

**Wesley's Priority  
Reservation List  
Members**

# **Exclusive Downsizer's Club**

**In-person  
& online**



## **06 | Your Home Sale Proceeds & Considering Capital Gains Tax**

Tues., June 10, 2:00 pm Wesley Lea Hill  
Assembly Hall



## **07 | Summer Yard Sales (To Yard Sale or Not to Yard Sale)**

Tues., July 8, 2:00 pm Wesley at Tehaleh  
Event Center



## **08 | Money Matters: Financial Planning & Funding Options**

Tues., Aug. 12, 2:00 PM Wesley Des Moines  
Terrace Auditorium



## **09 | Your Home is a Living Space and Not a Storage Space**

Tues., Sep. 9, 2:00 PM Wesley Bradley Park  
Event Center



A Team RED  
Gift for You  
Engage – Educate –  
Empower



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Exclusive Downsizer's Club  
Monthly Seminar Series

# Downsizer's Club Online Library

Recorded Presentations & Downloadable PDF Materials Available  
Exclusively for Wesley Downsizer's Club Members



Scan the QR code to access  
the online library or go to:

[WesleyChoice.org/Downsizers-Club](https://WesleyChoice.org/Downsizers-Club)

Club Binders Available Through Your Community Relations Director

Team  
R.E.D

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Engage – Educate - Empower

# This Month



**Tuesday, August 12<sup>th</sup>, 2025, 2:00 pm**  
**Online or In-Person**

**Wesley Des Moines – Terrace Auditorium**  
Call to reserve a seat.



**Kathryn Kleber**  
**Facilitator**



**Senior Transition Specialist**  
**Managing Broker**  
**Keller Williams Team RED**



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www.teamredrealestate.com

**Money Matters/Financing: Bridge Loans, Entrance Fees,  
Cost Comparisons**

# You've Said Yes. Now What?

What to expect

## Accommodation Hold

For Wesley to hold a specific accommodation for you, we ask that you put 10% down of the total Entrance Deposit for your accommodation.

## Taking Possession

You must take financial possession of the accommodation within 30 days of your initial deposit on that accommodation. The remaining 90% of the Entrance Deposit is due at this time.

*Example:*

September 1 – You've said yes to a specific accommodation. Now is the time for you to put 10% down of the total Entrance Deposit for that accommodation.

September 30 – You pay the remainder of the Entrance Deposit and officially take possession of the accommodation.





## Karen Orr

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# NOVA<sup>®</sup> HOME LOANS

Our Mission is Simple... **Yes!**



# The Dilemma You May Face



## Unsure about options for accessing funds to move prior to selling your current home.

- Don't want the stress of relocating twice.
- Don't want to liquidate your portfolio to access funds and face tax consequences.
- Don't want to live in a construction zone to make the improvements to your current home while you live there.
- Don't want to live in the home while buyers are viewing your property
- Do want to maximize the profit you will receive from marketing a home that is vacant and staged.
- Do want certainty that you can be ready when the call comes.
- Do want it to be easy!

# First Steps: Build Your Advisory Team



## **Financial Advisor/Planner**

Assess your current financial situation, investment portfolio, and overall wealth management strategy.



## **Tax Advisor/CPA**

Understand tax implications of accessing funds and explore strategies for minimizing liabilities.



## **Real Estate Professional**

Guide you through property valuation, market trends, and transaction specifics for your move.



## **Lending Professional**

Explore various loan options, compare terms, and determine the best fit for your liquidity needs.

# Sell First and Rent – Is It the Right Fit for You?

## The Benefits

### Peace of Mind

Selling first eliminates the uncertainty of whether your home will sell. You'll know exactly how much money you have to work with for your next purchase.

### Cash in Hand

With proceeds from your sale secured, you'll have immediate funds available for your next home purchase or retirement community entrance fee.

### Downsizing Complete

The emotional challenge of selling the family home is behind you. You can focus on finding your perfect next home without that weight.

### Improvements Done

Any repairs, staging, or updates needed to maximize your home's value are complete before your move to temporary housing.

## The Challenges

### Two Moves Required

You'll need to move twice – first into temporary rental housing, then into your permanent new home once you find it.

### Living Through Repairs

If your home needs updates before listing, you may need to live through construction disruption and staging preparations.

### Showings While Occupied

Potential buyers will tour your home while you're still living there, requiring constant tidiness and schedule disruptions.

### Timing Uncertainty

After selling, you might feel pressured to find your next home quickly, potentially rushing into a decision you'll regret later.



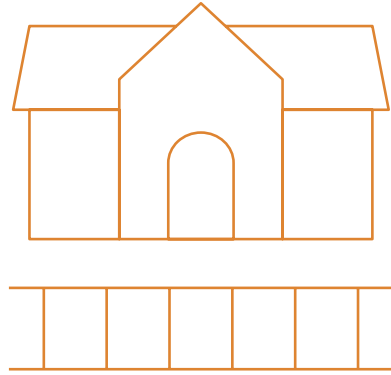
# Access Funds Before Selling Without Triggering Taxes



## **HELOC**

Access funds  
secured by home  
equity.

**1**



## **Bridge Loan**

Short-term  
financing option  
for transitions.

