Cindy's Realty Group by eXp Realty

MILITARY PCS

GEORGIA • PROPERTY EDITION

SEPTEMBER 2026

Georgia Military PCS Moving Guide

Coordinate orders, housing, a sale or purchase, household goods and the cash needed between each milestone.



YOUR DECISION TOOLKIT

1. Orders
2. Housing
3. Cash
4. Move

Several timelines. One coordinated move.

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Visit the website

Call to discuss your plan

REAL ESTATE WITHOUT LIMITS.

Your decision roadmap



Choose a stage. Each card opens its first topic; the detailed index includes every topic.

01 Confirm orders and timing

The known facts, critical dates and linked timelines.

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02 Choose housing and fund the gap

Sell, rent or hold; compare cash needs and contingencies.

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03 Prepare the current home

The property file, sale preparation and remote oversight.

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Financing, property research and state specific guidance.

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Tax questions, arrival planning and your consultation.

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Need a faster route? Open Start here.

Browse every topic and worksheet

Roadmap Start here All topics

A note from Cindy

A useful real estate plan connects your goals with the facts you can verify.

This guide is for military households coordinating a PCS, a home sale, a purchase or temporary housing. The report date, contract date, funding date, possession date and household goods schedule do not automatically line up. The gaps between them deserve a plan before decisions become urgent.

Use this guide to compare selling, renting and holding; budget for temporary overlap; organize remote transactions; and decide what to verify with transportation, finance, the housing office, your lender and legal assistance.

The property guidance in this edition is specific to Georgia. Federal programs and the signed documents still have their own requirements. Your lender, attorney, tax adviser and other specialists should resolve questions in their respective roles.

Use the tools to identify your priorities, record the evidence and name the next decision. You do not need every answer before starting a conversation, but an unanswered question should not become an assumption.

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Build the bridge between the timelines instead of assuming they will meet.

Choose your starting point



Use the route that matches today's decision. You do not have to read every page in order.

01 I have orders and need a plan

Start with confirmed dates and connected housing decisions.

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Do now: Separate confirmed facts from expected dates.

02 I am preparing the current or next home

Choose the next property task and the cash it requires.

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Do now: List the cash needed before a sale closes.

03 I am coordinating the handoff

Resolve remote signing, possession and arrival tasks early.

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Do now: Assign one owner to each unresolved handoff.

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All topics



Topics and tools • 1 of 2

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Start with the confirmed facts

Separate issued orders, an expected assignment and an informal estimate. Record the report window, travel authority, dependents, known restrictions and the point of contact for changes. Avoid committing to a property timetable solely on an anticipated date.

Identify the dates you control and the dates other parties control. A buyer's lender, the transportation office, a rental property manager and the gaining installation may each operate on a different schedule.

Create a short decision list: must sell, can hold, need sale proceeds to buy, can rent first, require a certain commute or accommodation, and can close remotely. Mark an item unknown when the decision depends on approval or documentation.

Keep full orders and identification in verified secure channels. Provide only the information a professional needs for the task. Public marketing should not reveal deployment dates, a vacant home schedule or unnecessary family details.



CINDY'S STRATEGY NOTE

Treat a date as fixed only after the responsible authority confirms it.

Sources: **M2** 27 Sep 2026

Your PCS command sheet



Record verified information. Leave unknown items blank and identify who will confirm them.

Connect orders, housing and household tasks. • Orders, known dates and contact information. • One record of responsibilities and dependencies.

Orders issued; report date or window; update contact

Current home: own, rent or installation housing

New housing target and temporary option

Sale proceeds required for purchase; yes, no or unknown

Who may sign, who must approve and where they will be

Transportation, finance, housing and legal contacts

Top three uncertainties and decision dates

YOUR NEXT STEP

Resolve the unknowns before making the next commitment.

Map the five clocks



Clock	Confirmation needed
Orders and reporting	Official dates, leave or travel approval and notice of amendments.
Sale or lease exit	Contract, landlord, funding, possession and key return requirements.
Next housing	Loan or lease approval, signing, funds, access and backup lodging.
Household goods	Transportation counseling, pickup, delivery and storage status.
Household transition	School records, care continuity, childcare, pets and spouse work.

Build buffers between clocks when possible. A signing appointment is not the same as received proceeds; a scheduled delivery is not the same as confirmed occupancy.

CINDY'S STRATEGY NOTE

Assign an owner and a fallback to every handoff.

Sources: M2 CF4 27 Sep 2026

A staged preparation calendar



Planning window	Actions to sequence
About 120 to 90 days out	Verify orders, consult housing and transportation, assess sale or rental feasibility, collect loan and property records.
About 90 to 60 days out	Choose the housing route, prepare the property, compare lenders, confirm notice and signing plans.
About 60 to 30 days out	Manage contract or lease deadlines, reservations, school and care records, cash and packing decisions.
Final 30 days	Reconfirm dates, document property condition, verify funds and keep essential records with you.

These are illustrative planning windows, not official entitlement rules or required processing times. Short notice orders compress the sequence but do not remove its risks.

CINDY'S STRATEGY NOTE

Use actual orders and contract deadlines to replace the illustrative windows.

Sources: M2 27 Sep 2026

Your critical date ledger



Record verified information. Leave unknown items blank and identify who will confirm them.

Track the dates that affect the move. • Orders, agreements and provider confirmations. • A timeline showing owners and dependencies.

Report window and approved travel dates

Listing or lease notice deadline and delivery method

Inspection, financing and other contract deadlines

Closing, funds available and possession dates

Household goods pickup, delivery and storage plan

Temporary housing dates and cancellation terms

Decision to activate the fallback plan

YOUR NEXT STEP

Resolve the unknowns before making the next commitment.

Sell, rent or hold



Route	Tradeoff to evaluate
Sell	May release equity and reduce remote ownership work; requires costs, marketing, payoff and timing coordination.
Rent to a tenant	May preserve ownership but creates operating, vacancy, maintenance, legal and management obligations.
Hold vacant or for later use	Preserves options but requires cash for carrying costs, care, security and suitable insurance.
Delay the next purchase	Temporary housing may create a useful buffer but has cost, availability and repeated move consequences.

