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International Realty

The MORTGAGE-FREE MOVE BLUEPRINT™

4 Smart Strategies to Turn Your Home Equity into the Lifestyle You Want

Real Options. A Brighter Future. Right Here in Central Florida.

Lisa Bertin-Queena
CENTRAL FLORIDA REALTOR®

YOUR HOME. YOUR EQUITY. YOUR NEXT CHAPTER.

My Story

WHY I CREATED THE MORTGAGE-FREE MOVE BLUEPRINT™

After years in our home in Oviedo, my husband and I decided it was time for a change. We sold our home, unlocked our equity, and moved to the charming town of Mount Dora.

Rather than putting all of the proceeds into our next home, we chose to invest a portion. Today, the income from those investments is helping cover our new mortgage while our money continues to grow for the future.

That experience opened my eyes to what's possible—and I realized many homeowners don't know they have options.

This guide shares four strategies you can explore to help you sell, move, and potentially reduce or eliminate a traditional monthly mortgage payment. I'll guide you through the process and connect you with trusted professionals when needed—so you have the information and support to make the best decision for you.

Lets explore whats next—together!

Lisa

Our Home in Oviedo (Sold)

Our New Home in Mount Dora (Our Next Chapter)

Before You Make a Move

ASK YOURSELF THESE QUESTIONS

- What is my home worth today and how much equity do I have?
- What kind of lifestyle do I want in my next chapter?
- Do I want to eliminate or reduce my monthly mortgage payment?
- What are my options for using my equity?
- Should I downsize, move closer to family, or relocate?
- What's the best timing for my move?
- Who can help me understand the financial and tax implications?

The right questions lead to better possibilities

YOUR HOME. YOUR EQUITY. YOUR NEXT CHAPTER.

Discover Your Equity

IT ALL STARTS WITH YOUR NUMBERS

Estimated Home Value		$
Current Mortgage Balance	-	$
Estimated Selling Costs (6-8% typical)	-	$
Estimated Net Equity	=	$

Now , imagine your next chapter...

Your equity may give you more options than you realize. Let's explore what's possible.

Sell, Invest & Let Your Money Work for You

TURN YOUR EQUITY INTO INCOME AND LONG-TERM GROWTH

KEY QUESTIONS TO CONSIDER

- How much equity will I have after the sale?
- What portion could I invest?
- What kind of income could it potentially generate?
- What are the risks?
- How does this fit into my overall retirement plan?

By selling your current home and investing a portion of your equity, you may be able to generate income to help cover your next home's mortgage—while also keeping your money working toward your future.

I'll connect you with a trusted financial professional to run the numbers and see if this strategy fits your goals.

Move to Your Next Home with No Monthly Mortgage Payment*

USE YOUR EQUITY TO PURCHASE YOUR NEXT HOME

KEY QUESTIONS TO CONSIDER

- ✓ Do I meet the age and eligibility requirements?
- ✓ How much equity do I need?
- ✓ What are my ongoing responsibilities (taxes, insurance, maintenance)?
- ✓ How does this impact my long-term plans?
- ✓ Is this the right option for my situation?

For qualified homeowners, specialized mortgage options may let you purchase your next primary residence without a traditional monthly mortgage payment (you still own the home).

I'll connect you with a trusted lending professional who can explain the details and help you determine if this is a good fit.

Buy a Property That Helps Pay for Itself

CREATE INCOME. GAIN FLEXIBILITY. BUILD WEALTH.

KEY QUESTIONS TO CONSIDER

- Could an ADU, in-law suite or multi-unit property work for me?
- What kind of rental income could I expect?
- Are there local rules or HOA restrictions?
- How would rental income impact my financing?
- Is this a good long-term strategy for my goals?

From accessory dwelling units (ADUs) to in-law suites or multi-unit properties, there are options that can help offset your housing costs—while giving you flexibility for family, guests or future income.

I'll help you find properties in Central Florida with income potential that match your goals.

Buy Your Next Home First Then Sell Your Current Home

MAKE A STRONGER OFFER. MOVE ON YOUR TIMELINE. REDUCE STRESS.

KEY QUESTIONS TO CONSIDER

- ✓ Do I have enough equity to qualify?
- ✓ How does this impact my buying power?
- ✓ What are the timeframes?
- ✓ What happens if my current home doesn't sell within the expected time?
- ✓ Is this the right option for my situation?

Certain financing programs may allow qualified homeowners to tap into their current home's equity to purchase their next home before they sell—so you can move once and avoid the hassle of temporary housing.

I'll connect you with a trusted lending professional to explore this option and explain the details.

Which Strategy Might Be Right for You?

A QUICK COMPARISON

Strategy	Best For	Key Benefit
1 **Sell, Invest & Let Your Money Work**	Homeowners with significant equity	Potential income + long-term growth
2 **No Monthly Payment Mortgage**	Qualified homeowners (typically 62+)	Purchase next home with no required monthly mortgage payment*
3 **Buy a Property That Pays for Itself**	Those open to rental income or multi-unit options	Rental income may offset housing costs
4 **Buy First, Then Sell**	Homeowners who want to move once	Purchase next home before selling current home

There isn't just one way to make your next move. There are options. Let's find the right one for you.

Your Mortgage-Free Move Analysis

LET'S LOOK AT YOUR NUMBERS

Current Home Address		
Estimated Home Value	-	$
Current Mortgage Balance	-	$
Estimated Selling Costs	-	$
Estimated Net Equity	=	**$**
Desired Next Home Budget		$
Preferred Monthly Housing Expense		$
Ideal Move Timeframe		☐ 0-3 mos ☐ 3-6 mos ☐ 6-12 mos ☐ Just exploring
Top Priorities		☐ Lower monthly expenses ☐ Be closer to family ☐ More time for travel & hobbies ☐ Additional income ☐ Less maintenance ☐ Other

Let's run the numbers together!

Your Next Chapter Starts Here

I'M HERE TO HELP

Real estate is about more than buying and selling homes—it's about your life, your goals and your future. I take the time to listen, understand what matters most to you, and guide you through your options with honesty and care.

When needed, I'll connect you with trusted lending and financial professionals I work with—so you have the right team in your corner.

Whether you're ready to make a move or just exploring your options, I'd love to be your guide to what's next.

Let's make it happen!

Lisa

CIC CALL IT CLOSED®
International Realty

LISA BERTIN-QUEENA

Realtor® | License #3402985
Call it Closed International Realty

(407) 952-4468

LisaBQ3@gmail.com

www.lisabertinqueena.callitclosed.com