Cindy's Realty Group by eXp Realty

RELOCATION

ALABAMA • PROPERTY EDITION

SEPTEMBER 2026

North Alabama Selling, Buying and Relocation Guide



Coordinate the home you are leaving, the home you are choosing and the money between them.

YOUR DECISION TOOLKIT

1. **Sell**
2. **Buy**
3. **Coordinate**
4. **Settle**

Three timelines. One practical relocation plan.

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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 Connect the three timelines

Sale, purchase, possession and the cash between them.

Page 8

02 Prepare and sell the current home

Preparation, pricing, marketing and estimated proceeds.

Page 13

03 Research the destination

Communities, routines, education and service questions.

Page 28

04 Finance and verify the purchase

Lender comparison, representation and state guidance.

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05 Select and manage the property

Property investigation, offers, deadlines and closing.

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06 Complete the handoff and arrival

Remote tasks, temporary housing, arrival 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

A relocation becomes easier to manage when the financial and physical handoffs are visible.

This guide is for people selling, buying or coordinating a move involving North Alabama. It connects preparation, local research, contract deadlines, accessible cash and possession rather than treating them as separate projects.

Your current property may be in a different state. Its listing, closing and legal details need the professionals responsible for that location. The Alabama sections here address Alabama property; they do not replace the rules of another state.

My role is to help compare options, identify dependencies and keep the transaction plan connected to your priorities. A sale contract is not the same as spendable proceeds, and a signed purchase is not the same as permission to move in.

Bring your properties or search area, expected dates, financing position and practical constraints. We will identify the next decision and the evidence needed before you commit.

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Sequence the commitments before the pressure builds.

Choose your starting point



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

01 I am choosing the sequence

Connect the sale, purchase, possession and funding.

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Do now: Identify the earliest cash need before closing.

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Do now: Confirm who owns the next unresolved handoff.

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All topics



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Choose your sequence

There is no universally correct order for selling and buying.

Sell before buying

This can clarify available funds, but may require temporary housing, storage and a second move. Compare the extra costs with the benefit of a clearer financial position.

Buy before selling

Confirm whether financing and cash support the overlap without relying on an unclosed sale. Stress test a longer marketing period, repairs and two sets of ongoing costs.

Coordinate both

Identify which contract depends on the other, the notice rules, the funding path and separate possession dates. A contingency is only useful when its written terms match the dependency.

Rent first

Temporary or longer rental housing may preserve flexibility while learning the area. Review deposit, lease, renewal and exit terms and the cost of another move.

CINDY'S STRATEGY NOTE

The safest sequence is the one whose obligations and backup costs you understand.



Map the three timelines



Record dates as confirmed, estimated or not yet known.

Connect sale, purchase and possession. • Contract dates and the household moving plan. • Dependencies and backup arrangements.

Sale: preparation, listing, contract, funding and possession

Purchase: qualification, search, contract, funding and keys

Move: travel, storage, temporary housing and delivery

Which event releases the cash needed for the next?

What can move and what cannot?

Seven day delay: cost and housing response

Thirty day delay: financing and contract response

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Sale proceeds are not available cash

Track the amount and the date separately.

Estimate

Start with expected sale price, loan payoff, agreed transaction charges, credits and other claims. Identify which figures are quotes, contract amounts or assumptions.

Confirm the transfer path

Ask the closing professional when funds can be disbursed and how receipt will be verified. Coordinate the next lender's documentation requirements before relying on a transfer.

Separate reserves

Keep moving, temporary housing, deposits and emergency cash distinct from the down payment. A pending reimbursement or unsold asset may not be usable when needed.

Protect against changes

Recheck the plan after any price, repair, financing or date change. A small reduction in sale proceeds can affect qualification, reserves or the next closing.

CINDY'S STRATEGY NOTE

Do not promise the next commitment against proceeds that are not yet confirmed and accessible.



Sources: **CF1** **CF4** 27 Sep 2026

A relocation cash example



Hypothetical planning example. Actual costs, timing and financing vary.

Item	Illustrative amount
Accessible savings	$45,000
Estimated sale proceeds after settlement	$110,000
Total planned resources	$155,000
Next purchase cash required	$90,000
Moving and temporary housing	$12,000
Repairs and setup allowance	$8,000
Cash remaining if all assumptions hold	$45,000

Before sale proceeds arrive, the accessible amount is only $45,000. That does not cover the assumed $90,000 purchase requirement. The sequence therefore needs a later purchase funding date, approved alternative funds or a different plan. The final $45,000 balance is not proof that the earlier cash gap disappears.

CINDY'S STRATEGY NOTE

A plan can show enough total money and still fail on timing.

Funding dependencies



Ask the lender and closing professionals to confirm the evidence and dates.

Identify when each needed source of cash is available. • Loan, sale and deposit information. • A dated record of funding gaps and questions.

Current accessible funds / account and documentation needs

Sale payoff, charges and estimated proceeds

Expected proceeds availability / confirmed by whom?

Next purchase cash and required receipt date

Approved alternate funds / costs / conditions

Moving and temporary housing reserves

Unresolved funding gap / action / deadline

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

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.

Your seller priorities



Complete this before a pricing or preparation meeting. Use estimates where necessary and label them.

Set the outcome and limits of the sale. • Your timing, obligations and next housing needs. • An agreed brief for the selling plan.

Property address / state / type of ownership

Who must approve and sign?

Desired listing date / required move or closing date

Target proceeds / loans and other claims to verify

Preparation budget / work you cannot or will not do

Showing, privacy and occupancy constraints

Replacement housing plan / funding dependency

Top two priorities and the tradeoffs you can accept

YOUR NEXT STEP

Do not put account numbers, government ID or confidential legal documents in a shared worksheet.

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.

Your launch calendar



Work backward from the desired launch, then test whether each dependency is realistic.

Task	Target date	Owner / confirmation
Authority / title / loan information		
Condition investigations and decisions		
Association documents / clearance process		
Repairs and presentation		
Photography / floor plan verification		
Listing and marketing approval		
Showings and access ready		
Launch / first review meeting		

What would cause us to delay the launch?

Backup plan for work, access or a document delay

YOUR NEXT STEP

A task is not complete until the necessary evidence or approval exists.

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.



A fictional pricing discussion



ILLUSTRATIVE ONLY • These are invented properties, not comparable sales or a valuation of your home.

Evidence	What it suggests, not proves
Closed home at $445,000	Similar size, but an updated roof and interior. Investigate how those differences affect buyer alternatives.
Closed home at $430,000	Similar condition, but a materially different location. Do not adjust by a guessed percentage.
Active listing at $459,000	Shows an asking price competitor; it has not established a completed sale value.
Your property	Needs its own condition, location, land, concession and timing analysis.

The decision

These numbers do not justify averaging the three prices or automatically listing at the highest one. Request a documented range based on truly comparable evidence, then test the proposed launch price against the homes a buyer can choose today.

What would change the recommendation?

A verified condition issue, newly listed competitor, completed sale with meaningful concessions or changed access/timing may change the analysis. Update the evidence rather than defending the original number because it was once printed in a report.