A favorable existing interest rate does not establish that a property is a good rental. Compare the full cash and responsibility picture.

CINDY'S STRATEGY NOTE

Choose the route you can fund and manage if the optimistic scenario does not occur.

A rental stress test



Illustration only: rent of $2,800 per month and a $2,100 mortgage payment including assumed tax and insurance escrow may look like a $700 surplus. The full operating picture can be different.

Monthly allowance	Illustrative amount
Vacancy at 5% of rent	$140
Management at an assumed 8%	$224
Repairs reserve at 5%	$140
Capital replacement reserve at 5%	$140
Association charges	$75
Total additional allowances	$719

The illustration leaves negative $19 per month after the $2,100 payment and $719 allowances. It excludes leasing fees, major surprises, owner paid utilities and tax effects. Percentages are assumptions, not quotes or standard rates.

CINDY'S STRATEGY NOTE

Test lower rent, longer vacancy and a major repair before choosing to keep the property.

Your sell or rent comparison



Record verified information. Leave unknown items blank and identify who will confirm them.

Compare sale and rental responsibilities. • Sale estimates, rental costs and verified restrictions. • A comparison with risks and unknowns visible.

Estimated sale proceeds and range of uncertainty

Supported rent and leasing time assumption

Mortgage, taxes, insurance, HOA and owner paid costs

Management, vacancy, repairs and capital reserve

Rental permission, local rules, lender and insurance review

Emergency cash and local response person

Decision, review date and exit plan

YOUR NEXT STEP

Resolve the unknowns before making the next commitment.

Confirm rental permission first

Review the mortgage and occupancy facts, association restrictions, local rental rules and insurance before promising a tenant possession. A PCS order does not by itself settle each of these questions. Obtain the governing documents, not a neighbor's interpretation.

Interview a properly authorized property manager about screening, trust money, repairs, inspections, after hours response, reporting, lease renewal and termination. Request the management agreement and identify exclusions and fees.

Set a written repair approval limit and reserve policy. Decide who can authorize urgent action and how you will receive records while traveling or unavailable. A manager's service does not transfer every owner responsibility.

Review tax basis, depreciation and future sale consequences with a tax professional. Rental income, loan principal payments and available cash are different accounting concepts.



CINDY'S STRATEGY NOTE

Complete the permission and management review before listing the home for rent.

Sources: **IR1** **CF6** 27 Sep 2026

Budget for the gap

Create a cash budget by date rather than counting expected equity as already available. Deposits, inspections, temporary lodging, pet arrangements, storage and travel can come due before sale funds or reimbursements arrive.

Ask finance to confirm the current housing allowance and relevant travel or lodging entitlements for the actual orders and dependents. BAH is an allowance determined under military rules, not a lender approval or a complete ownership budget. Do not copy another household's amount.

Maintain a reserve for overlapping housing and an interrupted move. Confirm reimbursements, required receipts, advances and settlement procedures with the responsible office. Do not spend a reimbursement that is still uncertain.

Compare lender qualification with your own sustainable budget after childcare, transportation, savings and changes in household income. Spouse employment may change during a move and deserves its own conservative assumption.

CINDY'S STRATEGY NOTE

Budget the timing of receipts as carefully as the amount of expenses.



Sources: M2 M3 27 Sep 2026

A delayed closing cash example

Hypothetical overlap month: $2,300 for the current home, $2,100 for the next home, $1,800 for temporary lodging, $500 for storage, $400 for extra utilities and $900 for travel changes. Total cash needed is $8,000 before ordinary living costs.

If a $3,000 reimbursement is expected later, it does not pay today's $8,000 of bills. Do not net it out of the immediate cash requirement unless it is actually available when needed. Confirm whether each item is reimbursable under the actual orders.

Now test a longer delay. Some costs repeat monthly; others are one time. Ask what can be cancelled, refunded, deferred or replaced. A flexible reservation can have value even when its advertised price is higher.

The purpose is to find the point at which your fallback must be activated. It is not a prediction of what your move will cost or what the government will reimburse.



CINDY'S STRATEGY NOTE

Set an activation date for temporary housing before a closing delay becomes an emergency.

Sources: **M2** 27 Sep 2026

Your transition cash worksheet



Record verified information. Leave unknown items blank and identify who will confirm them.

Plan for the gap between major payments. • Pay dates, deposits and housing cost estimates. • Cash needs under the timing you are testing.

Cash available now, without unreceived proceeds

Expenses due before the sale or reimbursement

One month of overlapping housing and care costs

Lodging, storage, travel, pets and utility deposits

Receipts required; reimbursement amount and timing unconfirmed

Reserve not to be spent on the purchase

Fallback action if cash or closing timing changes

YOUR NEXT STEP

Resolve the unknowns before making the next commitment.

Define a successful sale

Different goals require different compromises. Name the ones that matter before choosing a strategy.

Separate the desired result from the constraints

A target net amount, a firm move date, limited repair funds, a need for privacy and an occupied rental can change the plan. Rank the priorities. A faster closing with less disruption may matter more than pursuing a higher uncertain price over a longer period.

Identify the people with authority

List owners, borrowers, trustees, personal representatives, authorized entity signers and anyone whose approval is legally needed. Do not assume that the person living in the home can sign for everyone or that a divorce agreement alone changes the lender's rights.

Evaluate the next move now

Where will you live after closing? Does a replacement purchase depend on these proceeds or on removing this mortgage payment? Ask the lender about qualification and the closing team about the funding sequence before accepting a date you cannot meet.

Choose what can flex

Decide whether you can change price, repair scope, move date, possession or financing terms. Keep the minimum acceptable outcome private within the appropriate representation relationship. A clear range makes negotiations more deliberate.



CINDY'S STRATEGY NOTE

The strategy should fit your property and your life, not a generic marketing promise.

