



Your Real Net Number: The Orlando Sell-or-Stay Worksheet

Chad Gibson · Dreamtown Homes Team · LPT Realty · Orlando, FL

A no-pressure way to figure out what selling your Orlando home would actually put in your pocket — and whether the move makes sense in today's market.



Why This Worksheet Exists

The Fun Number Isn't the Deciding Number

Almost everyone asks the same question first: "What's my home worth?" It's the fun number — but it's not the one that decides anything.

Two Numbers Actually Decide

What you'll **NET** when you sell (what really lands in your pocket), and what your next home truly costs at today's rate.

Decide on Purpose

This worksheet walks you through both, honestly, so you can decide on purpose instead of letting another year slip by by default.

The 2026 Orlando Reality *(as of mid-2026)*



Prices Near Record Highs

The metro median sits roughly in the **high-\$390,000s to around \$410,000** depending on the source. Your equity is still very much there.



Rates Around 6.5%

The 30-year mortgage rate has been hovering around **6.5%**. Not the threes we got spoiled by, but a level Orlando has been buying and selling at for a while.



Homes Taking Longer

Homes are taking longer to sell than a year ago, and more sellers are trimming price. A prepared, well-priced seller still wins; a "let's test a high number" seller sits and chases it down.



Numbers move — your agent should confirm the current figures the week you decide.



→ Look at what comparable homes in your specific neighborhood have actually **SOLD** for in the last 60–90 days — not what they're asking.

STEP 1

Estimate Your Sale Price

Start with a realistic number, not a Zillow guess or your neighbor's list price.

My estimated sale price: \$_____

We'll pin this down exactly together with a real comparative market analysis.

→ Be honest about condition. A move-in-ready home and a "needs updating" home on the same street are not the same price.

STEP 2

Subtract What You Still Owe

Your equity is your sale price minus everything you owe against the home.

Total payoff / what I owe: \$ _____



→ Include your **current mortgage payoff** (not just the balance — call your lender for the exact payoff figure).

→ Add any **second mortgage, HELOC balance, or liens** against the property.



STEP 3

Subtract Your Selling Costs & Prep

Selling has costs, and you deserve to see them laid out plainly — in writing — before you ever commit to anything.

These typically include:

- The real estate commission and any concession you choose to offer a buyer
- Standard closing costs
- A little for prep or repairs

The right approach depends on **HOW** you sell (more on that in a moment) — so we'll map your exact numbers together, with no surprises and no hidden line items.

Estimated selling costs + prep: \$_____

Your Net Proceeds

Now do the math that actually matters:

