# Your Seller's Guide

A step-by-step Guide for Selling Your Home in Calgary & area

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Real Estate with a creative eye, practical

a genuine commitment to the people behind the transaction.

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Leading REAL ESTATE COMPANIES OF THE WORLD



# About Me:

## Real Estate With A Different Perspective

Selling a home is about so much more than putting a sign in the yard. It's about understanding the property, recognizing what makes it valuable, knowing what buyer's are looking for, and creating a strategy that gets you where you want to go.

That's where my background gives me a unique advantage.

I have spent much of my life around homes, construction, renovation and design. I've worked framing houses with my father, a home builder in Central Alberta. I worked as a draftsperson for a renovation company right here in Calgary where I designed kitchens, bathrooms and custom cabinetry. I also started a cleaning company over 13 years ago, and this helps me to see how the home would work day to day for real people. I am also an artist so I have an eye for creativity, potential and aesthetics.

When I walk through a home, I don't just see the rooms. I see possibilities, details, functionality, craftsmanship and the things that can make a buyer fall in love with a property. I also notice the things that may create hesitation and can help you decide where your time and money are best spent before listing your home.

## More Than Just Market Knowledge

As a REALTOR® with CIR Realty, I bring together my hands-on understanding of homes with current market knowledge, professional resources and the support of an experienced brokerage.

My approach is personal and practical. I believe you deserve honest advice, clear communication and a strategy built around your goals, not a one-size-fits-all formula.

Whether your home needs a little polishing or a complete game plan, through this guide and moving forward I will help you understand:

- How your home compares to the competition
- What buyers are likely to notice first
- Which improvements are worth considering and which aren't
- How to position and price your property strategically
- How to prepare your home to make the strongest first impression
- How to navigate offers, negotiations and conditions
- What to expect throughout the process, so there are fewer surprises

## A Realtor® Who Understands Real Life

Aside from Real Estate, I am also a wife and a mum of four, with one teenager still at home. I understand that a home ins't simply an investment or a collection of rooms. It's where life happens.

I know that selling can come with a lot of moving pieces, emotions and decisions. My goal is to make the process feel organized, informed and as stress-free as possible while still being a strong advocate for you.

## My Promise To You

When you work with me, you get someone who will look at your home with both a real estate lens and a builder/designer's eye.

I will tell you what I see, explain why it matters, and help you determine where your efforts will have the greatest impact.

**Selling your home isn't just about selling a property.**
**It's about helping you move confidently into whatever comes next.**

# The Initial Steps

## Step One: Timeframe

There are some decisions that need to be made and these are things you, as the home owner have to decide for yourself. However, I have compiled some helpful information in steps 1-3 of this guide.

Your motivation for selling your home will directly impact the timeframe of your sale and eventual purchase process. There are certain times of the year that historically have been better for selling, but that doesn't always affect every transaction. Families will need to be settled before the new school year, professionals may have a job opportunity open up that they need to be available for in the new year, or the owners may be leaving the city or province so there is a bit more urgency to wrap things up. Whatever the situation, having a day in mind that you would like to be settled by will help you time out the transaction. When you choose a Realtor®, they will look at what has sold in the area your property is in, they can see approximately how long the sale could take. This needs to be taken with a grain of salt however. Real estate markets are fluid and there can never be a definitive guarantee that the home will sell by that specific date, it can however be a target.

## Step Two: Finances

Once again, your motivation for selling comes into play with regard to your financial situation going into the selling process. Whatever your motivation is, and whatever you feel comfortable sharing with your Realtor®, it is best to be able to financial afford the time needed to sell, the purchase of a new home if that is your plan, pay out of your current mortgage, closing costs and Realtor® fees, as well as the option of a bridge loan if the date of sale and purchase don't coincide the way you like. Let's touch on commissions. Your Realtor® will work hard to market, promote and negotiate a sale for you. They are working all the time, and deserve to be compensated for that work. As the seller in the transaction, you would be responsible for the payment of the buyer's agent as well. When you meet your listing Realtor® they will review this with you by going over their Seller's Relationship Agreement, but the total amount of the commissions that they get from the sale of your home will be split with the buying agent. In Alberta, commissions are negotiable, and a Realtor® is generally able to decide for themselves what that will be, within reason and according to their brokerages rules. When they list your home on the MLS Matrix, they will disclose how much the buying agent will receive in commissions. They will want to offer an amount that is desirable to buying agents to ensure a comfortable working relationship with that agent, while having a budget available to market your property. If these commissions are too tight, your probability of selling could suffer through no fault of your Realtor®. If you are purchasing as well as selling, the best practice would be to **talk to your lender, or mortgage broker**, and get pre-approval before you proceed. They may require you to sell your home in order to buy the next, and knowing this ahead of time, and what you need to get from the sale is important information for your listing Realtor®.