Build the property's document file

An organized file can expose an obstacle while there is still time to address it.

Ownership and financial records

Gather deed information, all mortgages and home equity lines, payoff contacts, judgments or liens, relevant estate/trust/entity documents and any required legal orders. Provide sensitive material through a verified secure channel. Ask the closing professional what must be obtained directly rather than copied from an old file.

Condition and improvements

Collect repair invoices, permits, plans, inspections, warranties, roof and system ages, pest documentation, septic/well records and insurance claim information. Clearly distinguish what you know from what a prior owner reported. A receipt can show work occurred without proving that every underlying issue is resolved.

Association and use restrictions

Request current dues, balance, violations, assessments, transfer charges and the resale document process. Gather leases, deposits and occupancy agreements if applicable. Clarify what stays with the property, including financed or leased equipment.

Resolve gaps instead of hiding them

Make an unknowns list: missing permit, unpaid assessment, deceased owner, boundary issue or unverified repair. Assign each item to the appropriate professional. Do not wait for the buyer's deadline to start the investigation.

CINDY'S STRATEGY NOTE

The file is for verification. It should not become a folder of unsupported marketing claims.



Prioritize preparation by purpose



Useful preparation improves presentation, addresses a real concern or removes a transaction obstacle. Those are different jobs.

Priority	How to decide
Safety / active damage	Investigate with the right specialist. An urgent condition or active leak is not a cosmetic choice.
Financing / insurance obstacle	Ask whether condition could prevent insuring or financing the property. Confirm the actual remedy and cost.
High visibility presentation	Consider cleaning, decluttering, lighting, odors, landscaping and small repairs that reduce distraction.
Large discretionary upgrade	Compare scope, cost, timing and competing properties. Do not assume every dollar spent returns at resale.
Maintenance / future replacement	Document condition honestly. Choose repair, price positioning or negotiation based on evidence.

A prelisting inspection or specialist assessment may help with an older home, uncertain repair history or a complex system. It also creates information to evaluate and address appropriately. Discuss scope, legal disclosures and practical use with the relevant professionals.

Do not start a renovation solely because it photographs well. Ask what buyer concern it resolves, how it affects launch timing and whether a less expensive alternative would address the same issue.

CINDY'S STRATEGY NOTE

Price the work before promising it, and keep the cash required for your move.

Sources: **CF7** 27 Sep 2026

Your preparation and repair plan



Give each item a purpose, quote and owner. Do not mix optional styling with unresolved safety or condition questions.

Work / investigation	Budget	Owner / due date
Priority 1		
Priority 2		
Priority 3		
Priority 4		
Priority 5		
Contingency		
Total approved budget		

What must be complete before photography or showings?

What will remain, and how will it be disclosed or addressed?

Evidence to keep: invoices, permits, reports or warranties

YOUR NEXT STEP

Keep an updated list of work completed, incomplete and expressly excluded.

Build a price from the evidence

The market does not price a home from the seller's payoff, renovation budget or next purchase needs.

Choose the right comparison set

Study recent closed sales that a buyer would genuinely compare with this property. Adjust the reasoning for location, layout, condition, land, age, improvements, concessions and timing. A distant sale with the same square footage may be a poor substitute.

Understand the different signals

Closed sales show completed transactions. Active listings show today's competition. Pending activity can show demand but may not reveal final price or concessions. Expired or withdrawn listings can suggest positioning problems, but do not prove a single cause.

Use a range before choosing the launch point

Discuss a defensible range and what would support the upper or lower end. Then consider current competition, property readiness, your timing and the risk of repeated reductions. A valuation model or price per square foot calculation is one input, not an appraisal or a guarantee.

Set review triggers in advance

Agree when to review showings, qualified interest, objections, competing inventory and offers. Do not confuse online views with buyer willingness to pay. The right response may involve presentation, access, terms or price; diagnose before changing everything at once.



CINDY'S STRATEGY NOTE

Ask Cindy to explain why each comparable belongs in the analysis.

Your pricing and competition worksheet



Record the source and date. Distinguish asking prices from closed prices and unknown pending terms.

Build a price discussion from evidence. • Comparable properties and dated observations. • A range and assumptions to discuss.

Property / status	Relevant differences	Price / source
Comparable 1		
Comparable 2		
Comparable 3		
Current competitor 1		
Current competitor 2		
Supported range / factors supporting each end		
Chosen launch price and the reason for it		
First review date / evidence that would justify a change		

YOUR NEXT STEP

Do not use automated value estimates as the only basis for a high stakes pricing decision.

Write the marketing brief



A short approved brief makes the campaign more consistent and easier to evaluate.

Hypothetical entry: possible differentiator, a covered patio. Status: confirm on site and measure before publishing. This is not an actual campaign or client result.

The property's three verified differentiators

Competing properties and the buyer alternatives

Photographs / floor plan / video / other agreed deliverables

Facts requiring verification before publication

Distribution, outreach and advertising commitments

Showing and inquiry response process

Seller approvals / permissions / privacy requirements

Review date, reporting method and measures that matter

YOUR NEXT STEP

Do not publish claims about permits, income potential, school assignment or access without appropriate verification.

Showings, privacy and access

Make access practical while protecting people, property and confidential information.

Create a workable showing policy

Define notice, available times, occupied/tenant arrangements, pets, accessibility needs and confirmation procedures. Excessively limited access can reduce opportunities to evaluate demand, but reasonable boundaries should be discussed rather than ignored.

Prepare the home and the information

Secure medications, valuables, firearms, personal records, login details, mail and visible financial or legal paperwork. Remove personal information from marketing images. Review any cameras or recording devices and obtain legal guidance about disclosure and lawful use; do not record confidential conversations improperly.

Keep negotiation limits confidential

Do not discuss your minimum price, urgency, relationship issues or next home commitments with visitors. Direct substantive questions through the agreed channel so answers are accurate and consistent with the disclosure record.

