Cindy's Realty Group by eXp Realty

MOVING + SELLING

GEORGIA • PROPERTY EDITION

SEPTEMBER 2026

Georgia Moving & Selling Near or Far

Stay in the state, move away, or sell your home while living elsewhere.



YOUR DECISION TOOLKIT

1. Plan
2. Prepare
3. Coordinate
4. Move

One property. Two locations. A coordinated plan.

Cindy LaDuke

Visit the website

Call to discuss your plan

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REAL ESTATE WITHOUT LIMITS.

Your decision roadmap



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

01 Choose your selling and moving path
Timing, priorities, location and the professional team.
Page 7

02 Build the money and residency plan
Proceeds, two-home costs and state tax questions.
Page 13

03 Prepare and manage the property
Local oversight, access, records and a remote launch.
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04 Control contracts and remote closing
Deadlines, authority, signing and safe funds.
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05 Move and hand over responsibility
Movers, utilities, insurance and possession.
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06 Reconcile the sale and settle in
Final records, taxes, outstanding items and next steps.
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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

Distance is manageable. Unassigned responsibilities are not.

This guide is for an owner selling a Georgia property while moving nearby, leaving the state, or already living somewhere else. Your mailing address does not change where the property is located or which closing and tax questions need review.

The plan connects the sale, the move, the availability of proceeds and the next home. It names who can authorize repairs, who checks the property, who signs, and what happens when a deadline changes.

My role is real estate strategy and coordination. The closing professional, lender, insurer and tax adviser decide questions within their roles. Outside Georgia and Alabama, arrange help from appropriately licensed local professionals. A referral is not a promise that I personally represent you in every destination.

Begin with the route that matches your situation. All examples are hypothetical, and planning intervals are not guaranteed transaction times. Use your signed agreements and current property records to replace the assumptions.

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Build the plan before the distance becomes the emergency.

Choose your starting point



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

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Do now: Name one local contact with written responsibilities.

Roadmap Start here All topics

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Choose the path that fits your risk

Sell before moving

You can supervise preparation and showings locally and know the sale result before committing proceeds elsewhere. You may need temporary housing, storage or an agreed occupancy arrangement. Compare those costs with the uncertainty of carrying an unsold property.

Move first, sell later

The home may be easier to show, but carrying costs, vacancy coverage, weather protection, inspections and vendor access must continue. Leaving a key with a friend is not a complete property-care plan.

Already living out of state

Start with the actual condition and records, not old photos. Arrange a current walk-through, verify occupants and access, and identify every owner and lender. Discuss signing location early.

Keep it as a rental instead

Compare a documented rental plan with selling. Management, repairs, vacancy, insurance, tax reporting and loan or association restrictions can materially change the result. A potential tenant is not proof that retaining the home is affordable.



CINDY'S STRATEGY NOTE

Choose the path with the risks and reserves you can realistically carry.

Moving within the same state is still a new system

Two addresses in the same state can have different taxes, school systems, utility providers, association rules and permit offices. Verify each address separately; the postal city is not a reliable substitute for the actual jurisdiction.

A move within Georgia still needs a sale agreement, a separate purchase or lease agreement, and a possession plan. A lender must approve the actual income, debts, property use and source of funds for the next home.

Do not assume a current homestead exemption moves automatically with you. Ask the old and new county offices about occupancy changes, the qualifying date, the application year and proof of eligibility. Keep both replies.

Use the same closing-control checklist as a distant move: firm signing appointments, verified wiring instructions, dates for ending and starting service, and a backup if either transaction is delayed.

CINDY'S STRATEGY NOTE

Create separate property files for the home you are leaving and the home you are entering.



Sources: **R20** 29 Sep 2026

Build the two-location team



Responsibility	Named professional or approved contact
Sale pricing, marketing and negotiation	Listing agent for the property's state
Destination property selection	Appropriately licensed destination agent
Loan qualification and funds conditions	Actual lender and loan officer
Title, conveyance and signing acceptance	Closing attorney or authorized settlement professional
Tax residency, gain and withholding	Tax adviser familiar with both states
Condition, repairs and local monitoring	Qualified vendors and documented property-care contact

Agree on a shared timeline and who can disclose which information. A referral agreement between professionals does not replace your own representation, compensation, purchase or loan agreements. Obtain fee and service terms before relying on them.