CINDY'S STRATEGY NOTE

The examples teach a method; they are not current Georgia or Alabama market statistics.

A marketing plan is more than an MLS entry

Define the agreed work, property positioning and response process before judging the campaign.

Start with the buyer's real alternatives

What verified features matter for this property's use: layout, land, access, workspace, condition, permitted amenities or a specific location advantage? Describe those facts without demographic assumptions or unsupported lifestyle claims.

Choose deliverables that serve the property

Discuss photography, accurate floor plans, video, property descriptions, digital distribution, signs, agent outreach, open houses and other appropriate channels. These are options to agree in writing, not a promise that every service or advertising spend is automatically included.

Protect accuracy and consent

Verify measurements, room labels, permits, features and any claims about schools, rental use or included equipment. Obtain needed permissions for images or testimonials. Do not fabricate a listing campaign, buyer demand, property result or testimonial.

Connect exposure to follow through

Clarify who responds to inquiries, how access is handled, what information is shared, and how qualified interest is tracked. A polished presentation without useful follow up leaves the seller unable to evaluate the response.

CINDY'S STRATEGY NOTE

Ask for the marketing plan for this home, not only a list of platforms.



Sources: **HU2** 27 Sep 2026

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.

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

Two offers: a partial comparison



ILLUSTRATIVE ONLY • This is not a complete seller net sheet.

Compared item	Offer A	Offer B
Price	$450,000	$445,000
Buyer closing cost credit	– $12,000	– $3,000
Assumed repair obligation	– $6,000	$0
Subtotal after only these items	$432,000	$442,000

Offer B's subtotal is $10,000 higher despite a $5,000 lower headline price. This arithmetic excludes brokerage compensation, payoffs, title/legal charges, taxes, association costs, moving and income tax. It is not a prediction of actual proceeds.

The higher subtotal may still not decide the choice

Compare timing, financing, contingencies, deposit, possession and the certainty of the repair assumptions. A seller may rationally accept a lower subtotal for a documented timing or risk benefit. Update all cost categories before making the final decision.

Watch the credit limit

Confirm the buyer's lender can use a proposed credit for allowable charges. A headline concession that exceeds what can be used may need a different documented structure.

CINDY'S STRATEGY NOTE

Compare real, usable terms. Do not mistake this subtotal for cash in your account.

Your offer comparison worksheet



Use the same assumptions and an updated estimated closing statement for each offer.

Decision factor	Offer A	Offer B
Price / credits / compensation		
Estimated proceeds / unresolved costs		
Loan or cash evidence / source		
Deposit / due date / holder		
Inspection / appraisal / financing rights		
Repairs / included property		
Closing / possession / sale dependency		
Assignment / unusual provisions		
Main risk / professional review		

Preferred offer / reason / proposed counterterms

What must be clarified before acceptance?

YOUR NEXT STEP

Do not accept a figure without checking the conditions needed to achieve it.

Estimated proceeds: every deduction matters

A sale price is not spendable equity, and spendable equity is not taxable gain.

Start with actual obligations

Obtain payoff information for mortgages, home equity lines and other liens. An online loan balance may omit daily interest, fees or release requirements. Tell the closing team about judgments, deferred assistance, financed equipment and other claims that could affect the proceeds.

Include negotiated and transaction costs

Account for the compensation you actually agreed to, any seller paid buyer costs, repairs, title/legal/settlement charges, taxes, association charges and other obligations. Compensation is negotiable; this guide assumes no standard commission or universal allocation of fees.

Separate what is paid before closing

Preparation, inspections, moving and replacement housing may be paid outside settlement. Track them when evaluating the overall result, but do not deduct them twice if already included in another category.

Update the estimate when the deal changes

A change to price, credits, repair agreement, payoff date or possession can change the result. Ask for an updated estimate and compare the final settlement to it. Retain a reserve for unresolved tax or postclosing obligations instead of committing every projected dollar.



CINDY'S STRATEGY NOTE

Use current payoffs and actual agreements, not a "price minus mortgage" shortcut.

Sources: **IR1** **CF4** 27 Sep 2026

A complete illustrative seller net



ILLUSTRATIVE ONLY • Invented dollar amounts, not standard fees, a commission schedule or a property valuation.

Seller settlement calculation	Amount
Sale price	$450,000
Buyer closing cost credit	– $8,000
All agreed brokerage compensation	– $22,500
Title / legal / settlement charges	– $4,250
Tax and other prorations	– $2,250
Agreed repair expense at settlement	– $3,500
Mortgage payoff	– $295,000
Association balance / transfer charges	– $1,200
Illustrative proceeds before income tax	$113,300

No second loan, judgment or other lien is assumed. Brokerage compensation is an invented negotiated total, including any amounts paid under the assumed agreements; do not add the same payment again. Actual charges and who pays them depend on the transaction.

If $4,000 preparation and $2,500 moving costs are paid separately, the remaining overall sale resources in this example are $106,800 before income tax and other unlisted obligations. The settlement proceeds and the broader move budget are different totals.

CINDY'S STRATEGY NOTE

This example is not an estimate for your home. Request a property specific net sheet.

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.

A regional orientation

Compare places through their actual boundaries and your own daily destinations.

Huntsville and Madison

These are separate municipalities. Do not assume a Huntsville region description establishes a Madison address's government, school system or service provider.

Central, west and south Huntsville

Use these directional labels to organize a search, then compare actual properties, work entrances, traffic, services and ownership costs. They are not demographic or quality rankings.

Mountain and Cove areas

Investigate the specific road, grade, drainage, maintenance and insurance conditions. A view does not establish access rights or eliminate ordinary property risks.

Wider North Alabama

As a search extends toward Athens, Decatur, New Market or other communities, confirm county, municipal and school responsibilities anew. Do not transfer one city's rules to another address.

CINDY'S STRATEGY NOTE

Start broad, compare consistently and narrow the decision using verified property facts.



Sources: LH1 LH2 LH3 LH4 LH5 27 Sep 2026

Official local starting points

Use the linked official resources, not an old directory screenshot.

Huntsville GIS [LH1]

Use the city's maps and layers to begin boundary, zoning and service research. A mapping layer is not a legal survey or a guarantee of permitted use.

City resident services [LH2]

Find the responsible public service, recreation, transportation or city office through the current resident gateway.

Huntsville area visitor bureau [LH12]

Explore attractions, dining, events and lodging through the official destination directory; check the actual provider before booking.



CINDY'S STRATEGY NOTE

Confirm current arrangements directly before making a special trip or relying on a service.

Sources: **LH1** **LH2** **LH12** 27 Sep 2026

Work routes, gates and airport

Use the linked official resources, not an old directory screenshot.

Redstone Arsenal access [LH9]

Use the Army's current access control page for visitor credentials and permitted gate arrangements. Confirm your actual work entrance before testing a commute; gate schedules are not assumed permanent.

Huntsville International Airport [LH8]

Use the Port of Huntsville's current airport resources for flights, parking, access and travel support. Confirm the specific itinerary rather than relying on an old list of destinations.

