LIVE SESSION

The move-up method.

A life-first framework for the sale, the next purchase, and the financing between them.

Start with the life.
Then structure the loan.

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START HERE

The first question is not "What is the rate?"

What are we trying to make possible?

Better questions.
Better decisions.

THE LIFE CHANGES FIRST

The home that worked before may not fit what comes next.

1	**Space**	A growing household, work-from-home needs, or room for family.
2	**Location**	A neighborhood, school, commute, or support system that changes daily life.
3	**Timing**	A job change, family milestone, or deadline that makes waiting a real tradeoff.
4	**Financial position**	Equity, liquidity, income, and debt may create options that are easy to miss.

WHY DARYN

I start with the decision, not the product.

> **I connect the goal, timeline, cash flow, liquidity, equity, and risk before recommending a loan structure.**
>
> The result is not one answer for every homeowner. It is a clearer view of the tradeoffs and a plan the real estate and lending teams can execute together.

Better questions.
Better decisions.

THE MOVE-UP METHOD

Start with the life. Then run the method.

Three steps. One coordinated plan.

STEP 01

AUDIT

Build the full picture: goal, timeline, equity, debt, cash flow, reserves, and buying power.

→

STEP 02

ENGINEER

Compare responsible structures. Make the tradeoffs visible before choosing one.

→

STEP 03

EXECUTE

Coordinate the sale, the next purchase, the loan, and a backup path as one move.

Audit with better questions. Engineer the tradeoffs. Execute the next action.

SOME ASSUMPTIONS

"I have to sell my current home before I can buy the next one."

That may be the right sequence. It is not the only sequence worth testing.

Fed researchers estimated that mortgage-rate lock-in explained **44%** of the decline in moves among mortgage holders from 2021 to 2022.

Source: Federal Reserve FEDS 2024-088, revised May 2025.

BETTER QUESTION

Which sequence creates the right balance of certainty, cost, and flexibility?

SELL FIRST

Lowest overlap risk, but it may require temporary housing or a replacement contingency.

BUY FIRST

More control over the move, if income, equity, reserves, and program rules support it.

CLOSE TOGETHER

Limits overlap, but requires precise coordination and a realistic backup plan.

KEEP THE HOME

Can preserve the asset, if rental income, reserves, management, and risk all work.

SOME ASSUMPTIONS

"Giving up my low rate means moving cannot make sense."

A low rate has real value. The question is what the entire stay-or-move decision costs and makes possible.

Rate-first thinking is the starting question. It should not be the final answer.

THE FULL DECISION

What is the rate? Start there.
Do not stop there.

MONTHLY LIFE
Payment
What full payment leaves room for everything else?

LIQUIDITY
Availability
What cash and borrowing capacity remain accessible?

BALANCE SHEET
Other debt
What is the household's full cost of borrowing?

RESILIENCE
Protection
What happens if the sale or closing date changes?

FULL PITIA
Complete payment
Principal, interest, taxes, insurance, MI, and HOA.

TIME HORIZON
Product fit
How long do the home and loan need to work?

SOME ASSUMPTIONS

"The largest down payment is always the safest choice."

Sometimes it is. Sometimes preserving reserves, reducing expensive debt, or keeping options open matters more.

Maximum is a number. Optimal depends on the plan.

BETTER QUESTION

What else does the equity need to accomplish?

THE NEXT HOME

Down payment, closing costs, and a full PITIA guardrail.

THE TRANSITION

Overlap, repairs, moving, major purchases, and timing surprises.

THE BALANCE SHEET

High-cost debt, emergency reserves, and accessible liquidity.

THE FUTURE

A deliberate plan for cash kept outside the house.

STEP 01 · AUDIT

Build the complete picture.

Illustrative Southern California homeowner

BOUGHT	LOAN BALANCE	ILLUSTRATIVE VALUE	GROSS EQUITY
2016	**$387K**	**$915K**	**$528K**
Purchase price $655,000	After about 10 years of payments	A scenario input, not an appraisal	Before selling costs and adjustments

Before choosing a structure, add the life goal, timeline, reserves, income, debts, and risk tolerance.

STEP 02 · ENGINEER

Compare the tradeoffs, not just the down payment.

$1.3M purchase · 30-year fixed · 6.5% illustrative rate · principal and interest only

DECISION	MORE EQUITY DOWN	20% DOWN
Down payment	$528,000	$260,000
Loan amount	$772,000	$1,040,000
Monthly P&I	$4,880 / mo	$6,574 / mo
Equity kept liquid	$0	$268,000

Both structures may qualify. The right one depends on what the retained cash needs to do and whether the full PITIA fits the life plan.

Illustration excludes taxes, insurance, HOA, closing costs, and investment outcomes.

STEP 03 · EXECUTE

Turn two transactions into one coordinated move.

01

Confirm the life timeline

Target move date, acceptable overlap, and backup housing.

02

Approve the structure

Income, equity access, reserves, and a stress-tested payment.

03

Coordinate the contracts

Sale, purchase, contingencies, credits, and closing dates.

04

Keep a backup path

A plan for appraisal, delayed sale, repair, or timing changes.

ONE TACTICAL OPTION

Credits can change the payment. They do not erase the tradeoffs.