CINDY'S STRATEGY NOTE

One task owner per obligation prevents the "I thought they handled it" problem.

Verify every owner and signer early

Collect the recorded ownership information, legal names, vesting, loan details, marital or court-related questions and any trust, estate, company or power-of-attorney documents. Send sensitive records through the closing professional's verified secure channel.

An owner being absent does not mean a spouse, relative or agent may sign. The closing professional and lender must approve any power of attorney, representative authority, notarization and original-document requirements before a signing is scheduled.

If an owner has died, is incapacitated, is in bankruptcy or is subject to a court order, stop treating the transaction as an ordinary remote sale. Resolve the required approvals and authority with the relevant attorney. Do not sign another person's name or improvise a form.

Record the country, time zone, identification availability and communication limits for every signer. Expired identification, inconsistent names and slow courier service are avoidable closing problems.

CINDY'S STRATEGY NOTE

Verify authority before marketing promises, repair contracts or an accepted closing date.



A moving timeline with decision gates



Planning interval	Decisions to complete
About 90 to 60 days before the target move	Select sale path; review funds, authority, destination and property condition.
About 60 to 30 days	Complete preparation; establish local care; choose listing and moving plans.
About 30 to 14 days	Track actual contract dates; approve remote signing; verify mover and insurance.
Final 14 days	Confirm funding sequence, utilities, occupancy, access, repairs and backup housing.
After handoff	Verify money, payoff, tax routing, refunds, account closure and records.

These are planning intervals, not promises that a home will sell or a loan will close in this time. The contract controls its actual deadlines. A move order, job start date or truck reservation does not automatically extend a closing obligation.

CINDY'S STRATEGY NOTE

Calendar legal and contract dates separately from personal planning targets.

Your moving and selling decision sheet



Property address, county and actual owner names

Where you live now and where you are moving

Why you are moving and the nonnegotiable deadline

Sell first, move first, or retain: preferred route and reason

Earliest and latest acceptable possession dates

Temporary housing and delay plan

Professional responsible for each unresolved issue

YOUR NEXT STEP

Use this completed page to start the conversation, not as a substitute for a signed agreement.

Separate sale proceeds from available moving cash

Request a written estimate using a current payoff, all liens, agreed compensation, buyer credits, closing charges, association amounts, prorations and potential nonresident withholding. Keep confirmed items distinct from allowances.

Funds held for repairs, postclosing occupancy or tax questions may not be available on signing day. A check may be subject to a deposit hold. A wire may miss a bank's cutoff. Ask both closing offices and your lender when the next transaction can actually use the proceeds.

Maintain a separate moving ledger for preparation paid earlier, travel, storage, deposits, temporary housing, duplicate payments and reserves. Do not count the same expense once in settlement and again outside closing.

Tax withholding is generally a payment toward tax, not the final gain calculation. A hoped-for later refund is not cash available for the next down payment.



CINDY'S STRATEGY NOTE

Ask for three numbers: estimated settlement proceeds, immediately available cash and uncommitted reserves.

A complete moving-cash illustration



Hypothetical item	Amount
Sale price	$480,000
All selling deductions, including $9,000 assumed withholding	– $47,000
Loan payoff	– $290,000
Estimated settlement proceeds	$143,000
Temporary holdback from those proceeds	– $5,000
Immediately available sale funds	$138,000
Next purchase cash	– $72,000
Moving / storage / temporary lodging	– $9,800
Two-home and delay reserve	– $12,000
Uncommitted cash in this example	$44,200

All figures are invented. The $47,000 deduction already includes the assumed withholding; do not subtract it again. A later release of the $5,000 holdback is excluded from immediate cash. Actual taxes, agreements, bank availability and lender conditions control.

CINDY'S STRATEGY NOTE

Your mover, next lender and closing office need the available-cash figure, not the sale price.

Price the cost of a delayed sale



Illustrative monthly carry cost	Amount
Mortgage payment including its existing escrow	$2,350
Utilities and property monitoring	$350
Yard and routine services	$200
Additional temporary housing	$1,600
Monthly total	$4,500
Two months of this delay	$9,000
One unplanned repair allowance	$3,000
Illustrative extra cash requirement	$12,000

The current mortgage payment here includes escrow; do not add the same taxes and insurance twice. This simplified example excludes every unlisted expense and any later refund. Model your own dates, seasonal bills, fees and funds already committed to the next home.