City transportation resources [LH2]

Check current route, operating, access and service information through city resident resources. Match it to the actual trip and time you need.

CINDY'S STRATEGY NOTE

Confirm current arrangements directly before making a special trip or relying on a service.



Sources: **LH9** **LH8** **LH2** 27 Sep 2026

Military relocation without guesswork

A property decision needs to fit the confirmed move and financing facts.

Orders and timing

Separate confirmed dates from tentative planning. Keep reporting, travel, shipping, sale, purchase and possession dates visible in one plan.

Housing choice

Compare purchase, rental and temporary housing using total cash, expected stay, ongoing cost and a possible earlier move. Military status alone does not make buying the right choice.

VA and agreements

Ask the lender about eligibility, entitlement, occupancy and available loan paths. Have military legal assistance review lease or contract protections; orders do not universally cancel a purchase agreement.

Privacy

Use secure document channels and verified contacts. Avoid public posts showing orders, travel dates or an unattended property.



CINDY'S STRATEGY NOTE

Ask for the state specific PCS or VA guide when those decisions are central to your move.

Sources: MS3 MS4 VC1 MS1 27 Sep 2026

Healthcare connections

Use the linked official resources, not an old directory screenshot.

Huntsville Hospital [LH10]

101 Sivley Road, Huntsville. Main contact: 256-265-1000. Use the official site to find the correct campus and service.

Crestwood Medical Center [LH11]

One Hospital Drive, Huntsville. Main contact: 256-429-4000. Confirm the service location and arrangements directly.

Plan the transition

Ask your insurer and provider about coverage, appointments, record transfers and prescription continuity. A nearby facility does not establish that a particular clinician accepts your plan or can see you immediately. Hospital main numbers are not emergency dispatch.

CINDY'S STRATEGY NOTE

For an emergency, call 911. Confirm network participation and new patient availability directly.



Sources: **LH10** **LH11** 27 Sep 2026

Compare the complete routine

A workable home supports the things you do repeatedly.

Work and remote work

Confirm the actual worksite, attendance expectations and internet service offered at the address. Ask about installation lead time and test cellular coverage inside the home. A provider's general coverage map is not a service order.

Education and care

Use the exact address to ask the district about current assignment, enrollment and transportation. Check any childcare or care provider directly for capacity, hours, required documents and ongoing costs.

Errands and activities

Drive an ordinary grocery, pharmacy and recreation loop. Consider opening times, parking and the return route, not just straight line distance.

Noise and access

Visit at more than one time. Observe roads, nearby uses, deliveries, events and access conditions. Review legal records rather than assuming a visible path or driveway gives a right of use.



CINDY'S STRATEGY NOTE

Test a normal weekday before treating a pleasant visit as proof of everyday fit.

Sources: **LH1** **LH2** 27 Sep 2026

Commute and errand test



Repeat the test for each finalist address; record observations rather than promised travel times.

Test the routes you will actually use. • Candidate addresses and your travel times. • Observed travel notes, not assumed drive times.

Property / work entrance or regular destination

Date, departure time, arrival time and return time

Route, parking, gate or access delay

Alternative route and observed limitations

Three stop errand loop / total time

Cellular and internet availability checked with whom?

What changed the property comparison?

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Schools and learning

Use the linked official resources, not an old directory screenshot.

Huntsville City Schools [LH3]

Use the official district resource to confirm the property address, current attendance assignment, enrollment documents, calendars, transportation and any services you need.

Madison County Schools [LH4]

Use the official district resource to confirm the property address, current attendance assignment, enrollment documents, calendars, transportation and any services you need.

Madison City Schools [LH5]

Use the official district resource to confirm the property address, current attendance assignment, enrollment documents, calendars, transportation and any services you need.

University of Alabama in Huntsville [LH22]

Review the actual campus, program format, admissions process and cost. Proximity does not establish eligibility or availability.



CINDY'S STRATEGY NOTE

Choose your own education criteria and verify them with the responsible institution.

Sources: **LH3 LH4 LH5 LH22** 27 Sep 2026

Address and enrollment record



Keep sensitive student records in the district's secure system, not in a shared guide.

Record district answers for an exact address. • The address and official enrollment contacts. • Dated confirmations and unresolved requirements.

Property address / district contacted / date

Attendance assignment and source of confirmation

Enrollment documents / submission process

Calendar, transportation and transfer questions

Program or service request / office responsible

Care or activity arrangements / cost / availability

Follow up required before a housing decision

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Set up utilities without surprises

Confirm each service separately for the exact home.

Identify the providers

Ask who supplies electricity, natural gas where present, water, sewer, solid waste and internet. A city name does not prove a particular provider serves every address.

Schedule and budget

Confirm deposits, connection or transfer costs, start dates and any access appointment. A landlord or seller's current bill may include usage, rates or exemptions that will not match yours.

Water and wastewater

Establish whether the property uses public water, a private well, public sewer or septic. Obtain the relevant records and inspection advice; do not infer a sewer connection from a water bill.

At possession

Record condition and any meter information requested by the provider. Coordinate the changeover with the actual possession agreement so service is not disconnected prematurely.



CINDY'S STRATEGY NOTE

Keep the confirmation number, start date and responsible person for each service.

Sources: **LH1** **LH2** **LH6** 27 Sep 2026

Service activation tracker



Confirm service territory and the actual possession date before making appointments.

Organize utilities and service activation. • The exact address and provider responses. • Confirmed contacts, costs and activation dates.

Electric / gas provider, start date, deposit and confirmation

Water / sewer or well / septic responsibility

Trash / recycling / bulk pickup rules

Internet / installation date / backup connection

Access appointments, keys and authorized contact

Services to stop at the previous address

Unexpected cost allowance / unresolved item

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Weather, access and insurance

Use live information for changing conditions and property evidence for long term risk.

Before a visit or move

Check the National Weather Service forecast and alerts. Have a plan for travel disruption, power interruption and a delayed delivery or closing.

At the property

Discuss drainage, roof condition, water intrusion, slopes and the available records with the appropriate inspector or specialist. A neighborhood reputation does not replace an investigation of the home.

Before an offer deadline

Obtain an insurance quote for the actual address and intended occupancy. Ask about deductibles, exclusions, roof requirements, flood coverage and the timing of coverage. Lender acceptance and insurance affordability are separate decisions.

On arrival

Identify an appropriate shelter plan, emergency contacts and accessible supplies. Follow official emergency instructions; a saved forecast cannot establish future conditions.



CINDY'S STRATEGY NOTE

Price the risk before you become contractually committed to it.

Sources: **LH7** 27 Sep 2026

Credentials, records and local tasks

Build a move checklist around your circumstances.

Driver and vehicle tasks

Use the state driver services agency for licensing requirements and the responsible tag or revenue office for vehicle registration. Check required documents and applicable deadlines directly.

Property records

Confirm mailing addresses for taxes and association notices, lender and insurer records, and any exemption application. Do not assume the closing office completes every post closing task.

