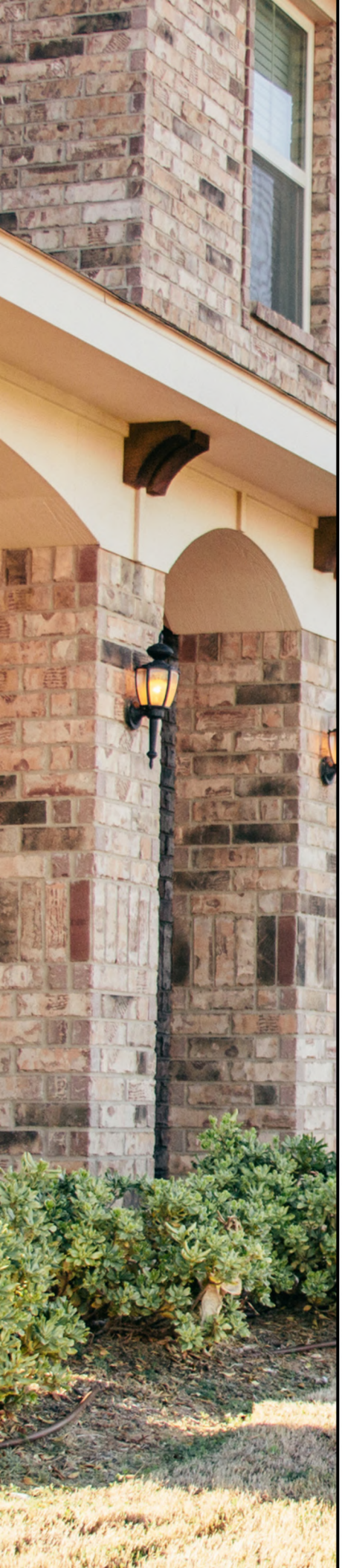

NAVIGATING A SALE AND A BUY

THE HEADACHE-FREE WAY

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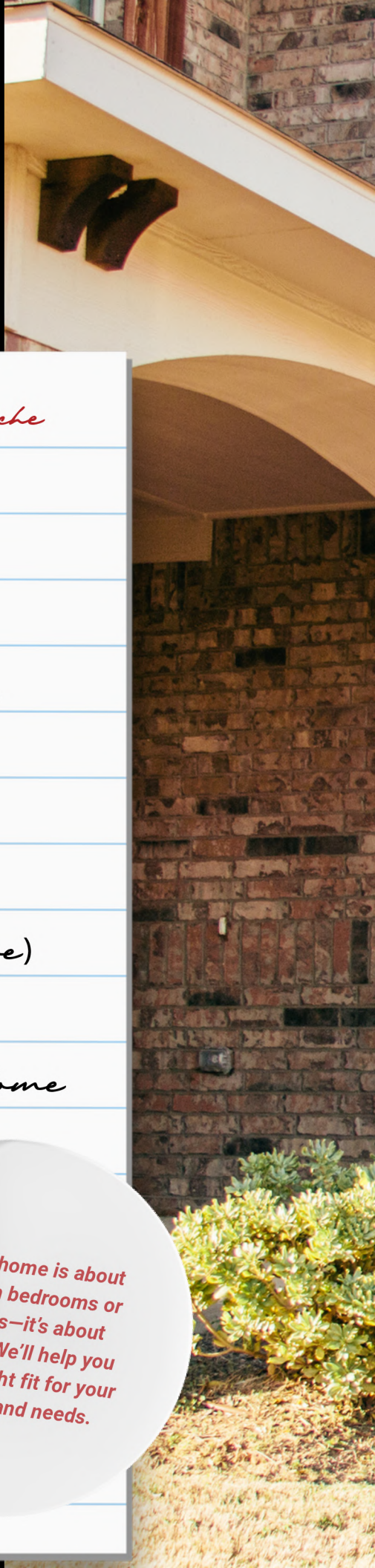
kw

OKAY, HERE'S THE GAME PLAN

How to Buy and Sell *without the headache*

1. Understand your Options
2. Prepare Your Current Home for Sale
3. Start the Buying Process
4. Make an Offer (and Get Ready to Move)
5. Marketing & Selling Your Current Home
6. Closing

Buying a home is about more than bedrooms or zip codes—it's about your life. We'll help you find the right fit for your lifestyle and needs.



STEP 1

UNDERSTAND YOUR OPTIONS

Option A: Sell First, Then Buy

- List your current home and negotiate a flexible settlement-ideally with a rent-back period of 30-90 days.
- Once inspections, appraisal, and mortgage commitment are completed, start making offers on your new home.
- **Benefit** | You'll have funds in hand and stronger negotiating power on your purchase.
- **Considerations** | You may need to rent temporarily if the timing doesn't align perfectly.

Option B: Buy First, Then Sell

- Requires upfront access to funds or creative financing like:
  - Home Equity Line of Credit (HELOC)
  - Bridge loan
  - Gifted funds or temporary investment withdrawals
  - Special lender programs (e.g., "Cash to Keys")
- Sell your current home after you purchase and potentially "recast" your mortgage to apply sale proceeds.
- **Benefit** | Secure your next home without feeling rushed.
- **Considerations** | May carry two mortgages briefly-careful planning helps avoid overlap.