Plan for vacant or tenant occupied property

Arrange utilities, security, condition checks and insurance appropriate to actual occupancy. Tenant access, notices, deposits and lease rights need contract and legal review. A sale does not make every lease disappear.

CINDY'S STRATEGY NOTE

A clear access plan should make the property easier to evaluate, not expose private information.



Compare the whole offer

The highest headline price can produce a weaker result after credits, obligations and execution risk.

Start with the dollars

Compare price, seller credits, negotiated compensation, repairs, prorations, association charges and payoff assumptions. Update the estimate for each offer. Identify which costs are fixed, percentage based, unknown or dependent on the closing date.

Then test performance

Review financing evidence, source and availability of funds, deposit, contingencies, appraisal risk, deadlines and any dependence on another sale. A cash label or preapproval letter does not eliminate title, inspection, fraud or timing risk.

Check the other than price terms

Consider possession, leaseback terms, included items, assignments, required repairs and dispute provisions. Compare these with your own moving and funding needs. Get legal advice on unusual terms rather than valuing every offer as though it uses the same contract.

Keep the decision objective

Evaluate lawful transaction criteria, not protected characteristics or personal letters. Record why an offer or counteroffer fits your priorities. Your representation agreement and applicable duties determine how offers are handled; do not assume another offer will remain available indefinitely.



CINDY'S STRATEGY NOTE

Negotiate the tradeoff you care about instead of reacting only to the price.

Sources: **HU2** 27 Sep 2026

Your net proceeds worksheet



Use a current payoff and identify which costs are confirmed, estimated or still unknown.

Line item	Amount	Source / date
Proposed sale price		
Less buyer credits / concessions		
Less total agreed compensation		
Less legal / title / closing charges		
Less taxes / prorations / association		
Less repairs paid at settlement		
Less all loans / liens / obligations		
Estimated settlement proceeds		
Outside closing preparation / moving / housing costs		
Tax and other professional questions still unresolved		
Updated estimate date / offer or contract version		

YOUR NEXT STEP

Confirm that credits, compensation and repair costs have not been counted twice.

Control the seller's contract calendar



Use the actual agreement and amendments. Confirm the delivery and receipt of time sensitive notices.

Milestone	Date / time	Owner / evidence
Accepted agreement / deposit confirmation		
Buyer inspections and access		
Repair response / agreed completion		
Appraisal / financing milestones		
Title / authority / association resolution		
Payoffs and closing statements		
Signing and verified funds instructions		
Walkthrough / utilities / possession		
Move / postclosing obligations		
Largest unresolved closing risk / escalation contact		
Extension, amendment or written confirmation needed		

YOUR NEXT STEP

An extension request is not a signed extension. Do not rely on silence to change a deadline.

Manage a home from a distance

Choose a verified local contact and define authority for access, urgent repairs, utilities and the walkthrough. Confirm insurance terms for vacancy or a change of occupancy. Keep necessary services active for inspections and agreed property care.

Agree on a reporting format that separates new information, a decision requested and the deadline. Identify the time zone and backup contact for each signer. A document sent is not a document reviewed or accepted.

Before departure, photograph condition and included property for your records. Remove valuables, personal records and sensitive orders. Arrange lawful access without putting a key code or a vacant schedule into public marketing.

Review any postclosing possession or occupancy agreement with legal and insurance professionals. Do not assume you can stay after closing because household goods delivery has changed.

CINDY'S STRATEGY NOTE

Authorize a clear scope of local help; do not rely on informal promises.



Sources: **CF6** **CF4** 27 Sep 2026

Buy now or rent first

Buying before arrival can reduce temporary moves but concentrates risk in a remote decision. Renting first can create time to understand commute, property choices and actual routines, but may involve another move and lease obligations.

Ask the installation housing office about eligibility, waitlists, application documents and expected availability. A place on a list is not a guaranteed move in date. Compare privatized or installation housing terms with off installation options.

For an off installation rental, verify the owner or manager, inspect through a trusted process and review the actual lease. Do not send deposits on the strength of listing photos, pressure or a claimed military discount alone.

For a purchase, choose the property for the period you can realistically hold it, with a fallback for a later PCS. Future rental income or appreciation should not be used as a guaranteed solution to an unaffordable purchase.



CINDY'S STRATEGY NOTE

Choose the next housing step for its resilience, not just its convenience.

Sources: **M2** **CF5** 27 Sep 2026

Your buyer brief



Complete this page together with every decision maker. Record disagreements before shopping.

Define the purchase before choosing features. • Your location, use, timing and financial limits. • A property search brief to discuss.

Property state, target areas and intended use

Target move date and any immovable deadline

Comfortable monthly ownership limit, not only the loan payment

Available purchase cash / minimum reserve to keep

Three nonnegotiables

Three flexible preferences

Likely holding period and possible next move

Biggest unknown / person who will help resolve it

YOUR NEXT STEP

Do not include account numbers, Social Security numbers or sensitive documents in a shared guide.

Preapproval: ask what was reviewed

"Prequalified" and "preapproved" are not universal guarantees. Ask the lender to describe the actual work completed.

Build a complete underwriting conversation

Discuss income type, employment changes, debts, support obligations, ownership plans, citizenship/residency documentation where relevant, and sources of down payment and reserves. Commission, self employment, rental and variable income need a lender's analysis, not a guess based on gross deposits.

Request a written conditions list

Ask what remains: income and asset verification, appraisal, title, insurance, property eligibility, condominium approval or sale of another home. Confirm the expiration and update requirements for the preapproval and the price/payment assumptions behind it.

Know when to request a Loan Estimate

For a covered mortgage, six application items trigger the Loan Estimate process: your name, income, Social Security number for a credit report, property address, estimated property value and requested loan amount. A lender cannot require verification documents such as pay stubs as a condition of providing that estimate.

Protect approval while shopping

Check with the lender before changing jobs, opening credit, cosigning, financing furniture, making large transfers or changing business income practices. Respond promptly to secure requests. Never omit a debt or describe investment occupancy as a primary residence.