Household records

Transfer prescriptions and care records through secure provider channels, update essential contacts and arrange enrollment or service appointments.

Keep evidence

Save confirmations and note the date of each completed task. A submitted request may need a later acknowledgment or supporting document.

CINDY'S STRATEGY NOTE

Assign an owner and a completion date to each administrative task.



Sources: **LH21** **AL8** 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 loan paths, not slogans



Ask at least one lender to explain the realistic options for your borrower profile and property.

Loan path	What to compare
Conventional	Down payment, mortgage insurance, reserves, property type and total cost. Not every conventional loan requires 20% down.
FHA insured	Eligibility and property standards; upfront and ongoing mortgage insurance. Compare total cost, not only the down payment.
VA backed	Service eligibility and lender qualification, occupancy, funding fee or exemption, and the property. No down payment may be possible; closing costs still exist.
USDA guaranteed	Household income and eligible rural address tests, occupancy, fees and lender qualification. Qualifying 100% financing is not approval for every rural looking property.
Jumbo / renovation / portfolio	Lender specific reserves, draws, repairs, appraisal and completion rules. A different product may also change timing and acceptable property condition.

This is a comparison framework, not a recommendation of one loan. VA purchase loans generally do not require monthly mortgage insurance. Programs, guarantees and lender overlays are distinct; confirm current terms before you commit.

CINDY'S STRATEGY NOTE

Ask for a equivalent comparison: same price, down payment, lock period and intended closing date.

Sources: **HU1 VA1 VA2 US1** 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.

Read the buyer agreement before touring

The practical question is: who represents you, for what work, for how long, and on what payment terms?

Make the agreement specific

Review the covered area/property types, services, exclusivity, duration, cancellation terms, any protection period and the circumstances in which compensation is owed. Ask what happens with a builder, FSBO, property you already identified or another agent's listing.

Treat compensation as a negotiated term

There is no government set standard commission. Understand the agreed amount or method and what you would owe if another party contributes less or nothing. A proposed seller payment is negotiable and not assured. Avoid conflicting or overlapping representation commitments.

Separate practice rules from state law

NAR practice changes require written buyer agreements before touring for covered participants working with a buyer. Attending an open house independently is different. The next page explains the state's brokerage framework; a disclosure form and a service contract are not necessarily the same document.

Ask about conflicts

Ask what representation is offered if both sides work with the same brokerage, what information stays confidential and what consent is required. Do not share a maximum price or negotiation limit until you understand the relationship.



CINDY'S STRATEGY NOTE

Ask Cindy to walk through the actual agreement, not a verbal summary of what it supposedly means.

Sources: **NR1** **NR2** **NR3** 27 Sep 2026

Alabama: RECAD and your agreement

ALABAMA PROPERTY TRANSACTIONS • The current rules use “transaction facilitator” for the nonagency role.

Disclosure is not an agency contract

Under the RECAD rule effective February 14, 2026, the information form explains brokerage services. It is not a contract, and the consumer is not legally required to sign the disclosure acknowledgment. Ask for the brokerage office policy and understand the services offered before disclosing confidential negotiation details.

Know whether someone is your advocate

The rules distinguish single agency, including designation where applicable, from dual agency with written informed consent, and from transaction facilitation. Without an agency agreement, the licensee is presumed to be a facilitator, not your fiduciary advocate. Ask which relationship applies in your transaction.

Check the agreement’s timing and terms

Alabama’s rule requires a written agreement before listing or submitting an offer on another’s behalf for compensation. Separate NAR practice requirements may require a buyer agreement before touring for covered participants. Do not mistake the disclosure form for that agreement or assume the two timing rules are identical.

Your practical next step

Review services, compensation, duration, cancellation and conflicts before an agent assisted search. Disclose an existing representation agreement.

CINDY’S STRATEGY NOTE

Ask: “Am I your agency client or a customer receiving facilitation, and where is that documented?”



Sources: **AL1** **AL2** **NR1** 27 Sep 2026

Alabama used homes: investigate early

Caveat emptor, often called “buyer beware”, makes independent verification especially important in used home sales.

Do not assume a general disclosure form protects you

Alabama case law generally applies caveat emptor to used residential property. Recognized exceptions involve a fiduciary relationship, certain known health or safety defects that are not readily observable and specific inquiries. These exceptions are fact sensitive; the legal treatment of new builder vendor homes is different.

An as is clause can materially change your rights

The Alabama Supreme Court has addressed how as is terms and a buyer’s inspection decisions can defeat reliance based claims. Do not treat a disclosure answer or a general exception as guaranteed protection. Ask Alabama counsel to review the actual clause before accepting it.

Convert uncertainty into written questions

Ask specifically about past water entry, structural movement, roof leaks, drainage, pests, repairs, permits and well/septic operation. Obtain records and specialist follow up. Define inspection access, termination rights, notice method and deposit consequences in the agreement rather than assuming they exist.

Your next step

Complete due diligence while your contractual rights remain available. A cheap inspection skipped today can leave an expensive unknown after closing.



CINDY’S STRATEGY NOTE

Federal lead paint requirements can also apply; state caveat emptor does not replace them.

Sources: **AL6** **CF7** 27 Sep 2026

Alabama's seller identity safeguard

CURRENT INFORMATION NOTICE • Act 2026-536 takes effect October 1, 2026.

When the licensee verification trigger applies

Before entering an agreement to sell or lease, the licensee must obtain government issued identification and ownership records when BOTH conditions are true: the licensee does not know the seller, and the seller is not physically present with the licensee. Do not describe this as the same statutory trigger for every Alabama seller.

Why it matters

The Alabama Securities Commission identifies seller impersonation as a concern, including schemes involving vacant or undeveloped land. A person communicating by email or telephone may falsely claim to own property. Identity and ownership records help the transaction team investigate that claim.

Share documents through a verified channel

Confirm the recipient independently before sending identification, deeds or authority records. A trust, entity, estate or power of attorney may require additional evidence that the signer has authority. Do not place sensitive identification in this guide or send it to an unverified email address.

There can be other checks

The Act also contains separate settlement related provisions. The listing stage trigger above is not an exhaustive description of every closing requirement. Ask the closing professional about the property specific process and any implementation updates.

CINDY'S STRATEGY NOTE

Verify identity, ownership and authority early. Do not wait until closing to discover they conflict.



Sources: **AL4** **AL5** 27 Sep 2026

Alabama taxes and closing estimates

Verify future ownership costs and estimated transaction costs as two separate exercises.

Property tax and homestead

Alabama's property tax year begins October 1. Homestead qualification generally depends on ownership and occupancy on that date; local assessment offices review the applicable exemptions. Annual taxes are due October 1 and become delinquent after December 31. Confirm the bill, tax year and county specific details.

Do not assume the seller's exemptions are yours

Ask the county assessor/revenue commissioner about your occupancy and eligibility and the filing process. Age, disability, income and local provisions can affect different components of tax. Do not assume "over 65" means no property tax of any kind.