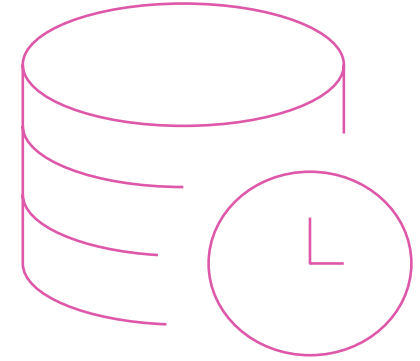
**2**



## **Brokerage Loan**

Borrow on  
investments to  
avoid capital  
gains taxes.

**3**



## **401(k) Loan**

Access retirement  
funds tax-free if  
repaid within 60  
days.

**4**



Home Equity Lines of Credit (HELOCs) offer homeowners a flexible way to tap into their property's value without selling. They function similarly to credit cards, but with your home as collateral, typically resulting in lower interest rates than unsecured loans.

## **Standard HELOC**

- Interest rates may be 2-4% lower than personal loans or credit cards
- Flexible repayment: interest-only payments during 5-10 year draw period
- Ideal for homeowners with stable income who can manage payments

**\*\*\* Must be secured in advanced**

# What is a Brokerage Account?



A brokerage account is a taxable investment account that holds securities like stocks, ETFs, and bonds. Unlike retirement accounts, these investments can serve as collateral for borrowing arrangements.

## Key Features:

- Allows securities-based borrowing against portfolio value
  - Portfolio serves as collateral for loans
  - Market declines can reduce your borrowing capacity
- No early withdrawal penalties like retirement accounts

According to Geoff Curran of Focus Partner Wealth, Seattle Washington.

***“You should not leverage against your portfolio more than 40-50%. This can be higher if you are invested in treasuries or municipal bonds. The maximum would be 70%”***



## Borrowing From Your Investment Portfolio – Margin & Pledged Asset Loans

### How These Loans Work

Instead of liquidating investments and potentially triggering capital gains taxes, these options let you borrow against your securities while keeping your investment strategy intact.

### Borrowing Limits

Access up to 40-50% of stock value or 70% for less volatile securities like treasuries and municipal bonds

### Interest Rates

Typically, lower than personal loans (often 1-3% over prime), but rates can fluctuate with market conditions

### Repayment Terms

Pledged asset loans offer fixed terms, while margin loans provide more flexibility but with market risk



**Market Risk Warning:** If your portfolio value drops significantly, you may face a margin call requiring immediate additional funds or forced liquidation of assets.



# BRIDGE LOANS – TWO TYPES TO CONSIDER

Bridge loans provide temporary financing when you need to purchase a new home before selling your current property, literally "bridging" the gap between transactions.



## Qualifying Bridge Loans

- Requires income verification and strong credit (typically 680+ score)
- Lower interest rates compared to non-qualifying options (usually 1-2% lower)
- Ideal for borrowers with steady, documentable income
- May offer more flexible terms and lower fees

**Best for: Traditional homebuyers with good income and credit who want the most favorable rates.**



## Non-Qualifying Bridge Loans

- Approval based primarily on equity position rather than income
- Higher interest rates (often 7-12%) either or origination fees (1.5 to 2%)
- Typically, short-term use (0 to 6 months maximum) extensions available for additional costs
- Suitable for seniors or others with substantial equity but limited income

**Best for: Equity-rich homeowners who may not qualify through traditional income requirements.**





# Case Study: Harvey and Phyllis Persinger



**When stepping into life's next season means  
Selling the home you built and loved.**

**This shy 2-acre park-like landscape and custom-built geodesic home in Enumclaw was a delight in younger years....yet 3 flights of stairs presented ever-increasing barriers, and the workload of maintenance inside and outside was rapidly becoming burdensome.**

**Discovering Wesley at Tehaleh and seeing the spacious new corner apartment with the same open feeling and outdoor views captured their hearts and gave them a new vision for life's next chapter.**



# Fast Tracking A Senior Transition And the Process of Moving before Selling

- Nov 16 23 Visited Tehaleh
  - Lisa provided trusted resources that could help them make their decision
  - Interviewed & hired Team RED for senior transition project mgmt & home sales Nov 24
- Nov 27 23 Home Inspection
- Dec 3 23 Decided on apartment D-311
- Dec 5 23 Reviewed contractor quotes
  - Dec 6 23 Plan Move & Estate Dispersal
  - Interviewed and hired Rightsizing for Seniors
  - South Sound Auction visited Dec 7th
  - Met Bausch Moving Dec 9th
- Dec 22 23 Repair financing approved
- Dec 28 23 Took possession of unit D-311
- Jan 2-3 24 Packing to move
- Jan 4 24 Moving Day
- Jan 9-30 24 Bridge Loan Process
- Feb 12 24 Repairs Completed
  - Home cleaned staged and photographed
- Feb 16 24 House Listed on MLS \$925k
- April 1 24 Price Reduced \$895k
- April 3 24 Accepted Contingent Offer
  - Buyer inspection and septic pumped
  - Communicated through buyer's home sale
- May 20 Buyer Home Now Pending
- June 6 Home Sale Complete - \$885k



# VIDEO INTERVIEW WITH THE PERSINGERS





# Questions

# And

# Answers

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