$732,000 loan · 30-year fixed · principal and interest only

ILLUSTRATIVE 6.5% RATE

$4,627 / month

Baseline principal and interest payment.

ILLUSTRATIVE 5.5% RATE

$4,156 / month

About $471 lower per month before full housing costs.

Before using credits, test the cost, contribution limits, appraisal, qualifying rules, and how long the client expects to keep the loan.

Illustration only. Actual rates, pricing, eligibility, and contribution limits vary. See Fannie Mae B3-4.1-02.

A mortgage should create **options, not pressure.**

If the structure only works when everything goes perfectly, it is not finished.

DARYN'S STORY

Start with the move, not the mortgage.

THE LIFE

Playa del Rey to El Segundo

The next neighborhood and the next chapter came first.

THE STRUCTURE

One connected plan

Departure-residence cash flow, timing, reserves, and the next purchase were modeled together.

THE EXECUTION

Closed in 15 days

A personal example, not a promise of timing for every transaction.

The structure served the move.

MOVE-UP STRATEGY CALL

Seven better questions before loan options.

01 HOME + LOAN HORIZON
How long should each part of the plan need to work?

02 PAYMENT
What full PITIA leaves room for the rest of life?

03 AVAILABILITY
What income, reserves, debts, and capacity stay visible?

04 AMOUNT
How much cash belongs inside the house versus outside it?

05 MANAGEMENT
Who reviews the strategy when life or markets change?

06 PROTECTION
What keeps the plan resilient if the timing changes?

07 DISCIPLINE
Where will monthly savings go automatically?

One plan. Clear tradeoffs. A next action the client can actually follow.

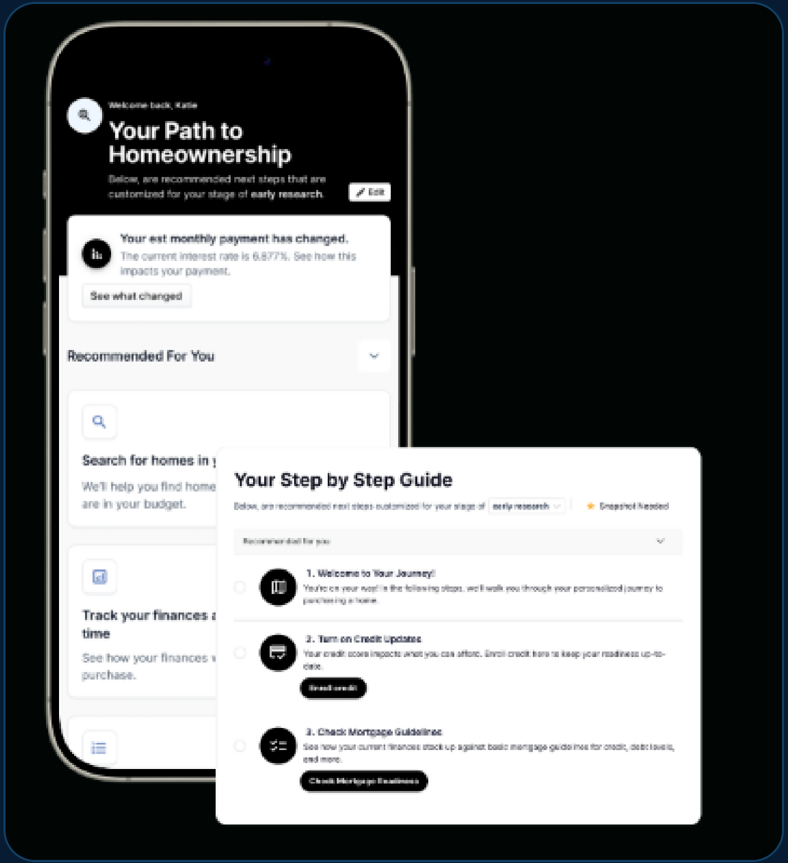
THE NEO EXPERIENCE

Do not guess.
Have confidence in the next step.

Keep the homeowner's strategy visible after closing, including value, equity, payment, and the next decision.

The NEO Experience App

A clearer view of the home and mortgage position after closing.



MORTGAGE UNDER MANAGEMENT

Closing is the starting line.
The strategy keeps moving.

1	**Track the position**	Review home value, equity, payment, and the rest of the balance sheet.
2	**Review the strategy**	Revisit it at least annually and whenever life, income, costs, or goals materially change.
3	**Assign the monthly action**	Decide what happens automatically: save, invest, prepay, or rebuild reserves.
4	**Keep asking the better question**	Does the loan still support the life the client is building?

The loan is temporary.
The strategy lasts.

NEXT STEP

Book your Hidden Asset Strategy Call.

Free. 45 minutes. No obligation.
You walk away with your real numbers and a real plan.

Drop "STRATEGY" in the chat and we'll send you the link directly.

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Start with the life.
Then structure the loan.

The sale, the next purchase, the financing, and the post-closing action become one coordinated move.

Better questions.
Better decisions.

LIVE Q&A

What are your clients **running into right now?**

Better questions.
Better decisions.

Start with the life.
Then structure the loan.

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