Request the offer specific estimate

Alabama Rule 790-X-3-.04 requires estimated closing statements with written single family residential offers and counteroffers prepared or presented, using the licensee's best estimates and acknowledgment procedures. Review a new estimate when price, concessions, timing or other cost assumptions change.

Reconcile before closing

Ask the settlement team how tax prorations, unpaid charges and later adjustments are handled. An offer stage estimate is not the final settlement statement, a guaranteed proceeds amount or the future property tax bill.



CINDY'S STRATEGY NOTE

Keep the estimate with the offer it describes. An old net sheet can tell the wrong story.

Sources: **AL3** **AL8** **AL9** 27 Sep 2026

Touring is screening, not inspection

Use a tour to identify questions and suitability. Leave diagnosis and safety assessment to qualified specialists.

Look beyond presentation

Observe drainage patterns, stains, odors, cracks, floor slope, window condition, attic access, roof age clues and mechanical equipment labels. Photograph only with permission. Fresh paint, a dehumidifier or an empty disclosure response is a reason to ask a question, not proof of a defect.

Inspect the fit

Measure usable rooms, doorways, vehicle clearance and storage. Count functional bathrooms and bedrooms, then verify permits and septic capacity when relevant. Note stairs and maintenance demands. Cosmetic updates are different from structural, electrical or moisture concerns.

Avoid unsafe experiments

Do not climb a roof, open electrical panels, enter hazardous crawlspaces or operate unfamiliar equipment to “test” it. Ask for professional evaluation. A general home inspection also has scope limitations; it is not a guarantee against hidden defects.

Leave with a decision

Classify the property as a likely fit, possible fit needing evidence, or unsuitable. Write the three most important unresolved issues and the person who can investigate each. This makes the next tour useful rather than just memorable.

CINDY’S STRATEGY NOTE

A beautiful kitchen cannot answer an insurance, title, drainage or budget question.



Sources: **CF7** 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.

Title, survey, access and ownership

A clear looking property is not the same as a clear legal interest.

Read the title work with the right professional

Ask who owns the property, which liens must be released, and which recorded restrictions, easements or exceptions remain. Discuss the difference between the lender's title policy and an owner's policy, available coverage and exclusions. Do not assume every physical or boundary problem is insured.

Decide whether a survey is needed

Ask a surveyor and closing professional about boundary evidence, encroachments, fences, structures, setbacks and access. A county tax map or old sketch may not answer where a new improvement can lawfully go. Waterfront, acreage and unusual lots deserve particular care.

Test the right to use what you see

Confirm legal and practical access, private road maintenance, shared driveway terms, utility easements and any off site dependency. A road, dock, path or gate that appears available may not be owned or transferable with the house.

Choose the ownership structure deliberately

Ask counsel about vesting, shared ownership, inheritance and entity/trust questions; ask the lender before changing the buyer or title holder. Putting someone on a deed does not necessarily release another person from a mortgage. Resolve authority and identity discrepancies early.

CINDY'S STRATEGY NOTE

Do not remove title or survey protections until the relevant questions are resolved.



Sources: **CF4** 27 Sep 2026

HOAs, condominiums and townhomes

The association's documents and finances are part of the property decision, not paperwork for the last week.

Know the legal form

A townhome describes a building style; it does not by itself tell you whether ownership is condominium or fee simple. Ask what you own, what the association maintains, what insurance you need and whether the lender must review the project as well as your finances.

Get the complete package

Request current covenants, rules, amendments, budget, financial information, insurance details, assessment notices and relevant meeting records. Ask about litigation, major planned work, reserve adequacy, transfer/initiation fees and any unpaid account balance or violation.

Check the rules that affect your use

Review rentals, minimum lease terms, caps or waiting lists, pets, parking, exterior changes, signs, fences and business use. A seller's permission or grandfathered status may not transfer. Get an answer from the appropriate authority and retain it in writing.

Separate cost from financing eligibility

An affordable monthly due does not prove the project is financially sound or acceptable to a particular lender. Ask about special assessments, master policy deductibles and lender review before relying on a closing date. The contract determines your document review protections.



CINDY'S STRATEGY NOTE

Ask what major costs could arrive after closing, not only what the monthly dues are today.

New construction: compare the full package



The base price is only one part of the decision. Obtain the full contract and cost schedule before committing.

Representation and registration

Speak with Cindy before visiting a sales center or registering online; builders may have their own registration and representation policies. The builder's sales representative works within the builder's sales process. Clarify your own representation rather than assuming it is included.

Compare incentives on a common basis

Record the base price, lot premium, design upgrades, structural options, allowances, deposits and closing costs. Compare any preferred lender incentive with a competing loan's full cost. A credit may be conditional, limited to specific charges or tied to a particular closing deadline.

Read the risk allocation

Ask counsel about deposit refunds, completion estimates, delay provisions, material substitutions, change orders, dispute resolution, inspection access and termination rights. A promotional "move in date" may not be a contractual guarantee.

Verify what is delivered

Clarify landscaping, fencing, blinds, appliances, drainage, utilities, internet, mailbox and association obligations. Ask how the completed property will be assessed and insured. Plan independent inspections allowed by the contract, a documented punch list and warranty follow up.

CINDY'S STRATEGY NOTE

Do not spend the same incentive twice in your cost comparison.

Sources: **CF3** **CF7** 27 Sep 2026

Your new construction cost comparison



Compare written quotes and contracts, not model home impressions. Label incentives that are conditional.

Compare	Builder / home A	Builder / home B
Base price + lot premium		
Structural + design selections		
Items excluded from delivery		
Deposits / refund conditions		
Lender quote + incentive conditions		
Estimated taxes / HOA / insurance		
Inspection access / warranty		
Completion window / delay risk		
Total cost and unresolved items		

What must be in a signed addendum before I proceed?

Inspection / punch list / warranty follow up dates

YOUR NEXT STEP

A builder warranty is not a substitute for an independent inspection or a contract review.

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

Build an offer beyond the price

A purchase offer is a package of money, timing, conditions and risk allocation.

Start with current alternatives

Review genuinely comparable closed sales, active competition, pending activity where available, condition, location and concessions. Asking prices show competition, not completed value. Price per square foot is a screening tool, not a complete valuation method.

Negotiate the full structure

Address deposit, financing, inspection/due diligence, appraisal, title, survey, included items, seller credits, closing date and possession. Define who pays specific charges and what happens if a condition is not met. Side conversations should not be treated as enforceable contract terms.

Avoid emotional disclosure

Focus on transaction terms rather than personal letters or information about protected characteristics. Treat other offers as information to verify, not a reason to abandon your payment limit. Know your maximum before a deadline arrives.

Price the risk before removing protection

A larger deposit, accelerated investigation period or appraisal gap promise may strengthen an offer while exposing more of your cash. Ask exactly what you could lose and what evidence is missing. Do not waive an important protection simply because it appeared in another buyer's offer.



CINDY'S STRATEGY NOTE

The strongest offer for you is one you can perform without accepting risks you do not understand.

