

Buyer Decision & Affordability Checklist

Help a buyer evaluate whether a good deal fits their goals.

A free agent resource from Bart Gurley + Larry Smith

Start with their desired outcome

What do they want this purchase to accomplish? Does this home support that outcome? What concerns have they already raised?

Review four separate numbers

Purchase price: ____ | Lender-confirmed cash to close: ____ | Full monthly housing cost: ____ | Expected post-purchase costs: _____. Include taxes, insurance, HOA and applicable mortgage insurance; avoid double-counting escrowed costs.

Test the tradeoffs

Which cost or compromise feels uncomfortable? What happens if repairs cost more or their timeline changes? What funds remain after closing? Let the client define their comfort level.

Raise a concern professionally

"I may be wrong, but I'm concerned this payment could work against the outcome you told me you wanted. Would it help to review the options with your lender?"

Compare real alternatives

Proceed; adjust price/terms; choose another home; or wait. Document the client's decision and agreed next step without pushing toward an outcome.

Decision notes

Client goal: ____ | Main concern: ____ | Lender question: ____ | Options compared: ____ | Client decision: ____ | Next step: _____. General decision support, not personalized financial advice or a qualification decision.

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<https://www.maverickrealtynetwork.com/help>

Related episode: <https://youtu.be/CaLI2GoBJNw>

Educational resource. Adapt to client needs, current lender figures, local rules and brokerage policies. No promised results. Prepared October 8, 2026.