

JOHN KRAMER
STARLIGHT MORTGAGE, INC.
(480)220-2222

THE GET-IT-DONE BUYER REALITY CHECKLIST

A 3-minute pre-offer screening tool Realtors use after a buyer says they're pre-approved with another lender.

Run through these questions before writing an offer to help prevent delays, renegotiations, or contract fallout later.

✅ **Quick Tip:**
If any answer feels unclear, John Kramer offers fast second-opinion reviews for agents — often catching issues before they reach underwriting.
Call/Text: 480-220-2222



JOHN KRAMER



#1

CHECK PRE-APPROVAL

Why it matters: Old or surface-level approvals can miss issues that show up later.

Who is your pre-approval with—and when was it issued?

Not all approvals are equal. Timing, documentation, and review depth matter.

JOHN KRAMER

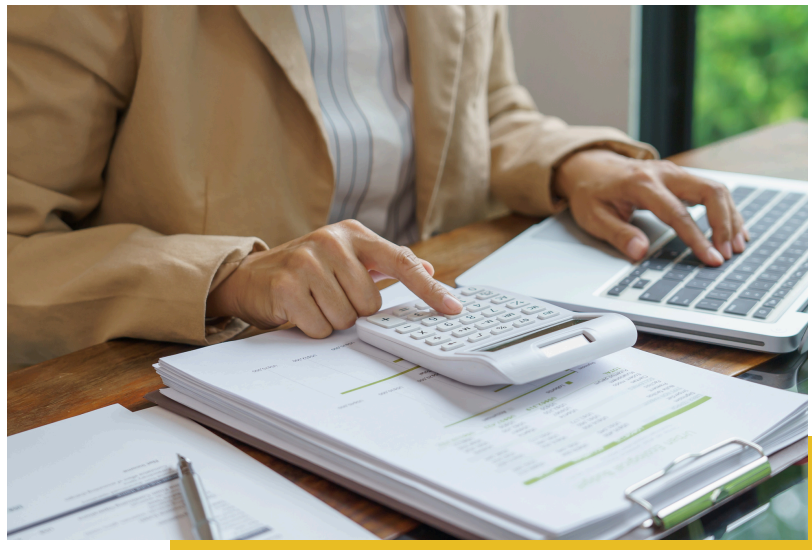
#2

CHECK

INCOME STATUS

Was your income documentation reviewed—or just stated?

Salary, commission, self-employed, variable income... details decide outcomes.



Why it matters: This will be required for Underwriting.

JOHN KRAMER

#3

CHECK PAYMENT COMFORT

What payment feels comfortable vs. what you're approved for?



These are rarely the same number.

Why it matters: This prevents buyer hesitation, remorse, or mid-deal panic.

JOHN KRAMER

#4

CHECK CHANGES



Are any changes coming up before closing?

New job. New car. New credit card. New business venture.

Why it matters: Small changes can have big consequences for loan approval.

JOHN KRAMER

#5

CHECK

CONFIDENCE LEVEL

How confident do you feel about the process right now?

This opens the door for buyers to admit confusion they may be hiding.



Why it matters: Uncertainty shows up eventually—better early than late.

JOHN KRAMER
STARLIGHT MORTGAGE, INC.
HOME LENDING.
(480)220-2222

When a Second Set of Eyes Helps Most

This checklist is especially useful with:

- First-time buyers
- Self-employed or commission-based income
- Family help with down payment or gifts
- Buyers stretching their comfort zone
- Anyone who says, “It should be fine…”

The Get-It-Done Philosophy

We don’t wing closings.
We do the work upfront—so nobody scrambles later.

If something feels almost fine, it’s worth slowing down long enough to confirm it.

Here to help you close more deals!

John Kramer
Mortgage Broker | The Get-It-Done Kinda Guy
jkhomelending.com
Ph: 480-220-2222
Email: jk@jkhomelending.com