Sources: **HU2** 27 Sep 2026

Appraisal gaps: do the cash calculation



An appraisal is a valuation for the lending decision. It is not a home inspection or a promise of future resale value.

A gap changes the financing math

Assume a $400,000 purchase and financing at 80% of the lesser of purchase price or appraised value. With a $400,000 appraisal, the loan would be $320,000 and the price funded cash contribution $80,000. If the appraisal is $380,000, the assumed loan falls to $304,000 and that contribution becomes $96,000.

Illustrative change	Amount
Original cash toward price	$80,000
Revised cash toward price	$96,000
Additional cash in this example	$16,000

The appraisal is $20,000 below the price, but additional cash is $16,000 under this specific 80% financing assumption. Closing costs, loan eligibility and reserves are excluded. Other down payments, loan structures or renegotiated prices produce different results.

Read the obligation and the exit

Ask the lender to recalculate your exact loan and cash requirement. Ask counsel how the appraisal contingency, financing clause and any gap commitment interact. A low appraisal does not automatically cancel every contract or force the seller to reduce the price.

CINDY'S STRATEGY NOTE

Never promise an appraisal gap without verifying both available cash and the contract's actual language.

Sources: **CF7** **CF3** 27 Sep 2026

Your offer decision sheet



Record the deal you are willing and able to perform. Use the actual contract for legal terms.

Define the terms before signing an offer. • Property evidence, financing and priorities. • Terms and risks to discuss with your team.

Property / offer price / maximum comfortable price

Deposit amount, holder and due date

Loan type / down payment / lender reviewed credits

Inspection, financing and appraisal protections

Included items and specific written promises

Closing window / possession / current home dependency

Risk accepted and cash available for that risk

Unresolved contract question / counsel or lender response

YOUR NEXT STEP

Do not sign with a material blank or an assumption that a verbal promise will be added later.

Run a deadline ledger



Write the calendar date, time zone, responsible person and evidence, not simply “inspection due.”

Milestone	Date / time	Owner / proof
Deposit delivered and acknowledged		
Inspection / specialist work completed		
Inspection or termination notice delivered		
Financing / loan application requirement		
Appraisal / gap decision		
Title / survey / HOA review deadline		
Insurance bound / lender conditions		
Closing Disclosure / final figures		
Walkthrough / funding / possession		

The contract may define days, notice delivery, holidays and extensions differently from a normal calendar. Confirm receipt of notices through the required method. An email requesting more time is not the same as a signed extension.

Critical issue / backup plan / next action

YOUR NEXT STEP

Escalate an unresolved item before its deadline. Do not let silence become an unintended decision.

Inspect, then investigate the findings

A general inspection helps identify concerns. Some findings need a different specialist or records review.

Understand the scope

Ask the inspector about qualifications, written scope, exclusions, inaccessible areas, report delivery and follow up. Attend when practical. Confirm whether separate services are needed for structural issues, roof, pests, septic, well, sewer, radon, moisture, pools or other property specific risks.

Sort the report by decision value

Separate immediate safety concerns, active damage, expensive near term replacements and routine maintenance. Ask what additional investigation would materially change your decision. A lengthy list does not mean every item has the same significance.

Get real evidence before negotiating

Request written specialist opinions and realistic quotes where appropriate. Ask whether a repair requires a permit, licensed contractor, lender approval or reinspection. Do not let a low verbal estimate substitute for a scoped repair proposal.

Check the federal lead requirement

For most housing built before 1978, federal rules require known lead information and records, the approved pamphlet and lead warning/acknowledgment language before the buyer is obligated. Buyers receive a 10 day lead evaluation opportunity unless the parties agree in writing to a different period or the buyer waives it. Review the actual disclosure and contract timing.



CINDY'S STRATEGY NOTE

A seller's disclosure, appraisal and home warranty each serve a different purpose from an inspection.

Sources: **CF7** **EP1** 27 Sep 2026

Before you sign: figures, funds and documents

Protect the review time. Signing pressure is not a reason to ignore a discrepancy.

Review the Closing Disclosure

For most covered mortgages, the borrower must receive the Closing Disclosure at least three business days before consummation. Compare it with the latest Loan Estimate: rate, term, payment, points, credits, cash to close and closing charges. Not every change restarts the waiting period; ask the lender how a specific correction affects timing.

Read the other documents

Request the note, security instrument, deed and applicable title or settlement information early enough to ask questions. Confirm legal names, vesting, included loan terms and any unusual obligation. The closing professional should explain who can answer a legal or lending question.

Verify money independently

Use a previously confirmed telephone number to verify recipient, bank and instructions. Do not rely on a changed email, attachment, text or caller ID. Confirm receipt. For suspected fraud, contact your bank immediately and report it; speed matters, and recovery is not guaranteed.

Do not treat a wire as completion

Verify lender conditions, all signatures, settlement authorization and the contractual possession trigger. A scheduled appointment, completed wire and recorded ownership are different events. Keep copies of final documents and secure confirmations.

CINDY'S STRATEGY NOTE

Stop and verify any unexpected change to wiring instructions, even in a familiar email thread.



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

Final walkthrough and possession

Use the walkthrough to confirm the agreed condition and handoff, not to replace an inspection.

• Check that agreed repairs are complete and the supporting receipts, permits or warranties are available. Arrange specialist verification when the scope requires it.

• Confirm included appliances, fixtures and other personal property remain. Note damage, debris, missing items or changed conditions since the inspection.

• Confirm utilities needed for agreed testing remain on, and discuss any shutdown or weather related concern with the relevant professional.

• Verify keys, remotes, gate access, alarm information, mailbox access and relevant manuals. Plan secure credential resets after possession.

• Check any occupancy agreement: permitted occupants, end date, insurance, deposit, utilities, damage responsibility and remedy for failure to leave.

• Do not move belongings in, release disputed issues or assume access before the contractual possession event without a documented, professionally reviewed arrangement.

When something is wrong

Document it promptly and notify the transaction team before closing. Ask counsel/lender about the options and any required written agreement. A casual promise that the parties will “work it out later” is not the same as a defined remedy.



CINDY’S STRATEGY NOTE

Confirm possession, not just a date on the calendar.

Remote signing and property control

Agree on the arrangements before a travel schedule makes them urgent.

Authority

Have the closing professional and lender approve any proposed power of attorney, entity signer, remote notarization or other execution arrangement. A generic form may not satisfy the transaction.

Access and condition

Identify who holds keys, supervises agreed access and documents condition while you are away. Confirm insurance and any occupancy restrictions for the actual situation.

One record of changes

Keep contract amendments, task owners, funding updates and possession instructions together. Verbal expectations do not replace required written agreements.

Security

Verify changed financial instructions through a known independent contact. Do not post vacancy dates or share sensitive documents through unverified channels.

CINDY'S STRATEGY NOTE

Confirm remote arrangements before booking travel around an assumed signing process.



Sources: **CF6** 27 Sep 2026

Temporary possession and housing

Keys, funding and ownership may occur at different times.