CINDY'S STRATEGY NOTE

A reserve is money you can access, not an unused credit line you assume a lender will allow.

Coordinate the sale and the next purchase

Sell first

You know actual sale proceeds sooner but may need storage and temporary housing. Confirm when proceeds are usable and whether a short lease or other occupancy arrangement fits both contracts.

Buy first

Ask the lender to underwrite both properties, the actual financing and reserves. A bridge loan, equity line or later refinance has its own approval, cost and repayment risks. Do not depend on a speculative sale price.

Closings on the same day

Build in bank cutoffs, time zones, funding conditions, deed delivery and wire verification. Signatures in the morning do not guarantee the second office has cleared money by afternoon.

The transactions no longer align

Use signed contingency, extension or occupancy provisions as drafted. Agree before a breach occurs who pays additional housing, locks, movers and storage. Neither agent can promise the other party will extend.

CINDY'S STRATEGY NOTE

Make the funding sequence visible to both closing professionals before you reserve a same-day move.



A new address is not the entire tax analysis

A property remains located in Georgia even after its owner moves away. A change in address, domicile, tax residency, driver's license and homestead eligibility may involve different rules and dates. Have your tax adviser determine resident, part-year or nonresident filing obligations.

Living in another U.S. state does not by itself make a seller a foreign person for federal FIRPTA purposes. U.S. citizenship or resident-alien tax status and an entity's classification require separate analysis. Do not substitute a mailing address for tax certification.

Rental conversion, a business use, a trust, a company, multiple owners and a spouse in another state can alter the documents needed. Give the preparer the actual acquisition, residence, rental and sale dates, not only the closing statement.

Military orders can affect tax residence rules, but do not create a blanket exemption for all income or real estate. Discuss the applicable election, property location and filing obligations before signing withholding affidavits.



CINDY'S STRATEGY NOTE

Resolve tax status and withholding before closing, not when the expected wire arrives short.

Sources: **R8** **F11** 29 Sep 2026

Georgia nonresident withholding

Georgia's nonresident real-property rules generally use 3% of the sale price. A properly supported seller gain affidavit can permit the calculation to use recognized gain instead. Residency, deemed-residency rules, exemptions and the net-proceeds limit must be evaluated for the actual seller.

Have the closing attorney identify the required affidavit and G2-RP reporting before signing. Co-owners may have different tax statuses. A home-sale exclusion or another exception needs its own supporting facts; saying "this used to be my home" is not the whole analysis.

Illustrative comparison: 3% of a $480,000 price is $14,400. If the rules permit a documented $90,000 recognized gain as the base, 3% is $2,700. These numbers demonstrate a different base, not your eligibility for that treatment.

Ask who will remit the withholding, when you will receive the tax document and how your preparer will claim the credit. Withholding is not necessarily the final tax, and it is not a fee paid to the brokerage.

CINDY'S STRATEGY NOTE

Do not sign a residency or gain affidavit that you cannot substantiate.



Sources: **R1** **R2** 29 Sep 2026

Moving does not erase home-sale tax questions

Taxable gain is not the cash left after paying the mortgage. The federal analysis starts with the amount realized and adjusted basis, then applies exclusions and other rules. Keep the purchase closing record, eligible improvements, selling costs and any depreciation records.

The familiar federal maximum exclusion is generally up to $250,000 of eligible gain, or $500,000 for certain married joint filers, when the applicable tests are met. Ownership and use, prior exclusions, marital facts and special rules can change the answer.

Moving away before selling can affect the time window. Qualified extended military duty may permit suspension of the ownership/use lookback for up to ten years under the specific rules. A rental period or depreciation may create additional taxable amounts. A move does not guarantee an exclusion.

Review employer reimbursements, moving expenses, rental conversions and a possible investment exchange before acting. Do not assume all moving expenses are deductible or that reinvesting proceeds in another personal home automatically avoids tax.



CINDY'S STRATEGY NOTE

Give the preparer the full timeline and records, not a guess at the gain.