# Step Three: Finding Representation

Selecting your listing Realtor® is a very personal decision. It can be said that everyone knows a Realtor®. This may be true, but sometimes, just because you know one, doesn't mean they are the right fit for you. Booking a listing appointment is a great way to get to know them a little better and see how you feel dealing with them and how they handle a bit of stress. The sale and purchase of a home can often times be an emotional and stressful process. Having representation that you trust, and that you feel you can count on to stand up for your best interests will make the process smoother. During this listing appointment, I will show you how your home compares to others on the market, and others that have sold recently by compiling a Comparative Market Analysis.

Whether the Realtor® has 25 years of experience or is a newer agent can be something to consider. Experience means they have seen it all, but also could mean they aren't as hungry as a newer agent. Newer agents may not have as much hands on experience, but having just completed their schooling, they will be open to getting help from their brokerage where as those more experienced may feel they have all the answers. This is a key area to ask them about during your listing appointment. What will they do when they come across something they haven't experienced? You want experience and confidence, but also desire and a clean process with someone humble enough to get all the right information needed to move ahead. Something to keep in mind during your listing appointment:

**Until you sign an Exclusive Agreement with a Realtor® information you share isn't necessarily in complete confidence.**

That fiduciary duty starts with the signing of that agreement. So, sharing personal information may be fine, but confidential information, including motivation for selling, should wait until you sign, or believe that you will sign with that Realtor®.

Many are wary to sign an Agreement with a Realtor® because they feel it is designed with only the Realtor® and their needs being protected. These agreements protect both you and your Realtor®, give clear guidelines of what is expected of you both, and allow them to do their job well. They will go over this, and the Consumer Relationship Guide with you, so you are clear when you sign. A good Realtor® will not be trying to pull one over on their clients. Our business is built on referrals and word of mouth, so we genuinely want our clients to be happy with us and the transaction. At the same time, there are dishonest people out there, so both the Realtor® and the client need to be protected.

# Step Four: Gather Documentation

I ask my clients to gather some important documents so we are prepared for any questions from potential buyers. This can include:

- tax assessments
- HOA fee info (amounts and inclusions)
- permits for renovations, additions and builds on the property
- warranty information, for homes that were new builds when my clients purchased recently
- RPR with compliance (If you built the home recently, and are selling, often the builders don't provide you with an RPR with compliance. This will need to be checked and booked with a surveyor. There is a waiting period after the survey is done until it is received. Buyers and their lender will most likely require a compliant RPR. Start this process ASAP. Waiting on an RPR is the most common reason for delayed possession.)
- condo documents for review (if applicable)

There are also other documents that should be gathered. They may include:

- mortgage information (These are needed to find out what the penalties for breaking the term is and how much is owing in order to confirm that the listing price will cover the mortgage pay out, closing legal costs and all fees.
- manuals for appliances
- information regarding any systems that might be leased and run with the home. ie: solar panels
- mortgage pre-approval certificate

# The Selling Process

## Step One: Listing Prep

The first events I plan for a listing are the photos and RMS measurements, usually completed by one company. If you would like some creative marketing like stylized video or drone photos, we will discuss ideas and book time to complete these as well.

I ask my clients to first prepare their home for these appointments..

1. The first things that can be done is to ***de-personalize*** the home enough that potential buyers can see themselves living there, but not so much that it is cold and clinical. It should still feel like a home, not just a house. For example, taking down pictures of you and your family from the walls, and off the fridge is a great idea, but, don't take down all the art work all together. The perfect balance is for your home to feel lived in, but not like the potential buyers are interrupting your day.

2. ***De-cluttering*** your home may also be necessary. If I mention this, it isn't an insult. When we live in our homes, we get used to having things a certain way, but when we are showing our home for the purpose of a sale, we want the house's features to be highlighted and it's functionality displayed so the potential buyers can see that it fits their needs. Clearing off the counter tops in bathrooms and kitchens shows there is enough storage. Putting away toys and pet accessories shows the home is well maintained. This can require some time to pack things up into boxes, so getting started right away is best. I generally offer my clients a complementary consult with a stager, if they want help arranging their decor in the most appealing way. I also have professional cleaners available that my clients can choose from if they would like a professional deep clean before listing. When I arrange for the photos and measurements to be done, my clients often hire the cleaner to come in just before, and then they declutter in preparation for that clean.

