

Buyer Consultation Framework

M. David Coale | Hometown Real Estate

Cell: (417) 291 – 3037 | Office: (918) 256-4600

112 E Canadian Ave, Vinita, OK 74301

A one-page overview of how the buyer consultation process works, what is analyzed, and what is needed from a committed buyer client.

What the consultation is for

The buyer consultation is designed to create clarity before properties are viewed or offers are written. It establishes goals, timing, financing position, geographic focus, and practical purchase limits so the search is built around the buyer's real situation rather than emotion or guesswork.

What gets analyzed

- Purchase goals, intended use, and timeline.
- Target communities, location priorities, and deal-breakers.
- Real affordability, not just the loan approval amount.
- Existing monthly obligations alongside projected principal and interest, taxes, and insurance.
- Property type fit, resale considerations, and long-term positioning.
- Market conditions affecting price, competition, and negotiation strategy.
- For specialized property types such as Grand Lake purchases, added due-diligence factors like access, restrictions, dock issues, and use limitations.

What buyers should bring

- Pre-approval letter, or current lender contact information.
- Estimated price range and available cash for down payment and closing costs.
- Monthly payment comfort range.
- Preferred locations and property types.
- Must-haves, nice-to-haves, and deal-breakers.
- Any current housing, timing, employment, credit, or documentation issues that could affect the purchase.

Financing guidance

Not every qualified buyer fits a standard lending box. When appropriate, consultation may include discussion of lender pathways such as manual underwriting, alternative credit evaluation, bank-statement income review, or credit-improvement planning when a buyer needs a stronger position before entering the market.

What committed buyer representation means

Committed buyer representation means the search is approached with preparation, consistency, and honesty. Properties are evaluated for value, fit, condition, resale potential, and risk—not just appearance. When the right property appears, the process moves quickly and strategically.

What happens next

1. Consultation and criteria review.
2. Financing confirmation or lender alignment.
3. Focused property search.
4. Showing review and narrowing process.
5. Offer strategy and negotiation.
6. Contract-to-close management.

The goal

The goal is not simply to buy a house. The goal is to help a buyer purchase the right property, at the right level of affordability, with a process that protects both the investment and the life that has to fit around it.

Brokerage: Hometown Real Estate | 112 E Canadian Ave, Vinita, OK 74301 | Office: (918) 256-4600 | M. David Coale | Cell: (417) 291 - 3037