SELLER RESOURCE

How to Sell and Buy at the Same Time

A planning guide for homeowners who need the proceeds from their current property to purchase their next home.

Choose the sequence before choosing the properties.

Begin with four decisions

- ☐ How much equity might be available after the sale?
- ☐ Do you qualify to purchase before selling?
- ☐ Can you carry both properties temporarily if required?
- ☐ How much timing flexibility do you have between closings?

Three common approaches

Sell first	You need confirmed proceeds before purchasing.	You may need temporary housing or negotiated occupancy.
Buy first	Financing and reserves allow you to purchase before selling.	You may carry two properties and face more financial exposure.
Coordinate both	Contracts and timelines can be aligned.	Delays in one transaction can affect the other.

Request your personalized Seller Equity Review
Scan the code or visit the website to review your estimated value, equity, and selling options.

Your coordinated plan

Step 1 Review your current property

Estimate the value, mortgage payoff, selling expenses, likely proceeds, preparation needs, and realistic timeline.

Step 2 Review your buying position

Speak with a qualified lender about approval, reserves, debt obligations, and whether the purchase depends on the sale.

Step 3 Choose the transaction sequence

Compare sell-first, buy-first, and coordinated options with your real estate, lending, and legal professionals.

Step 4 Prepare backup options

Consider temporary housing, storage, occupancy agreements, flexible closing dates, and funds for unexpected costs.

Step 5 Confirm the plan before acting

Do not rely on estimated proceeds, financing, or closing dates until the appropriate professionals confirm them.

Planning worksheet

Current property value range	______________________________
Estimated available proceeds	______________________________
Next-home price range	______________________________
Preferred move date	______________________________
Backup housing plan	______________________________

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This guide is for general planning and does not replace legal, tax, lending, appraisal, or financial advice. Contract terms and transaction timelines require individual review.