

Buyer Financing Conversation Checklist

Compare price, closing costs and rate buydowns with the lender.

A free agent resource from Bart Gurley + Larry Smith

Ask the lender these five questions

1. What is the full monthly housing cost for each option?
2. How much cash is needed at closing, and what does that include?
3. Which seller-paid costs are eligible and within this loan's limits?
4. What is the upfront cost of a rate buydown, and how does it compare with alternatives?
5. What changes if the buyer sells or refinances earlier than expected?

Compare options using current lender figures

For each scenario record: price; eligible seller contribution; upfront points/buydown cost; cash to close; principal and interest; taxes/insurance/HOA/mortgage insurance; total housing cost. Do not add items twice if the lender's total already includes them.

Keep the buyer's priorities visible

Which matters most to the buyer: preserving cash, payment comfort or another goal? Explain the tradeoff and ask the lender to compare realistic choices.

Permanent and temporary buydowns differ

Ask the lender to explain the actual note terms, payment schedule, costs and qualification requirements. Do not describe an initially reduced payment as the lasting payment.

Do not rely on a promised refinance

Evaluate the purchase under its actual terms. Future rates, eligibility and refinancing costs are uncertain.

Your next conversation

Buyer priority: ____ | Options requested: ____ | Lender response: ____ | Tradeoff discussed: ____ | Agreed next step: ____ . Examples are educational; lender and transaction requirements control.

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Related episode: <https://youtu.be/IlbVpwa4M8c>

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