STEP 2

PREPARE YOUR CURRENT HOME FOR SALE

- **Declutter & Deep Clean** | Remove personal items and clean like you mean it.
- **Repairs & Upgrades** | Fix minor issues and consider value-adding updates.
- **Curb Appeal** | Landscape, refresh the front door, and make a great first impression.

STEP 3

START THE BUYING PROCESS

- **Prioritize Needs vs. Wants** | Know your non-negotiables.
- **Search Smart** | Use listing platforms, agent connections, and off-market leads.
- **Tour Homes** | Attend open houses and schedule private showings.

STEP 4

MAKE AN OFFER (AND GET READY TO MOVE)

- **Submit Earnest Money** | Typically 1-3% of the offer price.
- **Negotiate Terms** | Your agent will help structure contingencies for inspection, appraisal, and financing.
- **Complete Inspections** | General, radon, termite, septic (if applicable).
- **Secure Financing** | Lock your rate, complete underwriting, and review closing disclosures.

STEP 5

MARKETING & SELLING YOUR CURRENT HOME

Your agent should offer:

- Professional photos/videos
- Email + social media campaigns
- Open houses (public + exclusive neighbor previews)
- Cross-promotion with local businesses
- Pre-listing inspection or appraisal (optional but helpful)
- Outreach to top local agents & investors

STEP 5

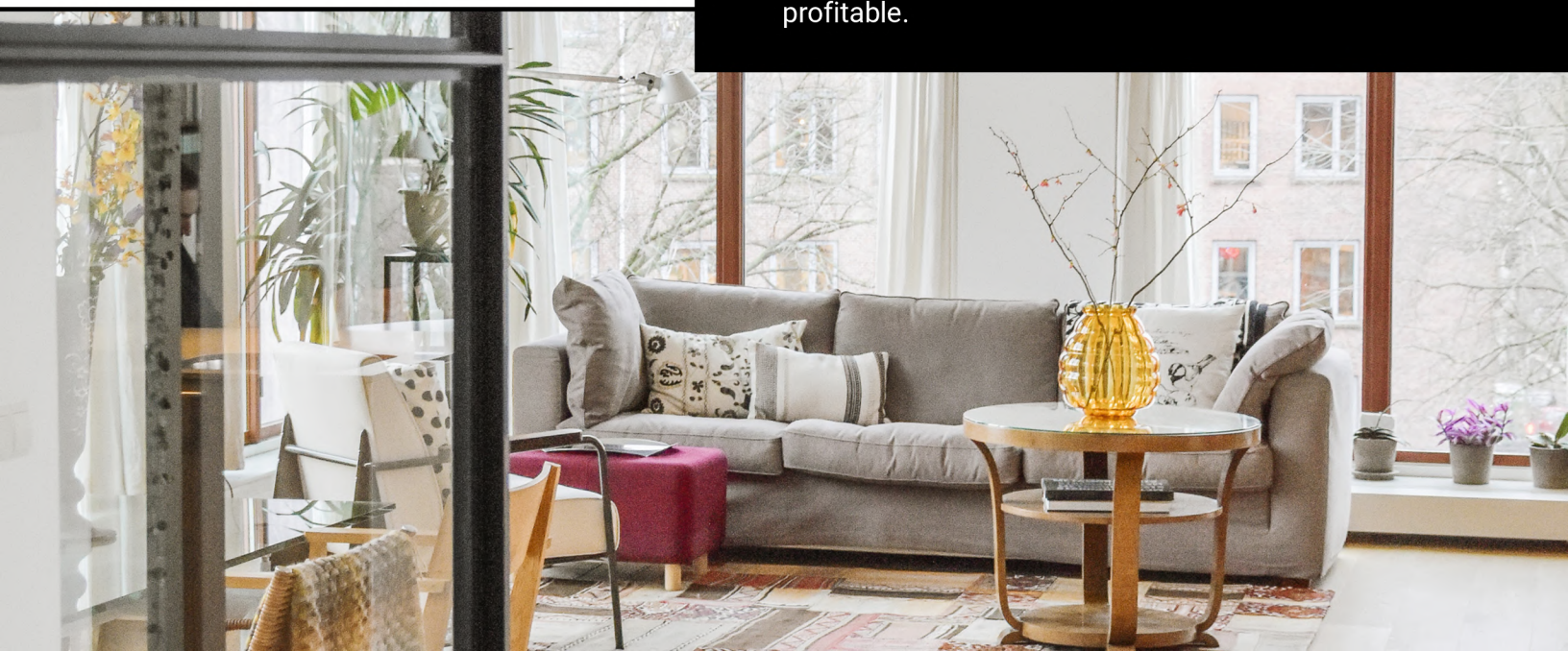
CLOSING

- **Final Walkthrough** | Ensure home is in the agreed condition.
- **Closing Day** | Sign paperwork, transfer ownership, receive proceeds.
- **Cancel Utilities & Update Address** | Notify providers and services of your move.

BONUS

PRO BUYER-SELLER TIPS

- Know that timing is everything-and having a great agent makes all the difference.
- Get pre-approved early and review all potential costs (e.g., transfer tax, title fees, agent commissions).
- Stay flexible. Selling and buying simultaneously isn't easy-but with strategy, it can be smooth and profitable.



Welcome Home!

Once the documents are signed, you'll receive your keys—and your new chapter begins.

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