

Two-Transaction Timeline & Budget

A printable planning worksheet for your sale, purchase and moving dates.



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Snohomish County real estate since 2003

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A personal introduction

Hi, I'm Curt Simmons. I've worked with Snohomish County buyers and sellers since 2003, including homeowners coordinating a sale with their next purchase. A good plan starts with realistic equity estimates, clear lender guidance, and a schedule that allows for delays. Use this worksheet to organize your numbers, responsibilities and critical dates. We can then build a strategy around your actual circumstances.

PUT THE NUMBERS AND DATES IN ONE PLACE.

1 | Estimate your available proceeds

Use actual quotes and payoff figures when available. Estimates are not guaranteed.

Expected sale price \$	
Mortgage payoff \$	
Other liens / payoffs \$	
Estimated selling expenses \$	
Repairs, concessions and other costs \$	
Estimated net proceeds \$	
Funds reserved after sale \$	
Estimated funds available for next home \$	

Planning formula

Estimated net proceeds = expected sale price - mortgage payoff(s) - liens - selling expenses - repair/concession costs. Available funds = net proceeds - desired reserves.

Replacement home price \$	
Planned down payment \$	
Closing costs and prepaids \$	
Estimated cash needed to close \$	
Cash shortfall / remaining cushion \$	

Ask the lender to verify cash-to-close, source-of-funds requirements and whether sale proceeds will arrive in time.

2 | Compare the monthly carrying costs

Lender and insurer quotes should replace every placeholder estimate.

Current monthly mortgage + escrow \$	
Current utilities / HOA / maintenance \$	
Estimated new principal + interest \$	
New property taxes + insurance + HOA \$	
New maintenance and utilities \$	
Estimated combined monthly overlap \$	
Maximum overlap months you can fund	
Cash reserve earmarked for overlap \$	

Decision check

- ☐ I have reviewed buy-first qualification with my lender.
- ☐ I have accounted for earnest money, inspections and appraisal costs.
- ☐ I can cover a delay without relying on an unconfirmed sale.
- ☐ I know which costs will change if my sale or purchase price changes.

Do not use these estimates as a loan qualification or affordability determination. Verify all numbers with your lender and escrow team.

3 | Build the timeline

Enter confirmed dates and identify the person responsible for each step.

Pre-list preparation target	
Current home listing date	
Offer review / acceptance target	
Current home inspection deadline	
Current home financing / appraisal milestone	
Current home scheduled closing	
Replacement home offer / acceptance	
Replacement home inspection deadline	
Replacement home lender / appraisal milestone	
Replacement home scheduled closing	
Possession / key handoff date	
Move / storage / utility transfer date	

Dates shown in written agreements control; do not rely on target dates once under contract. Confirm with broker, lender and escrow.

4 | Backup plan and team contacts

Use this sheet before accepting a deadline that depends on another closing.

If our home takes longer to sell, we will	_____
If sale proceeds are lower than estimated, we will	_____
If closings do not align, our housing option is	_____
If financing changes, we will contact	_____
Our maximum comfortable overlap is	_____
Listing broker / phone	_____
Lender / phone	_____
Escrow / title contact / phone	_____
Mover / storage contact	_____

Personalized next step: Contact Curt Simmons | Prime Listings Group | Keller Williams North Sound. **425-422-0563** | **curt@primelistingsgroup.net** | **primelistingsgroup.net**.

For planning only; not a guarantee of sale proceeds, lending terms, timelines or legal outcomes. Consult your licensed lender, broker, escrow team and tax/legal professionals as appropriate.