BAY AREA HOMEOWNER GUIDE

Can I Buy My Next Home Before I Sell This One?

A simple guide to choosing the order of your move.

A CALMER WAY TO PLAN A BIG MOVE

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START HERE

There is no universally right order.

The goal is not to choose the boldest option. It is to choose a sequence that still feels workable if the dates do not line up perfectly.

Start with these 3 questions.

1. **How much certainty do we need about the money from our current home?**
2. **How comfortable are we carrying two homes if dates overlap?**
3. **How important is it to avoid a temporary move?**

A helpful rule of thumb

You do not need final answers today. You need enough clarity to know which conversations should happen before you make an offer or prepare to list.

THE PATHS

Four common ways to sequence a move

Each path solves one concern and introduces another. None is a promise that the move will be easy or available.

1 Sell first, then buy

WHAT IT CAN GIVE YOU

A clearer picture of sale proceeds and your buying budget.

WHAT IT CAN ASK OF YOU

Temporary housing, storage, or a faster next-home search.

2 Buy with a sale condition

WHAT IT CAN GIVE YOU

A way to search for the next home while staying in the current one.

WHAT IT CAN ASK OF YOU

A seller who is comfortable with the condition and terms that fit the offer.

THE PATHS

Two more ways to create breathing room

The real question is not just whether a path is possible. It is whether it still works if timing changes.

3 Buy first, then sell

WHAT IT CAN GIVE YOU

Time to move deliberately and prepare the current home after you leave it.

WHAT IT CAN ASK OF YOU

A lender-confirmed plan for the down payment, payments, reserves, and a delayed sale.

4 Sell, then ask for time after closing

WHAT IT CAN GIVE YOU

More time to buy or move after your sale proceeds are known.

WHAT IT CAN ASK OF YOU

An agreement with the buyer. This is a negotiated term, not a guarantee.

BEFORE YOU CHOOSE

Get four facts on the table.

This is enough to start a useful conversation. It is not a request to do a pile of homework.

Your current home's likely sale range

Ask an agent for property-specific evidence.

Your payoff and property obligations

Ask the servicer; note HELOCs, liens, solar, or assessments.

Your next-home comfort zone

Think beyond price: payment, cash to close, and reserves.

Your timing limits

Name the date, school, work, lease, or family needs that cannot move easily.

One important distinction

The value in your home and the cash available for your next move are related, but they are not the same number.

ABOUT FINANCING

Where bridge financing fits

Bridge-style financing, a HELOC, and other ways of using home equity can be worth asking about. They are not interchangeable solutions.

Maylin helps you clarify:

- current-home sale range and preparation
- likely timing and offer structure
- what needs to happen for the move to work

A qualified lender confirms:

- whether you qualify and under what assumptions
- payments, reserves, fees, and cash to close
- what happens if the current home takes longer to sell

Do not rely on a generic rate, a friend's experience, or the size of your equity. Ask for a scenario based on your own information.

YOUR WORKSHEET

A 10-minute move-planning check

Short answers are enough. This page is meant to make the next conversation easier.

We most want to avoid:

We could live with:

We need the current home sale to provide:

If we bought first, we would need to feel comfortable with:

If we sold first, we would need a plan for:

The first person we need to talk with is:

You are looking for a plan that remains manageable - not a perfect prediction of every date.

NEXT CONVERSATION

Five questions to bring to a lender

A lender is the right person to answer product, qualification, payment, reserve, and cost questions.

1. Can we qualify for the next purchase while we still own this home?
2. What payment, reserve, and cash-to-close assumptions are you using?
3. What changes if our current home takes longer to sell?
4. Which costs or payments could change, and when?
5. What written information can we use to compare this option with another lender's offer?

Own a rental or investment property?

Pause before treating this as the same question. A 1031 exchange is a tax matter for qualifying investment or business property - not a bridge-financing tool for a typical main-home move. Speak with a qualified tax advisor and qualified intermediary before accepting an offer if this could apply.

YOUR NEXT USEFUL STEP

Start with the real-estate side of the decision.

Maylin can help you map your current home's likely sale range, preparation questions, timing, and offer structure. Then you can bring a clearer outline to a qualified lender.

MAP THE REAL-ESTATE SIDE OF YOUR MOVE

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