CINDY'S STRATEGY NOTE

A Loan Estimate is a disclosure, not final credit approval.

Sources: **CF2** **FN3** 27 Sep 2026

Compare two lenders



Ask both lenders to use the same purchase and closing assumptions. Keep the actual Loan Estimates.

Compare	Lender A	Lender B
Loan type / amount / term		
Rate / APR / lock expiration		
Points + lender controlled charges		
Lender credits / seller credits		
Mortgage insurance / program fees		
Estimated payment with escrow		
Cash to close / required reserves		
Outstanding conditions / timing		
Contact for a time sensitive issue		

Which option fits my expected holding period, and why?

Items that were not quoted on the same basis

YOUR NEXT STEP

The lowest early estimate may simply omit a cost. Ask for the reason behind each material difference.

Your VA benefit during a PCS

Start with the actual COE, current entitlement and an honest occupancy plan. A prior VA home does not automatically prevent another use, but remaining entitlement, qualification and intended occupancy must be evaluated by the lender.

Explain the report date, family arrival date, any temporary duty and expected income changes. A qualifying spouse or dependent occupancy provision may be relevant in some situations; do not assume every remote purchase satisfies it.

If keeping or selling a prior VA property, track the payoff, any release of liability and entitlement restoration separately. An assumption may leave the original Veteran's entitlement tied to the mortgage unless an eligible substitution is approved.

Compare complete financing alternatives. No down payment is not no closing cash, and an allowance is not the same as a sustainable ownership budget. Ask for a written breakdown before using the benefit to solve a timing gap.



CINDY'S STRATEGY NOTE

Coordinate both properties with the lender before committing the same resources twice.

Sources: **VA1** **V3** **V4** **V9** 27 Sep 2026

Research the exact address

A city name, ZIP code or listing description is not enough to establish how a property will function.

Verify the jurisdiction and permitted use

Identify county and municipal boundaries, parcel information, zoning and any recorded restrictions. Ask the appropriate authority about an accessory unit, home business, future addition, outbuilding or rental plan. An existing structure or listing claim does not establish approval.

Test the daily routine

Drive the commute at your actual travel time and check the real entrance or gate. Visit at different times to observe noise, traffic, lighting and drainage. Confirm parking, delivery access, internet at the street address and cellular reception inside the home.

Choose your own community criteria

Use official school assignment tools and contact the district for address verification and any program requirements. Review objective public resources for services, development and hazards. Do not substitute “good schools,” demographic assumptions or a “safe neighborhood” label for your own research.

Keep a verification log

For every material point, record the source, date, person contacted and any unresolved qualification. Public maps can be approximate; a parcel viewer is not a boundary survey. Future development or reassignment can change today’s conditions.

CINDY’S STRATEGY NOTE

Ask Cindy for a property comparison based on your stated criteria, not assumptions about who belongs in a community.



Sources: **HU2** 27 Sep 2026

Compare properties with evidence



Complete the same criteria for each address. Do not assign a “pass” to an item that has not been verified.

Criterion	Property A	Property B
Address / price / intended use		
Monthly cost / cash required		
Condition / near term replacements		
Insurance and flood review		
Association / rental restrictions		
Commute / parking / access		
School assignment / services		
Title / survey / permits		
Unresolved question / deadline		

Which property best fits the nonnegotiables, and why?

What evidence is still required before an offer or contingency decision?

YOUR NEXT STEP

A lower price does not automatically mean lower total risk or ownership cost.

Insurance and flood: investigate before waiving



Insurability can affect affordability and the ability to close. Obtain an address specific quote early.

Ask what the policy really covers

Give the insurer accurate roof age, condition, prior use information, planned occupancy and special features. Compare replacement cost assumptions, deductibles, exclusions, roof settlement terms and separate coverages. A low premium with a large deductible or limited coverage may not fit your risk tolerance.

Mapped risk is only one part of flood risk

Review the FEMA map and local drainage/history information. NFIP explains that flooding can occur outside high risk mapped areas, and standard homeowners insurance generally does not cover flood damage. A lender not requiring flood insurance is not a finding of zero flood exposure.

Check timing and availability

NFIP policies generally have a 30 day waiting period, with exceptions including qualifying loan related purchases. Private flood policies can differ. Ask the insurer which rule applies and the actual effective date; do not wait for a storm forecast or the final day to investigate coverage.

Make the decision while protections remain

Discuss unresolved roof, water, claims history, vacancy or coverage issues with the lender and advisers. Record premiums and deductibles in the monthly budget and ask whether needed repairs must be completed before binding coverage or closing.

CINDY'S STRATEGY NOTE

Ask for the actual premium, deductible, exclusions and effective date, not only a statement that coverage is available.

Sources: **CF6** **FL1** **FL2** **FL3** 27 Sep 2026

Verify the commute and daily routine

Test the route to the actual workplace or installation entrance you will use, at the times you expect to travel. Gate access, hours, credentials, shift patterns and traffic can make a broad map estimate misleading.

Use official school assignment resources for the exact address and confirm enrollment requirements directly. A mailing city or ZIP code does not establish the attendance zone. Evaluate programs and logistics against your own needs rather than demographic labels.

For a remote tour, request a continuous walkthrough that shows surroundings, road noise, driveway slope, drainage, storage and spaces omitted from listing photos. Schedule independent inspections and specialists rather than treating a video as due diligence.

Confirm utilities, internet availability, cellular service, care access and childcare arrangements through the relevant providers. Place unknowns on the decision sheet before offering or signing a lease.



CINDY'S STRATEGY NOTE

Research the address and routine, not a generalized description of the community.

Sources: **M2** **HU2** 27 Sep 2026

Georgia: know the relationship

GEORGIA PROPERTY TRANSACTIONS • Review the actual brokerage documents before sharing negotiation limits.

A client relationship is a written engagement

Georgia's BRRETA framework distinguishes an agency client from a customer receiving limited, nonagency assistance. GREC explains that a brokerage engagement is a written contract. It addresses representation, compensation, confidentiality and possible conflicts; merely speaking with an agent does not answer all of those questions.

