



The Sell-or-Wait Worksheet

Your Orlando decision on one page. Grab a pen, pour a coffee, and do this with whoever shares the mortgage.

Here’s the deal: “should we sell or wait?” usually stalls because it stays a *feeling*. This sheet turns it into numbers and honest questions. Fifteen minutes, and you’ll know where you actually stand — even if the answer is “wait.” That’s a real answer too.

1 Your Real Net Number

What selling would actually put in your pocket — not the Zillow fantasy number. (Ran the online calculator at sellernet.dreamtownhomesorlando.com? Copy your numbers here.)

What could your home realistically sell for?	_____
MINUS what you still owe (mortgage payoff)	_____
MINUS estimated selling costs (agent fees, title, closing — a common combined estimate is around 8%; adjust for your situation)	_____
MINUS prep & repairs (paint, floors, small fixes)	_____
= YOUR REAL NET NUMBER	_____

2 Payment vs. payment

Your net number doesn’t sit still — it walks across the street and becomes your next down payment. A bigger down payment shrinks the loan, and that softens a higher rate more than most people expect.

My payment now (principal & interest)	_____
Estimated next payment (from the calculator, or ask your lender — at today’s rate)	_____
= The real monthly difference	_____

Now the question that actually matters — what does that difference *buy* you? Finish this sentence:

“The next home gives us _____ that this one never will.”

The locked-in-rate gut check — from my own life: I left a 2.5% rate and took 5.99% to buy the home I actually wanted. On paper, a little crazy. But that low rate was never going to live in the house for me — and I haven’t second-guessed it once.
You’re not protecting a rate; you’re protecting a payment on a house you may have already outgrown. — Chad

3 The honest gut check

Check every box that's true. Be honest — nobody's grading this but you.

SIGNS WAITING IS THE SMARTER MOVE

- ☐ Selling would clean out our savings with no cushion left over.
- ☐ We genuinely still love living here — the itch is boredom, not need.
- ☐ Our income or job situation feels shaky right now.
- ☐ The next home we'd want doesn't exist in our budget yet.
- ☐ We'd be selling only because we're afraid of "missing the market."

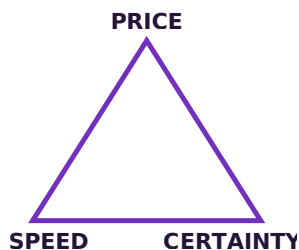
SIGNS IT'S TIME TO GET SERIOUS

- ☐ The house no longer fits — too small, too big, wrong place, wrong stairs.
- ☐ We've been having the "should we move?" talk for a year or more.
- ☐ Our equity could meaningfully change the next payment.
- ☐ Life changed — job, kids, parents, retirement — and the house didn't.
- ☐ We keep renovating in our heads a house we don't plan to grow old in.

Scoring, honestly: more checks on the left? Wait — on purpose, with a plan to revisit. More on the right? It's time to get your real numbers. Split down the middle? That's exactly what a no-pressure conversation is for.

4 If you sell — which corner matters most?

There are three things every seller wants: the most money, a fast timeline, and total certainty. Honest truth: no way of selling maximizes all three at once. Circle the corner that matters most to you.



Maximum Price Sale (traditional listing) — full exposure to chase the highest number. Trades time.

Competitive Sale (FlexBid / auction) — bidding protects price while a deadline creates speed. A balance most agents can't run.

Guaranteed Sale (cash offer) — fast, as-is, certain. Trades some price for total peace of mind.

I'm certified or equipped for all three — which is why I don't push one. You pick the corner; I show you the path built for it.

5 The one number this worksheet can't give you

Every line above leans on one input: **what your home really sells for**. A worksheet can't see your kitchen, your roof, or your street. Pinning down that number — and stress-testing your plan against tools like buying before you sell, or prep work paid back at closing — takes a real look and about thirty minutes.

You've done the math on paper. Let's pin down the real number.

calendly.com/chad-dthomesteam/30min

Free · 30 minutes · zero pressure. If waiting is the smarter move, I'll tell you that too — and you'll have lost nothing but a coffee.

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