Sale Price

Your estimated sale price

- What You Owe

Total payoff amount

- Selling Costs & Prep

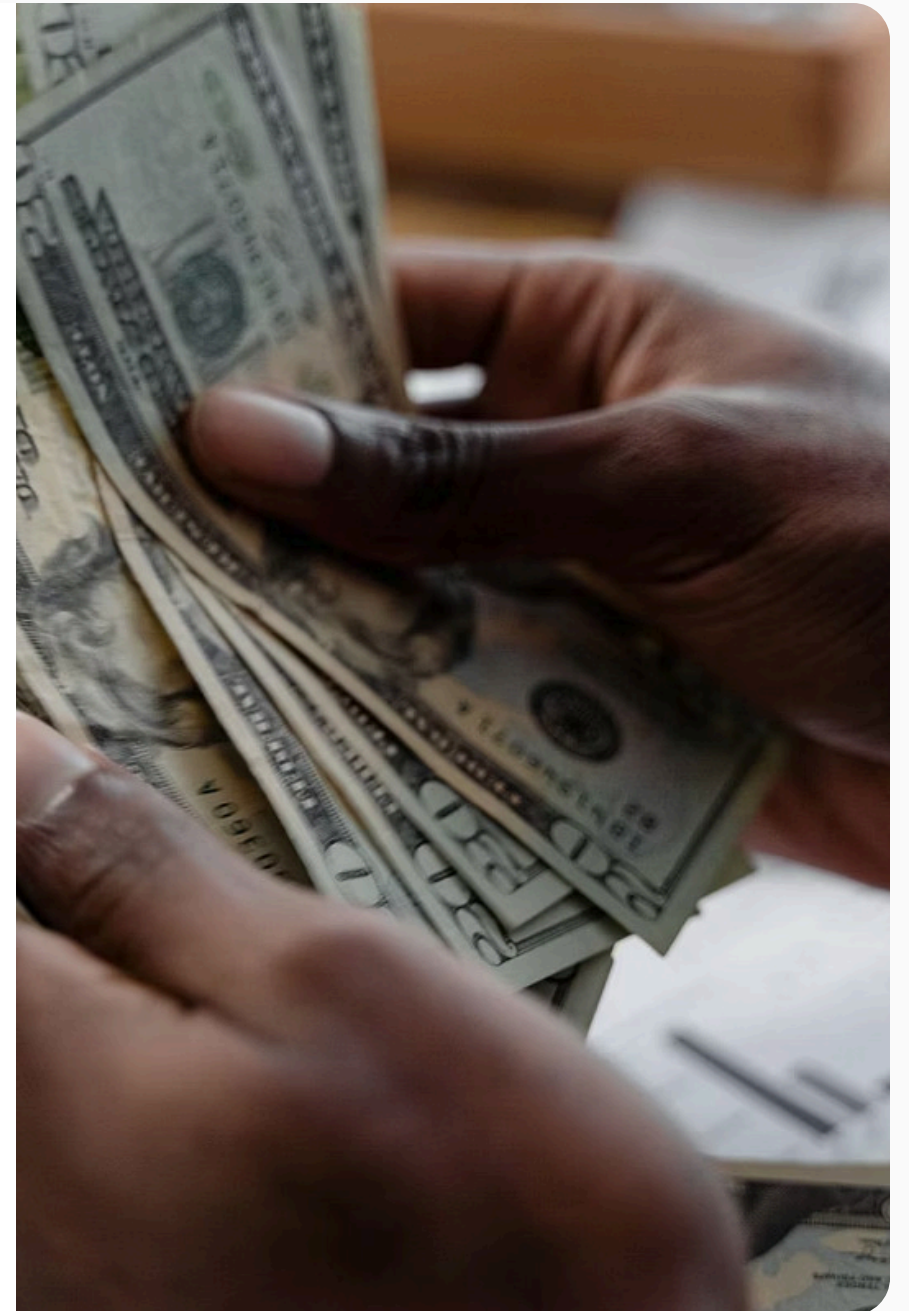
Commission, closing, repairs

= YOUR NET PROCEEDS

What really lands in your pocket

My net proceeds: \$ _____

This is the real fuel for your next move. Not the list price. Not the Zestimate. **This number.**



STEP 4

Price Your Next Home at Today's Rate

Here's what most people forget: your equity doesn't disappear when you move. It walks across the street with you and becomes the **down payment on your next home.**

A bigger down payment means you finance a smaller amount — which softens a higher interest rate more than most people expect.

So before today's rate scares you off, look at your real net AND your real next payment, side by side. On paper, the picture is usually a lot calmer than the one in your head.



Next Home Target Price

\$ _____

Down Payment from My Net

\$ _____

The Moves That Can Change the Math

You are not stuck choosing between "sell and be homeless" or "stay forever." A few options most people don't know about:



Buy Before You Sell

A bridge program (like Knock) can let you buy your next home first, move on your timeline, then sell your current one empty and show-ready.



Pay-at-Close Prep

A program like Curbio can handle paint, floors, or a kitchen refresh and get paid back at closing — no money out of your pocket up front.



More Than One Way to Sell

Some sellers want top dollar over time, some want speed and certainty, some want competition on a firm deadline. The right one depends on your goal, not a one-size-fits-all listing.



When the Honest Answer Is "Wait"

Selling isn't always the right move, and you deserve to hear that too.

You Genuinely Love Your Home

If you genuinely love your home and you're only reacting to headlines — **stay**. Don't move for a feeling that'll pass.

Selling Would Leave You Stretched

If selling would leave you financially stretched on the other side — **wait**, and let's build the plan first.

Trying to Time the Market

If your only reason is to perfectly time the market — nobody can, including your agent. Real estate rewards moving for a real-life reason, not outsmarting the chart.

Let's Run YOUR Real Number

This worksheet gets you most of the way. The last step is plugging in your actual numbers — and that's the part I'll do with you, with zero pressure.

In about **30 minutes** I'll show you what you'd really net, what your next move would cost at today's rate, and which path fits your goals. If the honest answer is "wait," I'll tell you that too.

 **Book Your Free 30-Minute Call**

calendly.com/chad-dthomesteam/30min

 **Chad Gibson**

Dreamtown Homes Team · LPT Realty

@chad_gibson_realtor

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