Sources: **R7** 29 Sep 2026

Your two-home funding worksheet



Confirmed cash available before this sale

Estimated proceeds and deduction assumptions

Holdbacks, withholding and funds not immediately available

Next purchase or rental deposits and due dates

Monthly duplicate housing costs and intended reserve

Moving, travel, storage and setup amounts

Fallback if the sale closes late or proceeds are lower

Lender / tax adviser / closer confirmation and review date

YOUR NEXT STEP

Put a source and availability date beside each amount.

Set up accountable local property care

Written scope

Name who will visit, how often, what will be checked and how evidence is recorded. Include doors, water leaks, heat or cooling, storms, yard condition, packages and service access. An agent's listing role is not automatically property management.

Repair authority

Approve an ordinary spending limit and a separate emergency procedure. Require an estimate, permission, paid invoice and completion evidence. Define what to do when you cannot be reached.

Occupants and access

Identify occupants, lawful notice requirements, lease terms, pets and any showing limits. Never change locks, shut off utilities or remove belongings to force an occupant out.

Insurance and weather

Tell the insurer when the property becomes vacant, unoccupied or rented. Ask about coverage conditions and inspection requirements. Keep required utilities and protective systems operating.



CINDY'S STRATEGY NOTE

The care plan must continue through actual handoff, not end when you leave town.

Sources: **R22** 29 Sep 2026

Remote property care and authority record



Local visit contact and backup / verified phone

Inspection frequency and photo/report method

Ordinary repair authority and dollar limit

Emergency contact chain and temporary spending authority

Approved vendors / insurer contact / claim procedure

Water, heating, alarm and weather checklist

Who controls keys, lockbox and access permissions

End date of responsibility and handoff evidence

YOUR NEXT STEP

Do not place alarm codes, full account numbers or identity documents in a widely shared version.

Prepare the home before the trip

Obtain a current condition walk-through. Separate safety or active-damage concerns from presentation choices. Confirm which work is needed, permitted, realistically finishable and supported by budget. Avoid remodeling solely because you are anxious about selling from a distance.

Sort personal property into move, store, donate, sell and leave only by written agreement. Confirm fixtures and excluded items in the contract. Photograph the agreed condition and keep vendor, warranty, permit and service records.

Give the listing professional accurate facts about defects, prior claims, drainage, additions, leased equipment, association restrictions and notices. Distance does not make inaccurate information harmless. Refer uncertain legal disclosure questions to counsel.

Agree on photography, access, listing descriptions, response reports and approvals. Do not advertise speculative rental permissions, school assignments, dock rights or future income as established facts.



CINDY'S STRATEGY NOTE

Preparation should solve an identified issue or improve presentation, not create new unfinished work.

Build one secure property document file



Record group	Examples to collect
Ownership and authority	Recorded deed, owner names, trust/entity documents, approved representative authority
Debt and obligations	Current lender details, liens, association statement, leased equipment
Condition and improvements	Permits, warranties, reports, repair invoices, insurance claim information
Sale and relocation	Listing agreement, purchase contract, addenda, inventory, moving agreement
Closing and tax	Requested affidavits, payoff, final statement, tax records and forwarding details

Use access controls, multifactor authentication and a separate verified route for sensitive documents. Send only what the recipient needs. Keep an offline or independently backed-up copy of essential records for travel.

CINDY'S STRATEGY NOTE

Maintain a decision log so changed instructions do not get lost in text messages.

Manage access and marketing while away

Agree on permitted showing windows, notice, lockbox control, visitors, cameras and how vendors gain access. Protect identity documents, valuables, medicine, firearms and private family information. Do not give unverified callers access simply because they claim to be a buyer or inspector.

Ask for a concise report of actual exposure, inquiries, showings, feedback, offers and unresolved issues. A large view count does not establish qualified demand. Pricing review should compare the home with current competing alternatives.

Set a response method and time-zone plan for offers. Identify who may accept a document, who can negotiate, and who must approve. An informal helper or emergency contact does not automatically have contract authority.

When a repair or concession is requested, compare the verified issue, estimate, net effect and contractual rights. Ask for evidence rather than approving expensive work based only on a hurried phone summary.



CINDY'S STRATEGY NOTE

A predictable reporting rhythm is more useful than constant disconnected messages.