Clarify same brokerage situations

Ask how the brokerage handles designated or dual agency, what consent is needed and which licensee owes you which duties. Different arrangements affect advocacy and confidential information. Do not assume that the person conducting a tour or handling paperwork is your individual representative.

Review duration and payment

Read expiration, cancellation, exclusivity and any post termination obligations. Understand what compensation is earned, when it becomes due and whether another party's contribution changes your obligation. Obtain a signed copy and written clarification of any special arrangement.

Your practical next step

Ask for a buyer engagement review before agent assisted tours. Tell Cindy about any agreement already signed with another brokerage.

CINDY'S STRATEGY NOTE

A state disclosure explanation is not a substitute for reading your signed engagement.



Sources: **GA1** **GA2** **NR1** 27 Sep 2026

Georgia: condition and due diligence

Do not confuse an “as is” label, a disclosure form or an agent’s explanation with an independent investigation.

Ask for facts and supporting records

Georgia brokerage law requires disclosure of certain actually known adverse material facts. GREC explains that required disclosures cannot be suppressed simply because a client would prefer otherwise. Seller obligations, broker duties and a buyer’s diligence are distinct legal questions; a form does not settle them all.

Build specific questions around this home

Ask about water entry, roof leaks, drainage, structural movement, repairs, insurance claims, pests, permits, septic systems and unresolved association issues. Request relevant invoices, warranties and reports. “Unknown” is not a clean bill of health. A favorable answer does not replace inspection.

The contract controls your investigation rights

Identify the inspection or due diligence deadline, termination mechanism, required notice delivery, deposit provisions and any separate financing/appraisal rights. Do not import another state’s form or assume every Georgia contract gives the same number of days. Resolve uncertainty with counsel before signing or allowing a deadline to expire.

Before proceeding

Get enough time and access for specialist follow up. Ask counsel about an as is provision or a missing disclosure before accepting the risk.



CINDY’S STRATEGY NOTE

An attractive price does not compensate for a risk you have not understood.

Sources: **GA1** **GA6** **CF7** 27 Sep 2026

Georgia: the closing team



Identify the Georgia closing attorney early, not at the point when signatures or funds are already due.

Closing is more than notarizing signatures

The Georgia Supreme Court approved guidance requiring a lawyer conducting a real estate closing to take responsibility for the transaction's legal closing work rather than acting only as a witness. Confirm who will examine title, prepare/review documents, handle funds and recording, and coordinate any permitted remote process.

Ask whose interests the attorney represents

A closing attorney's involvement does not necessarily mean the attorney is your personal advocate on every negotiation or dispute. Ask about the engagement, any conflicts and whether separate legal advice is needed for your ownership structure, contract concern, divorce, estate, trust or tax issue.

Clear title and signing questions before the deadline

Disclose name changes, deceased owners, divorce orders, trusts, entities, judgments, unreleased liens, pending disputes and proposed powers of attorney early. Ask what original or certified documents are needed. A deed name, mortgage borrower and person receiving proceeds can represent different legal roles.

Plan the actual handoff

Obtain written instructions for identification, signing, funds and possession. Confirm whether keys are released after signing, funding, recording or another contractual event. Do not schedule an irreversible move on the assumption that an appointment time equals completed settlement.

CINDY'S STRATEGY NOTE

For remote signing or a power of attorney, obtain lender and closing attorney approval in advance.

Sources: **GA3** **CF4** **CF5** 27 Sep 2026

Georgia taxes: do not copy the old bill

The seller's tax history is useful evidence, but not a guaranteed forecast of the buyer's ownership cost.

Verify the county and municipality

Identify the parcel, assessment, applicable taxing jurisdictions, exemptions and any special charges. A mailing city name may not match city limits. Ask the county tax offices to explain assessed value, exemptions and the bill relevant to the ownership change.

Homestead requires your own eligibility review

Georgia DOR's general homestead guidance uses ownership and legal residence on January 1. State and local exemptions differ. Apply through the appropriate county office; confirm the current deadline and any filing opportunity connected to the assessment notice appeal window. Do not assume that a prior owner's exemption simply transfers.

Separate settlement proration from the future bill

A tax credit or charge on a closing statement allocates responsibility under the contract; it is not a new tax exemption. Ask which bill or estimate was used, whether a later adjustment is contemplated, and who will pay an outstanding bill. New construction and reassessment can make old figures especially misleading.

Record the answer

Keep the parcel number, county contact, filing confirmation and next notice date. Homeowners should monitor the assessment even when the lender escrows payments; the lender does not necessarily apply for an exemption on the owner's behalf.



CINDY'S STRATEGY NOTE

Ask for an estimated ownership year tax cost, not only the last annual bill.

Sources: **GA4** 27 Sep 2026

Your Georgia verification file



Keep this short file of address specific evidence. It belongs beside the contract, not scattered across texts.

Confirm	Evidence to obtain
Property and authority	Exact parcel, legal description, owner names and authority of every signer.
Jurisdiction and intended use	County/city limits, zoning, permits and restrictions affecting your planned use.
Public services	Address specific school assignment, utility availability and reliable service information.
Physical and financial risk	Inspection follow up, title/survey review, insurance quote, tax and association information.
Closing and money	Verified attorney contact, expected funds, signing requirements and possession trigger.

Protect identity and funds

Use the independently verified closing office's secure channel for identification and sensitive records. Fraud screening may require proof of ownership or authority. This guide does not import Alabama's conditional seller ID statute into Georgia; verify the requirements applicable to the Georgia transaction.

Do not act on emailed changes to wiring or proceeds instructions without a separate verification call to a previously confirmed number. The same discipline protects a buyer's deposit and a seller's proceeds.

CINDY'S STRATEGY NOTE

Record who verified each material fact, how, and on what date.

