



Next-home changeover planner

Start with what you know. Leave anything uncertain blank and bring your questions to the conversation.

Why I want to move and my preferred timeframe

Preferred route: sell first / buy first / keep home

Current loan payout and selling-cost estimates

Expected net sale proceeds (to be checked)

Next purchase price and buying-cost estimates

Ongoing repayment and cash buffer to discuss

These are discussion notes, not a loan application or an affordability assessment. Keep this sheet private; do not record account numbers, passwords or identity-document details.

Your next useful checks

Tick what you have explored. Circle anything you want help to understand.

- ☐ Agent appraisal and lender valuation are different
- ☐ Sale and purchase deposit dates
- ☐ Sale and purchase settlement dates
- ☐ Temporary housing and overlapping commitments
- ☐ Fallback if the sale is delayed or price is lower
- ☐ Contract, tax and finance advice before committing

Questions for the conversation

1. What funding gap could the settlement dates create?

2. What would the overlap cost, and what is the exit plan?

3. How would keeping my current home change the assessment?

Bring the question that matters to you.

[Choose a time with Chris](#) | 0448 010 999

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