

A PRACTICAL TWO-HOME WORKBOOK

Orlando Buy-and-Sell Move Planner

Coordinate your sale, purchase,
cash and backup plan.



Conceptual AI illustration. Not an actual property, listing or client result.

ONE PLAN. TWO PROPERTIES. FEWER UNANSWERED QUESTIONS.

For Orlando-area homeowners planning a sale and replacement purchase, including College Park, Winter Park and the downtown neighborhoods.

YOUR PRIVATE PLANNING BRIEF

Start with the move, not the dates.

Write what must happen, what can move and what still needs a professional answer.

Quick start: complete pages 2, 4 and 6 first. Then review the gaps with your agent, lender and settlement professional before making new commitments.

CURRENT HOME: AREA / NEIGHBORHOOD

NEXT HOME: TARGET AREA(S)

DESIRED MOVE MONTH / YEAR

HARD CONSTRAINT / WHO CONFIRMS IT

- ☐ I need sale proceeds before the next purchase can close: Yes / No / Not yet confirmed
- ☐ Current home will be: Occupied / Vacant / Not yet decided

WHAT IS ESSENTIAL? WHAT COULD BE FLEXIBLE?

Examples: possession date, one move versus two, storage, an accessibility need or a pet-care plan.

THREE UNANSWERED QUESTIONS TO RESOLVE FIRST

Keep completed financial and household worksheets private. Use the short, non-sensitive conversation brief on page 13 when contacting Daniel. This is a planning aid, not a contract, financing approval or personalized legal, tax or financial advice.

A DECISION BEFORE A COMMITMENT

Investigate a sequence. Do not assume one.

Each route has dependencies and a fallback. No route is best for every household.

SELL, THEN BUY

Sale completes > funds confirmed > next purchase

Explore if the purchase depends on sale money.

Backup question: Where will you live and store belongings between homes?

BUY BEFORE SALE CLOSES

Lender review + accessible cash > purchase > sale

Explore only with a lender-reviewed carrying plan.

Backup question: What if the sale takes longer or the net proceeds change?

COORDINATE THE CLOSINGS

Two contracts + funding + possession plan

Explore with both transaction teams in the loop.

Backup question: What written contingency or housing backup covers a delay?

ROUTE TO INVESTIGATE / INFORMATION NEEDED / PERSON TO CONFIRM

A preapproval is conditional, not a guarantee. Ask the lender how the current home and any new borrowing affect qualification, including a delayed sale. Temporary housing is a planning cost, not a failed plan. Sources: 1, 15-17.

CASH-TIMING WORKSHEET

Available money is not the same as equity.

Use the date money can actually be used, not just an expected sale amount. Keep account details out.

MONEY / OBLIGATION	AMOUNT	AVAILABLE / DUE	SOURCE + CHECK DATE
Accessible money now			
Deposit before sale funds arrive			
Other early purchase / move costs			
Other obligations / reserve to retain			
Cash remaining before sale funds			

EXPECTED SALE FUNDS - NOT AVAILABLE YET	AMOUNT / SOURCE / CONFIRMATION
Estimated sale price	
Less payoffs, costs, credits and adjustments	
Estimated net / expected release date	

Hypothetical only: \$18,000 accessible - \$6,000 deposit - \$2,000 other early costs = \$10,000 before other obligations. An expected \$80,000 in sale proceeds is **not** available cash yet. These are not estimated actual fees or required amounts.

Double-count check: Ask the lender and settlement professional how the deposit is credited toward final cash to close. Do not subtract it twice or assume every cost is reimbursed. Record whether each figure is an estimate, quote or confirmed amount. No fixed commission, tax, rate or cost assumptions are supplied.

A DELAY BUDGET - NOT A FORECAST

Stress-test the timing gap.

Choose a scenario length, then get dollar amounts and payment dates from the relevant providers.

The 15, 30 and 60 days below are optional planning scenarios chosen for comparison, not a prediction of sale time, a promised extension or a statement that a delay is affordable.

COST TO CHECK	15 DAYS	30 DAYS	60 DAYS
Current-home obligations			
Next-home obligations			
Temporary housing			
Storage / second move			
Duplicate utilities / insurance			
Pets / travel / other household costs			
Reserve cushion to retain			
TOTAL / CHECKED BY / DATE			

WHICH SCENARIO WOULD REQUIRE A DIFFERENT PLAN? WHO MUST REVIEW IT?

Use actual billing terms; do not simply divide a monthly bill by 30. Ask the lender which obligations affect qualification. If temporary financing is proposed, ask about every payment, fee, collateral requirement, maturity date and delayed-sale consequence. This workbook does not recommend borrowing. Sources: 15-17.

