SELL-AND-BUY DECISION WORKSHEET

Sell First, Buy First, or Coordinate Both? Decision Tool

Use this worksheet to think through each path relative to your situation. There is no algorithm that declares a winner — the right sequence depends on your financial position, housing needs, timeline, and risk tolerance.

HOW TO USE THIS WORKSHEET

1. **Write the facts, not the hope.**
   Under each path, note what is actually true for you today — equity, cash available, deadlines, and how many moves you can manage.
2. **Name your timing constraints.**
   Page 3 gives you room for the dates you cannot move and the flexibility you do have. A firm date changes the sequence that fits.
3. **Write your financing questions.**
   Bring them to a licensed mortgage professional. Page 3 lists the questions this guide raises, with space for the answers you get.
4. **Write your backup plans.**
   Page 4 is the Plan A / Plan B / Plan C page. A good plan includes what you would do if a closing moved.

EDUCATIONAL PLANNING TOOL ONLY

Actual financing, contract obligations, proceeds, possession, and timing depend on your circumstances and applicable agreements. This worksheet does not recommend a path, does not evaluate an offer, and is not a net sheet, an appraisal, a title report, or legal, tax, or financial advice.

THE FACTS I NEED BEFORE I COMPARE

From the guide: know your numbers, understand your timeline, and talk to a lender first. Write what you know and mark what you still need to confirm.

ESTIMATED CURRENT HOME VALUE

MORTGAGE PAYOFF BALANCE AND KNOWN LIENS

CASH AVAILABLE INDEPENDENT OF THE SALE

DESIRED PURCHASE PRICE OR PAYMENT RANGE

IDEAL MOVE DATE

FIRM DEADLINES I CANNOT MOVE

HOW LONG I COULD MANAGE OVERLAPPING HOUSING

HAVE I SPOKEN WITH A LICENSED LENDER YET?

THE FOUR OPTIONS IN THIS GUIDE

The guide sets out three primary paths — Path A, Path B, and Path C — plus the alternative strategies. Page 2 of this worksheet carries each path and its original prompts, unchanged, with room to write.

PATH A
Sell First, Then Buy
Equity confirmed at closing

PATH B
Buy First, Then Sell
Dual-qualification required

PATH C
Coordinate Both
Closing dates must align

ALSO
Alternative Strategy
Trade-In, Sell & Stay, bridge

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THE THREE PATHS AND THEIR ORIGINAL PROMPTS

Path A, Path B, Path C — and the alternative strategies

Write what is true for you beside each prompt. Leave a line blank if you do not know yet — an unknown is a question to ask, not a gap to fill with a guess.

PATH A Sell First, Then Buy

WHAT THIS PATH ASSUMES, AND WHAT IT COSTS

ORIGINAL PROMPT	WHAT IS TRUE FOR ME
• Equity confirmed at closing	
• Reduces risk of carrying two payments	
• Temporary housing may be needed	
• Second move likely	
• List promptly if deadline is firm	

NOTES

PATH B Buy First, Then Sell

WHAT THIS PATH ASSUMES, AND WHAT IT COSTS

ORIGINAL PROMPT	WHAT IS TRUE FOR ME
• Equity-access financing may be needed	
• Must confirm dual-qualification with lender	
• Higher payment overlap risk	
• One move may be possible	
• Secure purchase early if deadline is firm	

NOTES

PATH C Coordinate Both

WHAT THIS PATH ASSUMES, AND WHAT IT COSTS

ORIGINAL PROMPT	WHAT IS TRUE FOR ME
• Timing of equity flow matters	
• Temporary overlap period may be short	
• Coordinated possession may help	
• Tight coordination needed for firm deadlines	
• Closing dates must align across both contracts	

NOTES

ALSO IN THE GUIDE

Alternative Strategy

- Trade-In program may remove contingency
- Bridge or HELOC may enable buy-before-sell
- Eligibility and terms vary — consult your agent
- Sell & Stay may free equity first
- Rent-back may bridge the housing gap

WHICH ALTERNATIVE I WANT TO ASK ABOUT, AND WHY

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TIMING CONSTRAINTS AND FINANCING QUESTIONS

What cannot move, and what I need to ask

A sequence only works if it fits the dates you cannot move and the questions your lender can answer before you commit.

MY TIMING CONSTRAINTS

WHAT I NEED TO PIN DOWN	MY ANSWER, AND WHO CONFIRMED IT
My ideal move date	
Firm deadlines I cannot move (lease end, school, job, closing on a purchase)	
How long I could stay if a closing moves	
Temporary or overlapping housing I could arrange	
Which move dates I would need to change, and by when	
Who else is affected by these dates (household, tenants, movers)	

MY FINANCING QUESTIONS FOR A LICENSED LENDER

These are the questions the guide raises. Write the answer you get, and who gave it to you, so nothing stays verbal-only.

QUESTION	WHAT I LEARNED	WHO / DATE
Can I qualify before my current home sells?		
What happens if my current sale is delayed?		
How much cash and reserves are required?		
Can expected sale proceeds be considered?		
Are bridge or equity-access options available?		
What additional payment would I carry, and what are the costs?		
What documentation is required?		
What if the current home doesn't close on time?		

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BACKUP PLANS

Plan A / Plan B / Plan C — what I would do if a date moves

Every coordinated plan should include decision points for "What if this date moves?" Write the plan now, while nothing is at stake.

> Sources of potential disruption include: buyer financing delays or denial, inspection negotiations, appraisal issues, title or lien matters, closing disclosure timing, lender conditions, document or funding delays, recording, and replacement-home seller requirements.

SCENARIO	PLAN A (PRIMARY) the path I expect to work	PLAN B (BACKUP) if the first one slips	PLAN C (CONTINGENCY) the last resort, and its cost
Current sale delayed			
Purchase delayed			
Current sale cancels			
Replacement home falls through			
Housing gap occurs			

BEFORE I ACT ON ANY PATH

WHAT WOULD HAVE TO BE TRUE FOR ME TO CHOOSE IT

THE PEOPLE I WILL REVIEW THIS WITH (AGENT, LENDER, ATTORNEY, CPA), AND WHEN

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