
SIGNATURE

REAL ESTATE GROUP

HOMEOWNER GUIDE

THE LAS VEGAS

MOVE-UP BLUEPRINT

How to sell the home you live in and buy the home that fits your next chapter.

Do you need the equity from your sale? Can you buy and sell at the same time? Will you need a seller leaseback? This guide walks you through the decisions that shape a successful move.

PLAN THE MONEY

Equity, payment and upfront cash

PLAN THE TIMING

Selling, buying, showings and closing

PLAN THE MOVE

Leasebacks, possession and backups

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LOCAL KNOWLEDGE. SMARTER MOVES.

01

Start with your equity

The first question is not what your next house looks like. It is whether you need proceeds from your current home to purchase it.

WHICH SITUATION DESCRIBES YOU?

- ☐ I need the proceeds from my current sale for the next down payment or closing costs.
- ☐ I may need some equity, but I need to understand my numbers first.
- ☐ I might qualify to buy first, then sell my current home.

ESTIMATE YOUR SALE PROCEEDS

Expected sale price

Mortgage and other loan / lien payoffs

Estimated selling costs and concessions

Estimated cash from the sale

WHY YOUR NET MATTERS

Your home equity is not the same as the amount you will receive at closing. Ask for an estimated seller net sheet and review the cash you actually expect to have available.

WHAT IF THE HOME SELLS FOR LESS?

A lower sale price may reduce your down payment, change your monthly payment, or affect whether the replacement purchase is feasible. Decide in advance what you are willing to adjust.

02

Define your next home

Your next home should solve real problems and fit a monthly payment you are comfortable living with.

WHAT NEEDS TO CHANGE?

- ☐ Location, neighborhood, commute, or nearby amenities
- ☐ Bedrooms, bathrooms, home office, or multi-generational living
- ☐ Single-story layout, accessibility, or fewer stairs
- ☐ Garage, storage, RV parking, yard, or pool
- ☐ Maintenance, HOA amenities, or lifestyle

YOUR MUST-HAVE LIST

Must-have 1

Must-have 2

Must-have 3

BUDGET FOR THE ENTIRE PAYMENT

- ☐ Principal and interest, based on your lender estimate
- ☐ Property taxes, homeowners insurance, and possible PMI
- ☐ HOA dues, special assessments, SIDs and LIDs when applicable
- ☐ Utilities, maintenance, savings, and possible overlap of two homes

My comfortable TOTAL monthly housing payment:

03

Choose a sell-and-buy strategy

There is no one-size-fits-all sequence. Financing, available cash, timing, and negotiated contract terms all matter.

SELL FIRST

Potential benefit: Know your actual proceeds before committing to the next purchase.

Plan for: You might need storage, temporary housing, or a negotiated possession period.

BUY FIRST

Potential benefit: Move on your timeline, if your lender approves the financing.

Plan for: Plan for overlapping costs and how you will fund the purchase before selling.

COORDINATE CLOSINGS

Potential benefit: Try to align both escrows to move from one property to the other.

Plan for: Inspection, lender, title, recording, and possession dates must all cooperate.

NEGOTIATE A LEASEBACK

Potential benefit: Sell and close, then remain temporarily under agreed terms.

Plan for: The buyer must agree; consider rent, deposits, insurance, condition and move-out date.

IMPORTANT QUESTIONS TO DISCUSS

- ☐ Would my purchase depend on my home selling?
- ☐ Can I make an earnest money deposit before I receive my sale proceeds?
- ☐ Do I need a home-sale contingency or a seller leaseback?

04

Prepare the home you live in

When you are living in a house you are selling, preparation and a workable showing plan can make the entire transition easier.

BEFORE YOU LIST

- ☐ Review pricing, market conditions, and an estimated seller net sheet
- ☐ Declutter and begin packing items you will not need soon
- ☐ Address visible defects, leaks, loose handles, and maintenance concerns
- ☐ Deep clean, tidy the yard, and prepare the front entry
- ☐ Review staging, photography, pets, security, and showing notice

SHOWINGS WHILE YOU LIVE THERE

Las Vegas buyers may have varied work schedules, including nights and weekends. Set realistic showing notice and access windows so your home is reasonably available without disrupting your life more than necessary.

WRITE YOUR SHOWING PLAN

Notice I need before a showing

Times, pets, family schedules, or access needs

ASK ABOUT SELLER HOME WARRANTY COVERAGE

Some providers offer optional seller coverage during the listing period. Coverage, eligibility, exclusions, service fees, and start dates vary. It does not replace repairs, routine maintenance, or disclosure obligations.

05

Plan the timing and upfront cash

Even with equity, there may be expenses and decisions that happen before your current sale closes.

WHEN SHOULD YOU START LOOKING?

Your timeline depends on whether you need your sale proceeds, your financing, current market conditions, and how ready your home is to list. Touring replacement homes too early can create unnecessary pressure.

MONEY YOU MAY NEED BEFORE CLOSING

- ☐ Earnest money deposit for the replacement purchase
- ☐ Home inspection and possible re-inspection
- ☐ Appraisal or other lender-related fees
- ☐ Moving, storage, utilities, and cash reserves

Earnest money I can access now

My available reserve for upfront expenses

KEY NEVADA POSSESSION QUESTION

In Nevada, recording and possession are not always simultaneous. Do not assume you get keys at signing. Your purchase contract and any possession agreement determine the timing.

PLAN FOR A DELAY

- ☐ Current home takes longer to sell or closes below estimate
- ☐ Buyer repair negotiation or financing issue
- ☐ Replacement home inspection, appraisal, financing or recording delay
- ☐ Leaseback end date arrives before replacement home is ready

06

Your move-up worksheet

Use these notes for your initial strategy conversation with your agent and lender.

YOUR CURRENT HOME

Address / community

Current mortgage balance and other payoffs

Estimated selling price

Ideal list date

YOUR REPLACEMENT HOME

Preferred neighborhood(s)

Desired price range

Preferred move date

Monthly payment goal

YOUR STRATEGY DECISIONS

- ☐ I have discussed the next payment and available loan options with a lender.
- ☐ I understand whether I need the proceeds from my current sale.
- ☐ I have a plan for earnest money and other upfront costs.
- ☐ I understand my likely closing and possession timeline.
- ☐ I have discussed whether a leaseback or temporary housing may be needed.

TOP QUESTION I STILL NEED ANSWERED

07

Your move-up roadmap

The best move starts with a clear plan, not a perfect prediction. Use this list to turn the big decisions into manageable steps.

YOUR NEXT STEPS

- ☐ Request a current-home pricing review and estimate net proceeds.
- ☐ Talk with a lender about next-home affordability and available cash.
- ☐ Choose your must-haves, desired location, and monthly payment range.
- ☐ Prepare the existing home and develop a showing schedule.
- ☐ Decide on the buy/sell sequence, contingency needs, and backup plan.
- ☐ Coordinate inspections, escrow, recording, possession, and the move.

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Ready to talk strategy? I can help you map out the options for your current home and your next one.

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