Sources: **GA6** **CF5** 27 Sep 2026

Remote signatures need advance approval

Ask the lender and closing professional which signing methods they will accept for the specific documents. Electronic signatures, notarization, a power of attorney and recording requirements are distinct issues. Availability varies by document, location and transaction.

A general power of attorney may not satisfy a lender or title requirement. Have the form, named agent, authority, expiration and execution method reviewed before departure. Confirm whether original documents must be shipped and whether a final verification is required.

When a signer is overseas, plan time zones, appointment access, mailing time and identity verification. Ask whether a consular or other permitted notarization is appropriate. Do not assume a video call or any notary service can handle every deed.

Military legal assistance may help prepare documents, while the lender and closing team must confirm acceptance. Follow the actual state and settlement requirements, including any restrictions on remote deed execution.



CINDY'S STRATEGY NOTE

Approve the signing plan before the signer becomes unavailable.

Sources: CF4 M1 GA3 27 Sep 2026

Your remote closing checklist



Record verified information. Leave unknown items blank and identify who will confirm them.

Confirm remote tasks before relying on them. • Written instructions from the transaction team. • An approved signing and funds plan.

Every required signer, time zone and availability

Closing professional and lender approve signing method

Power of attorney scope, execution and originals accepted

Identity and ownership documents transmitted securely

Funding instructions verified through a trusted number

Final walkthrough, proceeds availability and key release

Backup plan if a signer or shipping service is unavailable

YOUR NEXT STEP

Resolve the unknowns before making the next commitment.

Federal lease termination: verify the route

The federal SCRA addresses qualifying residential leases executed before entry into military service, or while in service followed by qualifying PCS orders or deployment orders for at least 90 days. Retirement and separation orders may also support termination under the statute.

Provide written notice and the required orders or commanding officer documentation through an authorized method. DOJ guidance recognizes electronic delivery as well as specified mail and hand delivery methods. Retain proof that the complete notice was delivered.

For rent paid monthly, the federal timing rule generally ends the lease 30 days after the next rent payment is due following proper notice. It is not automatically 30 days from the day you send a message. Ask legal assistance to calculate the effective date for your actual lease.

DOJ states that the federal law has no minimum mileage requirement between the leased home and the new duty station. Do not import another state's rule or an arbitrary distance threshold into the federal protection.



CINDY'S STRATEGY NOTE

Use the actual legal trigger and delivery requirements, not a generic "military clause" slogan.

Sources: **M1** 27 Sep 2026

What the SCRA does not solve

A valid termination does not eliminate every obligation that accrued before termination or liability for damage. Ask counsel to review disputed rent, deposits, fees and concessions under the applicable rules. Do not assume an early termination charge is lawful merely because it appears in the lease.

Interest relief under the federal SCRA concerns qualifying debt incurred before military service and requires the appropriate notice and proof. It does not automatically reduce every mortgage or credit account to six percent because a borrower receives new PCS orders.

A listing agreement or contract to buy or sell a home is not a residential lease. Do not assume SCRA lease protections create an automatic right to cancel the purchase, recover every deposit or avoid a signed obligation.

When timing or eligibility is unclear, take the orders, lease, notices and payment record to military legal assistance. Continue protecting deadlines and obtain written advice before withholding required performance.

CINDY'S STRATEGY NOTE

Identify the exact protection, the covered obligation and the steps required to use it.



Sources: M1 27 Sep 2026

Your lease exit record



Record verified information. Leave unknown items blank and identify who will confirm them.

Document lease termination questions and notices. • The lease, orders and professional guidance. • Dates, delivery evidence and unresolved charges.

Lease signing date, parties and monthly rent due date

Orders or service event supporting review

Legal review of applicable termination route and date

Notice contents, delivery method and proof

Rent, utilities, inspection and key return obligations

Deposit forwarding address and condition photographs

Disputed item, supporting document and next action

YOUR NEXT STEP

Resolve the unknowns before making the next commitment.

Household goods and temporary living

Use the transportation office and current Military OneSource resources for the official shipment process. Confirm the shipment type, authorized services, required counseling, pickup and delivery windows and any storage arrangement. An earlier website or app name may not describe today's process.

Maintain an inventory and condition record for valuable items. Keep identification, orders, housing contracts, medication, essential work equipment and immediate living needs with you rather than in a shipment that may arrive later.

Before booking lodging, ask finance about the actual entitlement, eligible dates, documentation and reimbursement rules. TLE, TLA and other allowances are not interchangeable labels or promises of full reimbursement.

Coordinate delivery with legal possession, truck access, parking, association rules and utilities. A closing appointment or lease signature alone does not establish that a moving truck can unload that day.

CINDY'S STRATEGY NOTE

Keep a self sufficient arrival plan independent of the household goods delivery date.



Sources: **M2** 27 Sep 2026

Plan for the whole household

Request school records, enrollment instructions and childcare information early. Confirm deadlines and provider availability rather than assuming a transfer will be immediate. Use official installation and school resources for your own priorities.

Coordinate care continuity, prescriptions and any Exceptional Family Member Program requirements with the appropriate professionals. A real estate search does not establish medical access or complete a required military review.

For pets, check transportation, lodging, housing and local requirements separately. For overseas moves, ask the official relocation and transportation contacts about host country requirements rather than relying on a domestic checklist.

When a parenting order or another person's consent affects relocation, have counsel review the requirements before committing. Keep private family circumstances out of public listing remarks and routine marketing.



CINDY'S STRATEGY NOTE

A workable home is part of the transition, not the entire transition.

Sources: **M2** 27 Sep 2026

Military tax questions to plan for

Selling a main home may qualify for a federal gain exclusion subject to the ownership, use and other rules. Qualifying official extended duty may permit an election to suspend the five year testing period, generally for up to ten years and only one property at a time. It is not a blanket fifteen year ownership exemption or a promise that all gain is excluded.

IRS Publication 3 explains the military rules; Publication 523 addresses home sales. Rental or business use and depreciation can affect the calculation. Preserve purchase, improvement, rental and occupancy records before deciding how long to keep the property.