Seller occupancy after closing

Use a written agreement addressing duration, payment, deposits, utilities, insurance, damage, access and the consequences of a delayed move. Obtain professional advice about the actual arrangement.

Buyer access before closing

Do not treat an early walkthrough, storage request or key as unrestricted possession. Agree on authorized use and responsibility in writing with the appropriate professionals.

Temporary housing

Compare the full stay, cancellation, pet, accessibility, parking and storage terms. Budget a longer delay than the most optimistic date.

Final handover

Confirm the agreed condition, personal property, keys, access codes and documentation. The physical move should follow the contract, not a moving company's assumed schedule.



CINDY'S STRATEGY NOTE

Choose a fallback that remains workable if one transaction changes.

The relocation control sheet



Use one shared action record without exposing unnecessary private documents.

Coordinate the move across people and providers. • Agreements, contacts and confirmed dates. • One accountable record for the move.

Sale agent / lender / closing professional / contact method

Purchase agent / lender / closing professional

Next contractual deadlines and notice requirements

Funding transfer / receipt confirmation / owner

Possession and moving company commitments

Fallback housing / cost / decision trigger

Next coordination call / decisions required

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Explore after the handoff

Use the linked official resources, not an old directory screenshot.

Huntsville area visitor bureau [LH12]

Use the official directory to plan local activities, dining, shopping and lodging after the move.

Public recreation centers [LH18]

Compare the actual facility, program, access and registration terms for your routine.

Alabama driver services [LH21]

Check current credential requirements and the separate vehicle registration tasks that apply to your move.



CINDY'S STRATEGY NOTE

Confirm current arrangements directly before making a special trip or relying on a service.

Sources: **LH12** **LH18** **LH21** 27 Sep 2026

Selling and buying: coordinate three clocks

Sale completion, replacement purchase funding and possession need a plan that works together.

Clock 1: your sale proceeds

Ask when the settlement team expects to receive funds, satisfy payoffs and release proceeds. Confirm bank and recording cutoffs where relevant. An appointment in the morning does not guarantee usable funds for a purchase that afternoon.

Clock 2: your purchase approval and cash

Have the lender verify whether you must close the sale first, can qualify with both obligations or need another approved route. A bridge loan, recast or sale contingency has requirements and costs; do not build the move on an unapproved financing assumption.

Clock 3: your right to occupy

Clarify the contractual handoff of each property. A temporary occupancy or postclosing leaseback should address duration, funds held, insurance, damage, utilities and what happens if possession is not delivered. Get appropriate legal and lender review.

Choose a real backup

Compare temporary housing, storage, a flexible mover and a reserve for delays. Avoid promising vacant possession while assuming the buyer will allow extra days later. Review every connected contract before accepting a new date.

CINDY'S STRATEGY NOTE

Use the guide for the property's state, not the state you happen to live in now.



Sources: **CF4** 27 Sep 2026

Your coordinated move plan



Write a backup for the weakest link in the sequence.

Connect the sale, purchase and possession dates. • Contracts, funding dates and moving needs. • A coordinated timeline and backup plan.

Sale closing date / expected proceeds availability

Replacement closing date / required source of funds

Lender conditions that depend on the sale

Possession date and trigger for each property

Mover / storage / utilities / access arrangements

Temporary housing and cost allowance

If the sale is delayed: contract and housing plan

If the purchase is delayed: possession and funds plan

YOUR NEXT STEP

A verbal understanding about keys or timing should not carry a high stakes move.

Arrival and the first month

Plan the handoffs, not just the moving truck.

Before possession

Confirm insurance, utilities, movers, temporary storage and the actual access agreement. Keep a fallback for delayed funding or possession.

At handover

Record condition, collect keys and instructions, update appropriate access codes and retain warranties and service records.

First week

Check essential systems and services, settle routine routes and complete urgent credential or enrollment tasks. Use qualified professionals for property concerns.

First month

Review the real monthly spending, remaining reserve and maintenance schedule. Confirm tax mailing details and any exemption follow up. Keep a record of improvements for later use.

CINDY'S STRATEGY NOTE

A good arrival plan protects both the household and the remaining cash reserve.



Sources: LH1 LH2 27 Sep 2026

Compare two finalist addresses



Apply the same questions to both properties.

Compare facts using the same criteria. • Address specific research and your priorities. • A comparison with unknowns marked clearly.

Address A / address B / confirmed jurisdictions

Total ownership cost and verified estimates for each

Actual commute, school, utility and insurance checks

Condition, association, title and access concerns

Nearby services you would actually use

Cost to resolve the remaining issues

Preferred option / reason / next verification

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Questions worth asking early

Ask for evidence and next steps instead of a broad reassurance.

Does the mailing city determine schools?

Do not assume it does. Obtain the current district answer for the exact address and retain the source and date.

Does a nearby lake or golf course convey privileges?

Not necessarily. Review legal access, membership and permit arrangements. A view or proximity is not proof of a use right.

Will current taxes and utilities be my costs?

Not automatically. Occupancy, exemptions, rates, usage, reassessment and service arrangements can differ. Build your own property specific estimates.

Can I buy before my sale closes?

That depends on financing, available cash, contract terms and risk tolerance. Coordinate the separate funding and possession dates with your professionals.

How do we start?

Bring your timing, location or address, budget and biggest concern. The first task is deciding what must be verified before the next commitment.

CINDY'S STRATEGY NOTE

The most valuable question is often: what evidence would change this decision?



Sources: **LH1** **LH2** 27 Sep 2026

Your local consultation



Use this page to prepare a focused conversation with Cindy.

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

Buying / selling / relocating / comparing options

Address or search area / reason for moving

Target timing and dates that cannot move

Monthly budget / available cash / reserve priorities

Three important property or local questions

Which documents or professional answers are missing?

Next action / person responsible / target date

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Sources and verification



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

CF1 **Buying a house: consumer tools**

CFPB. Core source review: September 27, 2026. Affordability, mortgage shopping and transaction planning.

CF4 **Review documents before closing**

CFPB. Core source review: September 27, 2026. Closing Disclosure review for most covered mortgage transactions; other closing documents.

CF7 **Schedule a home inspection**

CFPB. Core source review: September 27, 2026. Independent inspections and the difference between inspection and appraisal.

HU2 **Fair Housing rights and obligations**

HUD. Core source review: September 27, 2026. Equal housing opportunity, prohibited discrimination and complaint resources.

IR1 **Publication 523: Selling Your Home**

IRS. Core source review: September 27, 2026. Gain, adjusted basis and home sale exclusion tests. Current available publication reviewed; not an individual tax calculation.

LH1 **GIS and address research**

City of Huntsville. Reviewed September 27, 2026. Official mapping gateway; boundaries, zoning and other layers have different purposes.

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Sources and verification



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

LH2 **Resident services**

City of Huntsville. Reviewed September 27, 2026. Official gateways to public services, transport, recreation and city information.

LH3 **District and enrollment**

Huntsville City Schools. Reviewed September 27, 2026. Official district resource; confirm the exact property and current assignment.