A remote sale needs a deadline owner



Contract event	What to record
Earnest money and notices	Amount, holder, due date, delivery rule and written receipt
Inspection and repair process	Scope, access, response deadlines and authorized decisions
Financing and appraisal	Applicable contingency, buyer progress and unresolved conditions
Title and association records	Request dates, outstanding items and responsible professional
Closing and possession	Signing method, funding conditions, key transfer and any occupancy agreement

Put exact dates, times and time zones in the tracker. A calendar reminder does not deliver a required notice. Ask the responsible professional to confirm completion and retain the actual evidence.

CINDY'S STRATEGY NOTE

Do not assume an inspection, financing or sale contingency exists unless it is in the signed agreement.

Approve the signing method before closing week

Ask the receiving closing professional what documents need wet ink, witnesses, notarization, originals, local counsel participation or lender approval. Sending an e-signature link is not proof that every instrument can be recorded or insured that way.

For a Georgia property, coordinate through the Georgia closing attorney. Attorney-controlled closing obligations, document execution and remote notarization are separate questions. Let that attorney approve the process rather than treating a mobile notary as a replacement for legal oversight.

For a mobile or local notary, confirm the appointment, identification, signer names, return label and delivery cutoff. Do not pre-sign documents that require witnessing. Reserve enough time to correct a name, page or notarial certificate error.

A power of attorney should be drafted or reviewed for this transaction and accepted in advance. Confirm the agent's authority, any recording requirement, lender restrictions and whether an original is required.



CINDY'S STRATEGY NOTE

Get written approval for the execution plan before buying travel tickets or relying on a courier.

Sources: **R10** 29 Sep 2026

Selling while overseas

Start earlier. Ask the U.S. embassy or consulate about appointments and documents, then confirm that the receiving closing attorney, title insurer and lender will accept the completed notarization. Consular availability does not itself approve the transaction.

The Department of State describes in-person notarial services, generally available to people of any nationality, and a $50 fee per consular seal. Review current instructions for identification, witnesses, complete documents and payment. Do not sign in advance when a witnessed signature is required.

A foreign notary, apostille, remote online notarization or military notarial act may raise different recognition and recording questions. Have the receiving professionals approve the specific method; do not assume these options are interchangeable.

Plan for time zones, original-document shipment, bank verification, country restrictions and lost or delayed packages. Keep scans and tracking, but determine whether scans are sufficient for funding before originals arrive.

CINDY'S STRATEGY NOTE

Confirm authority, appointment, acceptance and delivery as four separate tasks.



Sources: **R9** 29 Sep 2026

Protect the outgoing proceeds and next down payment

Establish trusted phone contacts with each closing office before money moves. Confirm account and routing information using those independently verified numbers. Treat an unexpected change in wire instructions, payment destination or sender as a reason to stop and verify.

Do not use the phone number inside a suspicious email to verify that same email. Avoid sending full financial records through ordinary email. Ask the receiving professional for the approved secure channel.

After a transfer, verify receipt through the trusted contact. Track whose account receives sale proceeds and how they reach the next closing. Resolve account ownership, cutoffs, holds and exchange-rate issues beforehand.

If a wire may have been diverted, contact the sending bank immediately and request its fraud/recall process. Notify the real closing team and report through appropriate law enforcement, including the FBI's IC3 route. Fast action matters, but recovery is not guaranteed.



CINDY'S STRATEGY NOTE

A familiar logo, signature block or email thread is not proof that new wiring instructions are genuine.

Sources: **R18** **R19** 29 Sep 2026

Your remote closing readiness record



Closing professional and independently verified phone

All signers, current location, time zone and valid identification

Approved execution method and who approved it

Power-of-attorney or other authority review complete

Witnesses, original documents and shipping requirements

Final statement, withholding and holdback review complete

Verified funding instructions, bank cutoffs and receipt contact

Backup plan if funding, signing or possession is delayed

YOUR NEXT STEP

Ask the closing professional to confirm the unresolved items rather than assuming silence means ready.

Hire the right mover for the actual trip

For an interstate household move, verify the company using FMCSA's official resources. Identify whether you are hiring the carrier that will transport the goods or a broker that arranges transport. Obtain the carrier's legal name, registration, written estimate and contact details.

Compare the same inventory, packing, stairs, access, storage and delivery requirements. Confirm who handles subcontractors, how changes are approved and which payment methods are accepted. Do not rely on an unusually low verbal quote without a defined scope.