Qualifying moving expenses for an active duty member moving under military orders due to a PCS may receive special federal tax treatment. Track reimbursements and expenses without claiming the same amount twice. Check the instructions for the actual filing year.

The current posted IRS publications are tax year specific. Ask your tax adviser about state residency, spouse income, rental activity and a later sale rather than assuming that orders make all income or expenses tax exempt.

CINDY'S STRATEGY NOTE

Get tax advice before an ownership change or rental conversion, not only after filing season begins.



Sources: M4 IR1 27 Sep 2026

Your arrival and follow through plan

01. First days
Confirm possession, utilities, condition, keys and emergency contacts; follow official reporting instructions.

02. First month
Reconcile receipts and required claims, inspect delivered belongings, establish routine payments and record unresolved move issues.

03. First quarter
Review maintenance, association obligations, property tax applications, insurance and the actual household budget.

04. Future readiness
Store the full transaction record and revisit a sale, rental or entitlement plan when circumstances materially change.



CINDY'S STRATEGY NOTE

Close the loop on the move before the paperwork disappears into a box.

Sources: **M2** **CF4** 27 Sep 2026

PCS questions, answered

Should I buy before seeing the area?

A remote purchase may work with thorough verification, but it increases reliance on professional reviews and your contingency plan. Renting first is an alternative to compare, not a failure.

Can I count sale proceeds before closing?

Not as already available cash. Confirm the actual funding, payoff, disbursement and transfer timing, and maintain a fallback.

Will orders cancel my purchase contract?

Not automatically. Have the signed documents and any applicable protection reviewed before assuming a right to cancel.

CINDY'S STRATEGY NOTE

Use the answer to decide what to verify next.



Sources: **CF4** **M1** 27 Sep 2026

Your PCS strategy consultation



Record verified information. Leave unknown items blank and identify who will confirm them.

Prepare the property planning conversation. • Your priorities, timing and available records. • Questions and specific next actions to discuss.

Confirmed orders and housing decision still open

Must meet dates and flexible dates

Current home, loan and sale or rental plan

Next housing budget and money needed before proceeds arrive

Remote signing, family or property constraints to coordinate

Top three actions, owner and due date

YOUR NEXT STEP

Resolve the unknowns before making the next commitment.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

M2 **Preparing for a PCS move**

Military OneSource. Official planning, shipment, housing and relocation resources. Checked 27 September 2026.

CF4 **Review documents before closing**

CFPB. Closing Disclosure review for most covered mortgage transactions; other closing documents.

IR1 **Publication 523: Selling Your Home**

IRS. Gain, adjusted basis and home sale exclusion tests. Current available publication reviewed; not an individual tax calculation.

CF6 **Shop for homeowner's insurance**

CFPB. Coverage shopping, deductibles and early insurance review.

M3 **Basic Allowance for Housing**

Defense Travel Management Office. Verify current eligibility and location with the finance office. Direct automated page access restricted in this pass.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

CF7 **Schedule a home inspection**

CFPB. Independent inspections and the difference between inspection and appraisal.

HU2 **Fair Housing rights and obligations**

HUD. Equal housing opportunity, prohibited discrimination and complaint resources.

CF5 **Beware of mortgage closing scams**

CFPB. Independent verification of closing instructions and fraud prevention.

CF2 **Documents and the Loan Estimate**

CFPB. Six application items; verification documents are not a prerequisite to a Loan Estimate.

FN3 **General income information**

Fannie Mae Selling Guide. Income history, stability and expected continuance; lender/program differences apply.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

VA1 **VA purchase loans**

U.S. Department of Veterans Affairs. Eligibility, lender standards and key VA purchase loan features.

V3 **Home loan eligibility and restoration**

U.S. Department of Veterans Affairs. Service eligibility, surviving spouses, prior use and restoration. Checked 27 September 2026.

V4 **Home loan entitlement and limits**

U.S. Department of Veterans Affairs. Full and remaining entitlement; lender approval remains separate. Checked 27 September 2026.

V9 **Substitution of entitlement statement**

U.S. Department of Veterans Affairs. Form 26-8106. Substitution is distinct from release of liability. Checked 27 September 2026.

FL1 **FloodSmart: flood risk and coverage**

FEMA / NFIP. Flooding can occur outside high risk mapped areas; standard homeowners coverage generally excludes flood.

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Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

FL2 **Flood Map Service Center**

FEMA. Official mapped flood hazards; use the exact property and effective map information.

FL3 **Flood Disaster Protection Act: waiting periods**

FDIC. NFIP waiting periods and loan related exceptions; private policies may differ.

GA1 **InfoBase, chapter 9: brokerage relationships**

Georgia Real Estate Commission. Agency, designated/dual representation and disclosure responsibilities under BRRETA.

GA2 **InfoBase, chapter 10: engagement agreements**

Georgia Real Estate Commission. Written brokerage engagement, compensation, confidentiality and termination terms.

NR1 **Consumer guide: written buyer agreements**

National Association of REALTORS®. Written agreement practice requirements for covered participants; not a claim about every state statute.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

GA6 **License law and rules**

Georgia Real Estate Commission. Official route to current license law, BRRETA and commission rules.

GA3 **Formal Advisory Opinion 13-1, approved Sept. 22, 2014**

Supreme Court of Georgia. Primary court opinion reproduced by Justia: lawyer responsibility for a real estate closing, not witness only signing.

GA4 **Property tax homestead exemptions**

Georgia Department of Revenue. Ownership/residency, county filing and local exemptions. Check the current filing and assessment appeal windows.

M1 **Financial and housing rights under the SCRA**

U.S. Department of Justice. Federal lease notice, interest relief and other protections. Checked 27 September 2026.

M4 **Publication 3: Armed Forces Tax Guide**

Internal Revenue Service. Current posted publication covers 2025 returns; use applicable filing year instructions. Checked 27 September 2026.

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- Purchase and sale funding milestones
- Remote transaction and move planning
- Contingencies and next actions



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