LH4 **District and enrollment**

Madison County Schools. Reviewed September 27, 2026. Separate county district; use current maps, enrollment and district contacts.

LH5 **District and enrollment**

Madison City Schools. Reviewed September 27, 2026. Separate city district; a postal address does not by itself establish assignment.

LH12 **Visitor resources**

Huntsville Madison County Convention and Visitors Bureau. Reviewed September 27, 2026. Official destination directory for attractions, dining, events and lodging; use current individual listings.

Sources and verification



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

LH9 **Access control and visitor information**

U.S. Army, Redstone Arsenal. Reviewed September 27, 2026. Gate and visitor procedures; do not rely on a printed permanent gate schedule.

LH8 **Huntsville International Airport**

Port of Huntsville. Reviewed September 27, 2026. Current airport gateway after the older airport website redirects; verify routes and trip details.

MS3 **Moving and housing resources**

Military OneSource. Reviewed September 27, 2026. Official relocation support and current installation resources; no entitlement amount is promised.

MS4 **Plan My Move**

Military OneSource. Reviewed September 27, 2026. Personalized official move checklists; coordinate with orders and installation offices.

VC1 **Eligibility and Certificate of Eligibility**

U.S. Department of Veterans Affairs. Reviewed September 27, 2026. Service categories, COE and restoration paths; VA determines individual eligibility.

MS1 **SCRA financial and housing rights**

U.S. Department of Justice. Reviewed September 27, 2026. Residential lease notices, effective dates and selected federal protections; individualized eligibility requires review.

Sources and verification



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

LH10 **Hospital and service locations**

Huntsville Hospital. Reviewed September 27, 2026. Official hospital gateway and main contact; availability and insurance require individual confirmation.

LH11 **Contact and locations**

Crestwood Medical Center. Reviewed September 27, 2026. Official hospital contact page, not a quality ranking or guarantee of service availability.

LH22 **University programs**

University of Alabama in Huntsville. Reviewed September 27, 2026. Official university gateway; confirm campus, program format, admission and costs.

LH6 **Services and account arrangements**

Huntsville Utilities. Reviewed September 27, 2026. Provider service and account gateway; confirm each service by address.

LH7 **Huntsville forecast office**

National Weather Service. Reviewed September 27, 2026. Current regional alerts and preparedness resources, not a forecast printed in this guide.

Sources and verification



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

LH21 **Driver license information**

Alabama Law Enforcement Agency. Reviewed September 27, 2026. Current credential and appointment guidance; individual transfer requirements must be checked.

AL8 **Homestead exemptions**

Alabama Department of Revenue. Core source review: September 27, 2026. Tax year occupancy and ownership; county assessment/exemption review.

CF2 **Documents and the Loan Estimate**

CFPB. Core source review: September 27, 2026. Six application items; verification documents are not a prerequisite to a Loan Estimate.

FN3 **General income information**

Fannie Mae Selling Guide. Core source review: September 27, 2026. Income history, stability and expected continuance; lender/program differences apply.

HU1 **FHA and housing resources**

HUD. Core source review: September 27, 2026. FHA insurance programs, counseling and approved lender resources.

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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. Core source review: September 27, 2026. Eligibility, lender standards and key VA purchase loan features.

VA2 **Funding fee and closing costs**

U.S. Department of Veterans Affairs. Core source review: September 27, 2026. Funding fee exemptions, closing costs and seller concession distinctions.

US1 **Single Family Housing Guaranteed Loan Program**

USDA Rural Development. Core source review: September 27, 2026. Primary residence, household income and property eligibility; qualifying 100% financing.

NR1 **Consumer guide: written buyer agreements**

National Association of REALTORS®. Core source review: September 27, 2026. Written agreement practice requirements for covered participants; not a claim about every state statute.

NR2 **Consumer guide: negotiating buyer agreements**

National Association of REALTORS®. Core source review: September 27, 2026. Scope, compensation and agreement terms are negotiable.

Sources and verification



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

NR3 **Consumer guide: open houses and agreements**

National Association of REALTORS®. Core source review: September 27, 2026. Distinguishes attending an open house independently from working with a touring agent.

AL1 **Rule 790-X-3-.13: RECAD**

Alabama Real Estate Commission / Administrative Code. Core source review: September 27, 2026. Current brokerage disclosure and agreement rules; updated terminology effective February 14, 2026.

AL2 **Rule 790-X-3-.14: brokerage office policy**

Alabama Real Estate Commission / Administrative Code. Core source review: September 27, 2026. Office services, agency choices and compensation policy.

AL6 **Nesbitt v. Frederick, 941 So. 2d 950 (2006)**

Supreme Court of Alabama. Core source review: September 27, 2026. Primary court opinion reproduced by Justia: used home caveat emptor, exceptions and as is language.

AL4 **Alabama Property Protection Act**

Alabama Securities Commission. Core source review: September 27, 2026. Act 2026-536, effective October 1, 2026; seller impersonation safeguards.

Sources and verification



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

AL5 **Enrolled SB292: Act 2026-536**

Alabama Legislature / ASC. Core source review: September 27, 2026. Section 35-21-5: conditional licensee verification; separate settlement provisions. Official enrolled text.

AL3 **Rule 790-X-3-.04: estimated closing statements**

Alabama Real Estate Commission / Administrative Code. Core source review: September 27, 2026. Estimated costs with written single family residential offers and counteroffers; acknowledgment requirements.

AL9 **When are property taxes due?**

Alabama Department of Revenue. Core source review: September 27, 2026. Annual due and delinquency dates; actual bill and proration are transaction specific.

CF3 **Review and compare Loan Estimates**

CFPB. Core source review: September 27, 2026. Compare loan terms, lender controlled costs, credits and cash to close.

CF6 **Shop for homeowner's insurance**

CFPB. Core source review: September 27, 2026. Coverage shopping, deductibles and early insurance review.

Sources and verification



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

FL1 **FloodSmart: flood risk and coverage**

FEMA / NFIP. Core source review: September 27, 2026. Flooding can occur outside high risk mapped areas; standard homeowners coverage generally excludes flood.

FL2 **Flood Map Service Center**

FEMA. Core source review: September 27, 2026. Official mapped flood hazards; use the exact property and effective map information.

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

FDIC. Core source review: September 27, 2026. NFIP waiting periods and loan related exceptions; private policies may differ.

EP1 **Real estate lead hazard disclosures**

U.S. EPA. Core source review: September 27, 2026. Federal lead disclosures and inspection opportunity for most housing built before 1978.

CF5 **Beware of mortgage closing scams**

CFPB. Core source review: September 27, 2026. Independent verification of closing instructions and fraud prevention.

LH18 **Recreation centers**

City of Huntsville. Reviewed September 27, 2026. Official list includes Mark Russell Recreation Center at 429 Taylor Road.

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LET'S CREATE YOUR PLAN



Request your Coordinated Move Planning Conversation

Bring your current property, destination priorities and funding timeline.

- Sale and purchase sequence
- Funding and possession dependencies
- North Alabama address research
- Temporary housing and backup options
- A coordinated next step plan

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