For a move entirely within one state, consult that state's applicable consumer and mover requirements; federal interstate protections do not automatically govern every intrastate move. Preserve the signed agreement and inventory in either case.

Keep essential medication, identification, closing records, valuables and immediate-arrival items with you where practical. Do not place irreplaceable documents in a truck you may not see for days.



CINDY'S STRATEGY NOTE

Know the legal carrier, the written inventory and the agreement before paying a large deposit.

Sources: **R13** **R17** 29 Sep 2026

Estimate, payment and valuation are different

A binding estimate relates to the agreed inventory and services. A nonbinding estimate is not a final price guarantee. FMCSA's delivery collection rules include a 110% limit for a nonbinding estimate in covered circumstances, with exceptions for specified additional services; it is not a universal cap on the ultimate total bill.

Ask the mover to explain storage, shuttle trucks, long carries, stairs, changed inventory and delivery timing in writing. Record any revised agreement before the additional work occurs.

Interstate valuation options include full value protection and released value. Released value may limit recovery to 60 cents per pound per article; it is not the same as replacement-cost coverage. Ask what valuation, deductibles, exclusions and separate insurance actually apply.

Photograph valuable items and condition before loading. Identify high-value items as required and retain the inventory. The cheapest estimate can expose you to costs not visible in the headline price.

CINDY'S STRATEGY NOTE

Compare the total service scope and loss exposure, not only the truck price.



Sources: **R14** **R15** **R17** 29 Sep 2026

At delivery: document first, claim promptly

Compare delivery with the inventory and photograph missing or damaged items. Record concerns on the delivery paperwork and keep copies. Do not sign language releasing a claim you have not evaluated.

For a covered interstate household-goods loss or damage claim, FMCSA states a nine-month filing window from delivery. Submit the written claim and support; a phone complaint alone is not a substitute for the claim procedure.

The mover generally has 30 days to acknowledge the claim and 120 days to decide whether to offer a settlement. A complaint to FMCSA does not force the mover to pay or replace the need to preserve civil remedies.

Use the official mover assistance resources or call FMCSA at 888-368-7238. Escalate promptly when property is withheld or terms are disputed. Deadlines for the actual claim and other remedies need separate attention.



CINDY'S STRATEGY NOTE

Retain inventory, photos, estimates, payments, notices and claim delivery evidence together.

Sources: **R16** **R23** 29 Sep 2026

Coordinate utilities with responsibility, not habit

Seller

Request your own stop or move orders and written confirmation. Do not assume the buyer's application closes your account. Retain final readings, bills, deposit reconciliations and returned-equipment receipts.

Buyer or next tenant

Establish service in the correct name for each address and meter. Confirm start time, deposits, appointments and provider requirements. Internet, trash, sewer, irrigation, propane and security may be separate.

Delayed closing or occupancy

Review the signed possession or occupancy agreement before changing service. Update the requests when dates move. Keep required protection, inspection and maintenance systems functioning.

Digital ownership

Transfer smart-home devices as agreed, remove personal accounts and change recovery credentials. Separate ownership of equipment from a service subscription or lease. Do not retain access to the other party's cameras or accounts.

CINDY'S STRATEGY NOTE

Keep a written confirmation for each start, stop, transfer and equipment return.



Do not cancel coverage just because you moved

Tell the insurer when the property becomes vacant, unoccupied, rented or subject to a seller leaseback. Ask for the correct coverage, effective dates and conditions. Simply leaving the previous policy in place does not confirm that a changed use is covered.

After the sale is completed, request cancellation as instructed by the insurer, using the agreed end of exposure. Obtain the effective date in writing and track any final premium accounting. Continuing occupancy or belongings may require different protection.

If you own two homes temporarily, confirm both locations and liability exposures. The next home's lender may require coverage before funding; the old policy should not be canceled prematurely to pay for it.

Keep insurer, mortgage escrow, utility and association refunds in different categories. A refund from one source is not proof that every account has been reconciled.



CINDY'S STRATEGY NOTE

Coverage decisions belong with the insurer and the actual facts, not an automatic move-day checklist.

Sources: **R22** 29 Sep 2026

Make the handoff unmistakable

Record when the buyer legally receives possession, not simply when the truck leaves. A delayed handoff or leaseback needs written terms addressing duration, compensation, deposit, utilities, insurance, access, condition and default remedies.