CONTRACT AND DEPENDENCY ORGANIZER

Two tracks. One verified calendar.

Copy actual dates and times from the signed documents. Confirm how notice must be delivered.

Not a deadline calculator. Contracts and applicable rules control. Ask your agent or attorney to verify every deadline and notice requirement. Blank rows are not standard Florida periods; this sheet does not amend, extend or satisfy a contract.

EVENT / CHECK	CURRENT-HOME SALE	NEXT-HOME PURCHASE
Effective date / document		
Deposit / holder / due		
Inspection / notice		
Financing / appraisal		
Title / association review, if applicable		
Scheduled closing		
Funds confirmed available		
Authorized possession		

VERIFIED BY / DOCUMENT VERSION / DATE / NEXT RECHECK

In each cell, record date + time + responsible person; use page 7 for the clause, dependency and written confirmation. Keep **scheduled**, **confirmed** and **completed** distinct.

A WRITTEN-CONFIRMATION WORKSHEET

Name the dependency before it breaks.

Use this page for one important connection between the two transactions. Copy it if needed.

THIS STEP CANNOT HAPPEN UNTIL...

Example: the settlement professional confirms sale proceeds are available for the next closing.

DEPENDENT STEP / DUE DATE + TIME

ACTUAL CONTRACT CLAUSE / DOCUMENT / PAGE

NOTICE METHOD / RECIPIENT / WHO WILL VERIFY

CONDITION STILL OPEN / EVIDENCE NEEDED / WHO IS RESPONSIBLE

IF NOT CONFIRMED BY THE CHECKPOINT: WHO WILL I CONTACT FIRST?

A home-sale condition and a condition tied to closing an existing sale are not interchangeable. Discuss the required wording with your agent and attorney. Do not assume a contingency applies, a deposit is refundable or an extension exists. This page is not a notice, clause or amendment. Source: 2.

POSSESSION AND BACKUP PLAN

Plan where you will be, not just where you sign.

Possession needs its own confirmation. Arrange a workable fallback before reserving a move.

CONFIRM SEPARATELY	CURRENT HOME	NEXT HOME
Final occupancy / key-release date + time		
Who authorizes possession / how confirmed		
Mover / elevator / parking reservation		
Utilities / insurance / access handoff		

BACKUP HOUSING / STORAGE / PET OR ACCESS NEED / RESERVATION TERMS

TRIGGER TO USE BACKUP / CONTACT / COST / NEXT REVIEW DATE

If temporary occupancy is discussed, get the arrangement reviewed before relying on it: dates, compensation/deposit, condition, access, utilities, insurance and lender requirements. A signed closing document alone is not permission to stay or move in. Source: 2.

If a buyer, lender, builder or possession plan is delayed, contact the relevant professionals promptly. Do not cancel bookings, change obligations or assume extra days without checking the contracts and any required written agreement.

ORLANDO-AREA MOVE LOGISTICS

Make the handoff address-specific.

A neighborhood label is a starting point, not proof of jurisdiction, rules, services or travel time.

Use these checks for College Park, Winter Park, Baldwin Park, Audubon Park, Lake Nona, Mills 50 / Colonialtown, Delaney Park and Downtown Orlando, as well as other Central Florida addresses.

CHECK AT EACH ADDRESS	CURRENT HOME / NEXT HOME / SOURCE + DATE
City or unincorporated county	
Association / district charges and move rules	
Permit / condition questions still open	
Actual utility providers / start + stop dates	
Your own route / time tested / parking	
Building / gate / loading reservations	

ONE LOGISTICS ISSUE THAT COULD CHANGE THE MOVE DATE

An Orlando mailing address may be outside the City of Orlando; 32804 is not the College Park neighborhood boundary. Verify utility service at the exact address and coordinate start/stop dates with agreed possession. Do not assume every Winter Park address uses the same provider. Sources: 9-11.

NEW-HOME TAX FOLLOW-THROUGH

Carry the question forward, not the old tax bill.

Ask the new property's county appraiser to confirm homestead and portability questions.

A new home needs its own homestead application. Portability is not an automatic transfer of the old exemption. Eligibility, timing and ownership facts matter; do not treat the seller's tax bill as your future bill. Sources: 6-8.

OLD PROPERTY COUNTY / WHEN RESIDENCY CEASED (FOR APPRAISER REVIEW)

NEW PROPERTY COUNTY / APPRAISER CONTACT

APPRAISER-CONFIRMED QUALIFICATION YEAR / DEADLINE

REQUIRED FORMS / DOCUMENT ROUTE / CONFIRMATION REFERENCE

FILED DATE / RECEIPT REFERENCE / FOLLOW-UP DATE

NEW-OWNER TAX ESTIMATE / SOURCE / DATE / ASSUMPTIONS TO RECHECK

Florida portability timing is tied to tax years and abandonment of the prior homestead, not simply three years from the sale. Ask the appraiser about the applicable application year and March 1 filing deadline; do not calculate your personal deadline from this worksheet. Official routes: 8, 12-14.

