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Dominion Group Properties Highlights Assumable Mortgage Opportunities for Arizona Home Buyers

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Dominion Group Properties is helping Arizona home buyers explore alternative financing strategies as assumable mortgages continue gaining attention in today's housing market. With rising interest rates affecting affordability across the region, the Phoenix-based real estate brokerage is guiding clients through opportunities that may offer lower monthly payments and improved long-term value.

Led by Jonathan Baer, Dominion Group Properties has served buyers, sellers, investors, and property owners throughout Arizona for more than 30 years. The company specializes in residential real estate, property management, land sales, and investment guidance across Phoenix, Anthem, Carefree, Cave Creek, Desert Hills, and New River.

An assumable mortgage allows a qualified buyer to take over an existing home loan from a seller, including the current interest rate and remaining loan balance. In a market where newer mortgage rates are often significantly higher than loans secured several years ago, many Arizona buyers are beginning to view assumable financing as a practical solution.

Jonathan Baer, broker and licensed loan officer at Dominion Group Properties, explained that buyers are increasingly asking about financing flexibility during their home search.

"Many buyers are surprised to learn that some existing loans may be transferred to a new owner," said Jonathan Baer. "For qualified purchasers, an assumable mortgage can create meaningful savings over time and provide another pathway toward homeownership in a competitive market."

Jonathan Baer noted that FHA, VA, and USDA loans are among the most common assumable mortgage types. However, navigating the process requires careful coordination between lenders, buyers, and sellers. Dominion Group Properties works closely with clients to help evaluate whether an assumable loan aligns with their financial goals and overall transaction strategy.

The brokerage's dual expertise in both real estate and lending gives clients access to broader insight during the buying process. Jonathan Baer has completed more than 1,000 real estate transactions across Arizona counties, representing more than \$240 million in closed volume throughout his career.

As affordability continues shaping buyer behavior throughout Phoenix and surrounding communities, Dominion Group Properties believes education and transparency remain essential.

"At Dominion Group Properties, we believe that finding the right home is more than just a financial decision, it's about discovering a space where life unfolds," said Jonathan Baer. "Whether someone is purchasing their first home, relocating, or investing for the future, our role is to provide thoughtful guidance that helps them make informed decisions with confidence."

The company has built its reputation around personalized service, detailed market analysis, and relationship-driven support. Clients frequently cite communication, honesty, responsiveness, and practical guidance among the reasons they continue working with the brokerage for future transactions, investment purchases, and property management services. Reviews from both buyers and sellers often highlight the firm's ability to simplify complex real estate decisions while maintaining a client-focused approach throughout each stage of the process.

Dominion Group Properties also continues monitoring broader market conditions affecting housing demand across the region, particularly throughout North Phoenix and nearby communities experiencing continued population growth, business expansion, and increased real estate activity. The brokerage closely tracks financing trends, inventory levels, pricing shifts, and relocation patterns that may influence purchasing decisions for homeowners and investors alike.

According to the company, financing education has become increasingly important as consumers search for

ways to improve affordability and strengthen long-term purchasing power within today's evolving housing market. Assumable mortgages have emerged as one option attracting attention among qualified purchasers seeking access to lower interest rates connected to existing home loans.

The brokerage encourages individuals exploring alternative financing solutions to fully understand both the advantages and qualification requirements associated with assumable mortgages before entering negotiations. Dominion Group Properties works closely with clients to evaluate financing structures, market conditions, and property opportunities that align with both immediate needs and future financial goals.

Dominion Group Properties serves home buyers, home sellers, investors, landlords, and property owners throughout Phoenix and surrounding communities, including Anthem, Desert Hills, New River, Carefree, Cave Creek, and North Phoenix. The company continues focusing on relationship-based service, local market expertise, and practical real estate guidance tailored to each client's unique situation.

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Dominion Group Properties provides real estate services in Phoenix, AZ, and nearby areas like Anthem, Desert Hills, and Cave Creek. The team focuses on helping buyers, sellers, and investors make informed decisions.

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