Complete agreed repairs, remove only the items you are entitled to remove, and document condition. Arrange keys, remotes, access cards, mailbox details, manuals and agreed digital transfers. Avoid putting private codes in broad group messages.

Do not give unrestricted access or tell a buyer to move in merely because everyone has signed. The closing professional should confirm whether funding and the contract's possession conditions are satisfied.

If occupants remain without an agreed resolution, obtain legal advice about lawful possession. Self-help lockouts or utility shutoffs are not a substitute for the applicable process.

CINDY'S STRATEGY NOTE

Separate signing, funding, possession and departure on the final checklist.



Moving and service handoff worksheet



Contractual possession date and time / leaseback terms

Seller stops and buyer starts: confirmed dates and references

Insurer's written coverage end/change dates

Mover inventory, carrier, delivery terms and valuation

Keys, remotes, access cards and digital transfers

Agreed repairs and remaining property items

Final condition record and receiving party confirmation

Delay contacts and revised plan if dates change

YOUR NEXT STEP

Review this page again when any closing or occupancy date changes.

Your sale is not finished until the records reconcile

Confirm actual disbursement, every payoff, remaining holdback and the final settlement statement. Verify mortgage releases or cancellations through the closing professional and appropriate records rather than assuming payoff alone completed recording.

Forward any later property-tax bill promptly to the closing professional and agreed paying party. A tax proration is an allocation between the parties, not proof the tax office received payment. Preserve the contract provision and verify the posted payment before discarding the issue.

Notify the relevant county about an occupancy or exemption change and complete the next home's application where eligible. Do not claim inconsistent exemptions simply because a county record has not updated.

Track insurance, escrow, utility, association and other refunds separately. Keep records available for the tax preparer, later notices and unresolved contractual obligations.

CINDY'S STRATEGY NOTE

Move your mailing address, but keep the old property's financial file open until the outstanding items are resolved.



Sources: **R20** 29 Sep 2026

Settle into the destination deliberately

Verify the new property's jurisdiction, school assignment, utilities, healthcare access, commute and local registration requirements through the responsible agencies. A familiar city name does not prove a particular service territory or school zone.

Review the new tax calendar, homestead eligibility, insurance, association rules, permits and maintenance plan. The origin state's process is not necessarily the destination's process.

Create a secure closing archive and a separate maintenance file. Save purchase and sale statements, title documents, warranties, improvement records and unresolved issue correspondence.

Arrange a 30-day check of final bills, redirected mail, mortgage servicing and refunds. Schedule a later check when the actual tax bill arrives. These are your planning reminders, not substitute statutory deadlines.



CINDY'S STRATEGY NOTE

Use the local professional team to replace assumptions with address-specific answers.

When the move needs a specialist

Military and PCS

Orders may support specific lease and other protections, but do not automatically cancel a home purchase contract or HOA rental rule. Review the exact benefit and terms with military legal assistance.

Tenant occupied or investment

Investigate lease obligations, deposits, notices, insurance, property management, depreciation and tax reporting. Preserve tenant rights and confidentiality during marketing.

Estate, divorce or incapacity

Resolve ownership, authority, court restrictions and who may make decisions before signing or committing proceeds. A real estate plan cannot substitute for court approval or legal authority.

Cash pressure or threatened foreclosure

Contact the servicer and qualified legal or housing help promptly. A listing or buyer offer does not itself stop foreclosure. Do not wait for relocation planning to solve an urgent legal deadline.

CINDY'S STRATEGY NOTE

Identify the complication early enough to obtain the right professional review.



Sources: **F5** 29 Sep 2026

Questions to answer before you commit

- Can the destination transaction work if this sale is late or nets less?
- Which person will check the property, approve expenses and handle emergencies after I leave?
- Has the closer approved every signer, document, notarization and original-delivery requirement?
- What taxes or withholding may reduce the cash available, and what forms support any exception?
- When can the next closing actually use the funds?
- What remains after signing: possession, repairs, holdbacks, releases, bills, refunds or tax filing?
- What happens if the mover, lender or other party does not perform as expected?



CINDY'S STRATEGY NOTE

A useful plan identifies unanswered questions instead of hiding them behind an optimistic date.

