



FREE GUIDE

Buy and Sell at the Same Time Without the Double Move

The homeowner's playbook for moving once, keeping your offer strong, and never carrying two mortgages.



BEFORE YOU START

This is for the family that has outgrown their home but feels trapped by the math of moving. You have been told the only safe way is to sell first, move into a rental, and buy later. That advice is wrong, and it is costing families money and sanity. Here is how buying and selling at the same time actually works.

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Start Your Move the Right Way This Week



01

SECTION 01

The Three Moving Plays, and When Each One Fits

There are really only three ways to move: sell first then buy, buy first then sell, or line them up to close together. Each one solves a different problem, and picking wrong is where families get stuck.

Sell first protects your cash but risks the double move: you sell, you rent, you buy, you move twice and pay movers twice. Buy first keeps you in one home the whole time but usually requires you to carry both payments for a stretch, or qualify for both loans at once. Closing them together, same day or days apart, avoids both traps but demands tight coordination.

Most homeowners default to sell-first out of fear, not fit. The right play depends on your equity, your loan, and how much short-term cash you can access. That is a number, and it is specific to you.

Myth: You must sell before you can buy. Truth: Which play fits you depends entirely on your current equity, not on a rule.



02

SECTION 02

The Tools That Let You Skip the Rental Entirely

The reason families think they must move twice is that nobody showed them the bridge tools. A bridge loan lets you tap the equity in your current home to put a down payment on the next one before the first sells. A HELOC opened while you still live there can do the same job, often cheaper, if you set it up early.

Then there is the sale-contingent offer versus the non-contingent offer. A contingent offer says "I will buy yours once mine sells," and sellers in a competitive market often reject it. A non-contingent offer, backed by bridge financing, looks just as strong as a cash-ready buyer. That is how you avoid making your offer weak.

There are also rent-back agreements, where you sell your home but stay in it for 30 to 60 days as a renter while you close on the next one. One move, no rental, no storage unit. The catch: each of these has to be set up in a specific order, before you list, or the window closes.

A bridge loan or a pre-set HELOC can turn a weak contingent offer into a strong non-contingent one. Set it up before you list, not after.



03

SECTION 03

Timing the Two Closings So You Never Carry Two Mortgages

The fear underneath all of this is simple: what if I own two homes and two payments at once? That is a real risk, and it is also the most preventable one, because it comes down to sequencing the closing dates.

The cleanest version is a simultaneous close, where your sale funds in the morning and your purchase funds in the afternoon, using the proceeds from one to fund the other. When that is not possible, a short rent-back or a bridge loan covers the gap so you are never exposed. The goal is to make the overlap days instead of months.

This is where winging it falls apart. The traditional sequential move, sell completely, empty the house, go homeless, then buy, treats friction as the price of admission. It is not. It is the result of nobody mapping the dates backward from your target move. Doing that map alone, for the largest asset your family owns, is where the sleepless nights come from.

The double-mortgage nightmare is almost always a timing failure, not a money failure. Map the dates first and the risk shrinks.

YOUR ACTION LIST

Start Your Move the Right Way This Week

- 1 ☐ Pull a current estimate of your home's value and subtract your loan balance to find your real equity.

- 2 ☐ Ask your lender today whether a HELOC can be opened while you still live in the home.

- 3 ☐ List your three non-negotiables for the next home so you are not guessing under pressure.

- 4 ☐ Decide which of the three plays fits your cash situation, not your fear.

- 5 ☐ Price out bridge financing before you list, not after you get an offer.

- 6 ☐ Line up a rent-back clause as a backup so a gap in dates never means a second move.

- 7 ☐ Map your target move-in date and work the closing dates backward from it.

You Have the Playbook. Now You Need Your Number.

You now know the three plays, the bridge tools that keep your offer strong, and how timing the two closings keeps you off the hook for two mortgages. That is more than most homeowners ever figure out.

Here is the one thing a guide cannot give you: your number. Which play fits depends on your actual equity, your current loan, and the exact dates in your life. That is the part no generic framework can answer, and it is the part that decides whether this feels like a tightrope or a plan.

Let's sit down for a quick 10-minute 1-on-1 Strategy Call. We will look at your current equity, calculate your exact timeline, and build your custom Track Position Timeline so your family moves into the next home without the double move. No pressure, no guessing.

Map My Track Position Timeline