CLOSING AND MOVE-DAY CONTROL

Close the loops before moving the keys.

Ask the transaction team which items remain open. A checklist tick is not proof of completion.

- ☐ For most covered purchase mortgages: plan to review the Closing Disclosure at least three business days before closing; ask the lender about exceptions and questions. Source: 3.
- ☐ Compare the final purchase figures with the Loan Estimate; resolve differences with the lender.
- ☐ Confirm with settlement: final funds needed, sale-fund availability and any dependency between closings.
- ☐ Confirm authorized possession, utilities, insurance timing and approved moving access for both homes.

Money-transfer stop rule: Independently verify payment instructions through a trusted channel established earlier. Do not use a new number or link in a payment-change message. Never put bank, routing or account numbers in this workbook. Sources: 4-5.

PAYMENT-INSTRUCTION VERIFICATION: PERSON / DATE ONLY

SALE FUNDS AVAILABLE: CONFIRMED BY / DATE + TIME

NEXT-HOME POSSESSION AUTHORIZED: BY / DATE + TIME

If you suspect a fraudulent transfer, contact your financial institution immediately and report at [IC3.gov](https://www.ic3.gov). Do not wait for this workbook or for a reply through a website form. Recovery is not guaranteed.

KEEP THE PLAN CURRENT

Hold a short two-home decision check.

Use one sheet each week or whenever a material date, dollar amount or condition changes.

REVIEW DATE / PARTICIPANTS / DOCUMENT VERSION

WHAT CHANGED? INCLUDE SOURCE AND WHETHER IT IS ESTIMATED OR CONFIRMED.

WHICH MONEY, DEADLINE OR POSSESSION STEP DOES THAT AFFECT?

OPTIONS / PRO ADVICE NEEDED / WHO WILL GET THE ANSWER

MY DECISION / CONDITIONS STILL OPEN / WRITTEN CONFIRMATION NEEDED

NEXT ACTION / OWNER / DUE DATE + TIME / NEXT REVIEW

Keep the prior version. Update the planning sheet only after checking whether the actual contracts, lender instructions or occupancy arrangements need a separate authorized change. This page does not change any obligation.

A SIMPLE, NON-SENSITIVE INTRODUCTION

Your next conversation with Daniel.

You do not need a perfect plan to start. Share the four basics below and the question you most need answered.

AREA / NEIGHBORHOOD OF THE HOME TO SELL

AREA(S) YOU ARE CONSIDERING NEXT

TARGET MOVE MONTH / YEAR

DO YOU NEED THE SALE FIRST? YES / NO / UNSURE

THE MAIN TIMING QUESTION OR TRADE-OFF I WANT TO DISCUSS

Request a coordinated-move conversation.

Daniel can help organize the real-estate steps and property questions, while the lender, attorney, insurer, settlement professional and appraiser confirm matters in their own roles.

Contact Daniel through TopOrlandoLiving.com

Call 407-808-9931

Daniel Wilson | Top Orlando Living | RE/MAX Town Centre

Do not send completed cash worksheets, Social Security numbers, account numbers, IDs, access codes, loan documents or private contracts through the ordinary contact form. Ask the appropriate professional for a secure channel if needed.

SOURCEBOOK AND BOUNDARIES

Go to the source when the answer matters.

Official and professional references reviewed October 27, 2026. Tap a title to open it.

- 01 CFPB - Preapproval and lender review
- 02 NAR - Contract contingencies and temporary occupancy
- 03 CFPB - Review documents before closing
- 04 CFPB - Mortgage closing scam warning
- 05 FBI - Business email compromise
- 06 Florida DOR - Homestead portability, PT-112
- 07 Florida DOR - New-owner property taxes, PT-107
- 08 Florida DOR - Exemptions and county appraiser routes
- 09 City of Orlando - Check Your Address
- 10 OUC - Start, stop or move utility service
- 11 City of Winter Park - Electric Utility
- 12 Orange County Property Appraiser - Official home
- 13 Seminole County Property Appraiser - Portability
- 14 Osceola County Property Appraiser - FAQ
- 15 Fannie Mae - Other real estate and qualification
- 16 Fannie Mae - Bridge/swing loan guidance
- 17 CFPB - Home equity line of credit risks

SEPARATE RESOURCES FOR THE REST OF THE MOVE

[Buyer guide](#) / [Seller guide](#) / [Home staging guide](#) / [Buy-and-sell article](#)

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