.

What this means for the next buyer

Prepare the comparison before focusing on a headline saving: price, credits, points, cash needed to close, and ongoing payment. Zen’s role is to help organize the negotiation and keep those distinctions visible; the lender provides and explains the financing terms.

Evidence: owner-provided settlement summary and confirmed permanent note rate. Client names and private financial circumstances are omitted.

Read the related guide online

Buy from out of state with fewer assumptions.

Remote purchasing works better when everyone knows what must be seen, verified, signed, and scheduled. Start the plan before the tour trip.

Before the scouting visit

Share your priorities, timing, and any financing preparation with Zen. Group tours by area and build in time for the routes you actually expect to use. Decide which details need to be checked in person and which can be reviewed by video or in documents.

During a virtual showing

Request views beyond the staged rooms: street approach, adjacent homes, storage, parking, windows, mechanical areas where accessible, and any visible concern. Treat video as an additional view, not a replacement for inspections and appropriate specialist advice.

Before committing to the next deadline

Keep a shared list of inspections, document requests, financing milestones, and open questions. Confirm who is following up and when an answer is needed. Ask how signing, wiring instructions, funds delivery, and the final walkthrough will be coordinated with the title company and lender.

Before using the home as a rental

Verify the intended rental use for the exact property with the responsible local agency and association. Build a separate rental model using comparable evidence, vacancy, management, maintenance, reserves, and actual financing. Do not rely on assumed appreciation or an advertised gross rent to decide the property works.

Zen's own move from San Francisco to Las Vegas informs the questions she asks. Your circumstances and the property still need their own plan.

Read the related guide online

Your home comparison worksheet.

Use the same questions for each property. Bring the completed comparison to a conversation with Zen.

Property address / listing link

Intended use and target move date

Asking price / comparable closed sales to review

Three things this home gets right

Tradeoffs / work needed

Association dues, coverage, assessments, and documents

Insurance quote / major systems to inspect

Seller or builder credit / lender credit / points

Proposed dates and contract protections to review

Unanswered question / responsible person / due date

Use one copy per property. Keep quotes, listings, and documents with the worksheet so the comparison can be revisited.

Your ownership-cost worksheet.

Use monthly figures for recurring expenses. Mark where each number came from and when it was checked.

Principal and interest / lender estimate

Taxes / included in escrow?

Property insurance / included in escrow?

Mortgage insurance, if applicable / included above?

HOA and additional association dues / covered services

Assessments or separate membership obligations

Utilities, landscaping, pool, and other services

Maintenance and replacement reserve

Monthly total / costs counted only once

Upfront cash, points, closing costs, and reserve remaining

This is a planning worksheet, not a financing quote, appraisal, or estimate of tax liability. Ask the appropriate professional to confirm the figures.

Turn the research into a personal plan.

The next step is a conversation about the way you want to live, the homes worth comparing, and the decisions ahead.

Bring the questions that remain

Share your completed worksheet, the homes that caught your attention, and the tradeoffs you are finding difficult to weigh. Zen can help organize a search and identify which property or financing questions need a specialist's answer.

Build a Buyer Brief

The online Buyer Brief organizes your purchase purpose, preferred area, budget range, and timing. It is a starting point for a conversation, not a live listing recommendation, financing approval, or promise that a particular home is available.

Book with Zen

Book a consultation using the link below, or email zen@zenlenongroup.com. Zen Lenon is a REALTOR® with Simply Vegas. Nevada license S.0198730.

Keep learning

The website includes guides to new construction, relocation, closing costs, investment due diligence, and neighborhood comparisons. Use the current documents and written quotes for the specific property before making a decision.

Prepared November 2026. Educational planning resource. Prices, availability, incentives, and financing change. Examples describe completed transactions and do not guarantee future results.

Build your Buyer Brief online

BOOK WITH ZEN