Buying Before You Sell

How move up buyers bridge two homes without panic.

THE QUALIFYING PROBLEM

Carrying both payments on paper is the hurdle. Solutions: qualify with both payments if income allows, count expected rent on the departing home, or use bridge style equity to remove the old payment from the math.

UNLOCKING TRAPPED EQUITY

A HELOC opened before listing, a bridge loan, or a cash out refinance can turn current home equity into the next down payment while you still live there.

THE RECAST FINISH

Buy the new home with a smaller down payment, sell the old one, then recast the new loan with the proceeds. Payment drops as if you had put the big down payment in from the start.

MOVE UP TOOLKIT

- **Open the HELOC before you list**
- **Rent out the old home? Rent can offset the payment**
- **Bridge options exist for strong equity**
- **Recast after the sale to drop the payment**
- **Contingent offers are the fallback, not the only way**

YOUR MORTGAGE GUIDE
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