Your final relocation completion record



Sale funded / proceeds reconciled / holdbacks tracked

Payoffs and recorded releases confirmed

Property-tax payer and payment evidence

Utilities, insurer, association and service balances closed

Keys, possession and personal property handoff complete

Moving inventory and claims resolved or calendar established

Tax and residence records delivered to adviser

Next home setup and one remaining action

YOUR NEXT STEP

Bring this record to a final check-in; keep private account details outside shared copies.

Sources and verification



Source dates and the scope of checks appear below. Select a title to open the source; use the notice, policy or filing year that applies to you.

R20 **Property tax homestead exemptions**

Georgia Department of Revenue. Checked September 29, 2026. County eligibility and application guidance; occupancy, filing year and local options matter.

R8 **FIRPTA withholding**

Internal Revenue Service. Checked September 29, 2026. Foreign-person tax status is different from living in another U.S. state.

F11 **50 U.S.C. § 4001: tax residence**

U.S. Code, via Cornell LII. Checked September 29, 2026. Service-related residence rules and married taxpayers' elections; not a blanket property-tax exemption.

R1 **Rule 560-7-8-.35: nonresident property sales**

Georgia Department of Revenue. Checked September 29, 2026. 3% framework and permitted gain affidavit, qualifications and exceptions; closing review required.

Sources and verification



Source dates and the scope of checks appear below. Select a title to open the source; use the notice, policy or filing year that applies to you.

R2 **Form G2-RP**

Georgia Department of Revenue. Checked September 29, 2026. Current real-property withholding form route; obtain filing evidence at closing.

R7 **Publication 523: selling your home**

Internal Revenue Service. Checked September 29, 2026. Current available publication, including gain, exclusion tests, rentals and qualified extended military duty.

R22 **Home insurance when selling**

Progressive. Checked September 29, 2026. Contact the insurer for actual cancellation and continuing exposure, not a generic move date.

R10 **Unlicensed practice advisory opinions**

State Bar of Georgia. Checked September 29, 2026. Georgia attorney-controlled real-estate closing guidance; ask closing counsel to approve remote execution.

R9 **Notarial services abroad**

U.S. Department of State. Checked September 29, 2026. In-person consular notarization, preparation and fees; receiving party must accept the method.

Sources and verification



Source dates and the scope of checks appear below. Select a title to open the source; use the notice, policy or filing year that applies to you.

R18 **Mortgage closing scams**

Consumer Financial Protection Bureau. Checked September 29, 2026. Archive educational safety guidance; confirm instructions with independently established contacts.

R19 **Protect closing funds from wire fraud**

National Association of REALTORS®. Checked September 29, 2026. Immediate bank recall and law-enforcement reporting; no recovery guarantee.

R13 **Protect Your Move toolkit**

Federal Motor Carrier Safety Administration. Checked September 29, 2026. Interstate carrier/broker, estimate, inventory and move planning resources.

R17 **Liability and valuation protection**

Federal Motor Carrier Safety Administration. Checked September 29, 2026. Full value and released value choices; intrastate rules differ.

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Sources and verification



Source dates and the scope of checks appear below. Select a title to open the source; use the notice, policy or filing year that applies to you.

R14 **Binding estimates**

Federal Motor Carrier Safety Administration. Checked September 29, 2026. Written service scope; changes and extra services require attention.

R15 **Estimate and payment rules**

Federal Motor Carrier Safety Administration. Checked September 29, 2026. Delivery collection limits have exceptions; 110% is not an ultimate total-cost cap.

R16 **Loss and damage claims**

Federal Motor Carrier Safety Administration. Checked September 29, 2026. Nine-month written claim window and mover response process; federal complaint does not adjudicate a claim.

R23 **Moving questions and complaints**

Federal Motor Carrier Safety Administration. Checked September 29, 2026. Official mover resources and 888-368-7238 assistance.

F5 **50 U.S.C. § 3955: lease termination**

U.S. Code, via Cornell LII. Checked September 29, 2026. Residential and vehicle triggers, notices, dates and refunds are different.

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DISCUSS YOUR PROPERTY

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LET'S CREATE YOUR PLAN

Request a Moving and Seller Strategy Review

Bring the property address, move date, current location and next housing plan.

- Sale and possession timeline
- Remote property oversight
- Funds and closing coordination
- A practical next action plan



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