



# THE FOREVER HOME PLAYBOOK

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## OPERATION FOREVER HOME

*How to move up, move on, and secure  
the home you've always deserved.*

*Free guide. No sign-up required.*

*A trusted advisor in your corner for your most important move.*

**HOME LOAN COMMAND**

HomeLoanCommand.com | NMLS # 2589893

## WHO THIS IS FOR

## Two Types of Buyers. One Mission.

The forever home buyer comes from two directions. Both are ready. Both deserve the right guide in their corner. Find yourself here.

### ■ The Upsizing Family

- Currently own a home and ready to move up
- Need more space — rooms, yard, neighborhood
- Want to maximize equity from current home
- Wondering how to sell and buy simultaneously
- Ready for the home they planned for when they started

### ■ The Dream Home Seeker

- Has been patient — now it is time to stop waiting
- Has a clear vision of the home they deserve
- Strong financial position and ready to execute
- Wants a trusted advisor, not a pushy salesperson
- Making the most significant purchase of their life

## WHAT CHANGES THIS TIME

## Moving Up Is Different — Here Is What to Think About

Unlike a first-time purchase, your forever home comes with more moving parts. Equity to deploy. A home to sell. Bigger loan amounts. More to get right. Here is what sets this purchase apart.

### Your Equity Is Your Most Powerful Asset

- The equity in your current home is likely your biggest financial asset right now. We help you calculate it precisely and deploy it strategically as your down payment.

### Sell First or Buy First?

- The biggest question every move-up buyer faces. The answer depends on your local market, your financial cushion, and your risk tolerance. We work through this together.

### Bridge Financing

- Short-term financing that lets you buy your next home before your current one sells — so you never have to settle for the wrong home because of timing.

### Carrying Two Mortgages

- Lenders look at your debt-to-income ratio when you temporarily carry two payments. We run your numbers upfront so there are no surprises when you apply.

## YOUR LOAN OPTIONS

## What Is Available to Move-Up and Dream Home Buyers

Move-up buyers have more options and more complexity than first-timers. Here is the full picture — clearly explained.

### Conventional Loan

#### Most common · up to conforming limits

Fixed or adjustable rate. Best for buyers with strong credit and solid equity from their current home. The standard path for most move-up buyers.

### Jumbo Loan

#### High-value homes · above conforming limits

For loan amounts exceeding conforming limits. Requires stronger credit and larger reserves — but opens the door to premium properties.

### Bridge Loan

#### Sell and buy simultaneously

Short-term financing that taps your current home's equity so you can buy your next home without waiting for your sale to close. Removes the timing problem.

### VA Loan — Again

#### Veterans only · reusable benefit

If you used your VA benefit before, you may have remaining entitlement or can restore it. Your forever home could still be \$0 down. Ask us — this is often overlooked.

## THE PROCESS

# How to Sell and Buy at the Same Time — Done Right

The biggest fear of the move-up buyer is the logistics of selling one home and buying another simultaneously. Here is how we handle it — step by step.

1

### Strategy Session

We assess your current equity, budget, and timing for both transactions before anything else.

2

### Get Pre-Approved for Your Next Home

Qualify for the next home before listing your current one — so you shop with confidence.

3

### List Your Current Home and Start Shopping

Both happen in parallel. We align the timelines from the start so nothing falls through the cracks.

4

### Coordinate the Closings

We synchronize both transactions so your equity moves seamlessly from one home to the next.

## 5

**Move In**

Keys in hand. This is the home you have always deserved. Mission complete.

**QUESTIONS WORTH ASKING FIRST**

## The Right Questions Lead to the Right Forever Home

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Before you make your move, these are the questions that will shape your strategy. We work through every one of them together.

**How much equity do I have — and how do I use it?**

Your equity is your most powerful asset in this transaction. We calculate it precisely and show you exactly how to deploy it.

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**What can I realistically afford in today's market?**

Your budget is not just about income — it is about current rates, equity, reserves, and long-term goals. We run the full picture, not just a quick estimate.

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**Should I sell before I buy — or buy before I sell?**

There is no universal answer. It depends on your local market, financial cushion, and risk tolerance. We help you make this call strategically.

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**Is this truly the forever home — or the next home?**

That answer changes your loan structure, term length, and overall strategy. Let us align your financing with your actual long-term plan.

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**QUICK ANSWERS**

## What Move-Up Buyers Ask Most

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**Do I have to sell my current home before I can buy the next one?**

Not necessarily. Bridge loans and simultaneous closings allow you to buy first. Whether that makes sense depends on your equity and the market. We map it out.

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**What happens to my current mortgage when I move?**

If you sell, your current mortgage is paid off at closing and the equity comes to you. If you keep the property as a rental, we structure the financing around that plan.

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**Can I keep my current home as a rental and buy another?**

Yes — and this is a powerful wealth-building move. We structure your financing to account for the rental income and help you qualify for the new purchase.

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**What credit score do I need for a jumbo loan?**

Most jumbo lenders look for 700+ with 10–20% down and strong reserves. We'll show you exactly where you stand and what your options are.

## YOUR NEXT MOVE

## The Home You've Always Deserved Is Within Reach

You have done the patient work. You have built equity, built your life, and now you are ready to make your most important move. The right guide makes all the difference — and that is exactly what this call is for.

### Ready to make your most important move?

Schedule a free strategy call. No pressure. No obligation. Let's map out your equity, your options, and your path to the home you've always deserved.

[HomeLoanCommand.com](https://HomeLoanCommand.com) | [Schedule a Free Strategy Call](#)