3. ***Repairs.*** We all have a to-do list that we never seem to have time to address. Before listing is a great time to attack these tasks. These can be holes or marks on walls, broken knobs or window latches, burnt out light bulbs. If we have done some renovations to our home, and these aren't finished, I would suggest comparing the cost of completion to the the percentage of the cost that would actually be reimbursed to you. It may be that the part of the renovation we haven't done yet doesn't add any actual value to the home. It could be just something you thought you'd do, but the buyer may not mind it the way it is. However, if a wall is torn down and wires hanging, listing in that state could give the impression of financial instability which could be used against you in negotiating. One of the best refreshers to a home for listing is fresh paint. Repainting in neutral tones is a great idea because the cost is low compared to the improvement your potential buyers will feel when they walk into a newly painted home. Professional painters are recommended.

# Step Six: Showing your Home

At this point we will have listed your home with all the information you gathered and the photos and measurements that were taken. I will have put the house on MLS as well as other advertising according to our marketing plan. On MLS, I use the app *ShowingTime* to allow agents to book showings of your property. This can be set up to have you notified of these requests, and let you to accept or refuse a showing, or you can be bypassed and I can do this for you. This is up to you. Sometimes there will be individuals without representation who request a showing off of Realtor.ca. In this case the request will come to me, and I will then let you know and ask for confirmation of that showing. You can state times of days, and days that you do and don't want showings. This simplifies the process so the agents request actual times you have pre-confirmed work with your schedule.

When you have a request for a showing, think about timing you need to prep the home and exit (with pets) before you allow the showing. The showings will take anywhere from 15 minutes to 30 minutes generally. However, agents are allowed to book up to 2 hours, though this isn't common. This time request would usually be for an open house or home inspection.

It is best to be as flexible as possible with showings, since this is what allows potential buyers to actually experience your home.

***Please take note of first impressions.***

Clean and tidy entry ways, or an odour in the property will make a lasting impression. For example, I don't recommend you just spray a scent over a pet odour. Mop the floor, remove the litter box or dog beds. Open the windows, light a nice candle. We want your visitors to notice and remember your home, not a smell.

Aside from regular showings, I may suggest an open house. The decision to have an open house is ultimately up to you. I don't suggest them for every property. If your property is getting a lot of interest, and is unique in the market in your area, it may not be needed. If your home is very similar to the properties for sale around you, or if it has been on the market for awhile and we adjust the price, I may suggest an open house. Open houses can encourage people to take a look, and can include some people who aren't yet represented and I have found buyers this way. If they see the property on MLS, and notice an open house, they love to see it in real life. Unfortunately open houses can also lead to a lot of "tire kickers" or nosey neighbours coming to see your property, so it depends on your preferences and my recommendation in the specific situation.

# Step Seven: Receiving Offers & Negotiation

When a potential buyer wants to submit an offer, their agent will contact me with intent. This is so I am aware an offer is being written up and submitted, and can arrange for you, the sellers, to be easy to contact during the negotiation process. If for some reason you are away and not able to easily take calls or complete e-signatures, I would recommend either getting to the closest wifi, or lengthening the time of expiry when we counter-offer. If you allow me, I can let the buyer's agent know that you are away and things may take time to be accepted and answered. This is generally not a big deal for the buyer's however, if it is a buyer's market, best practice would be to be as quick to reply as possible so they don't move on to another property.

When the offer comes in, I will read it, and verbally inform you of the terms offered. These are usually regarding price and possession date. Conditions will usually be financing and inspection. If the potential buyers need to sell their home in order to purchase yours, you can accept their offer if it works for you, but, until they sell, your property can remain active on MLS and you can accept other offers. However, once they sell their property, and they waive the condition of selling buyer's property, your property would be Pending on MLS, or Conditionally Sold.

During the negotiation process, I will give you every offer, and subsequent counter-offers, that I relieve. I will ask what you think, and will give my advice or opinion on how to get what you want. The final decision will always be up to you. In smart negotiations, the aim is not for a lose-win scenario, but a win-win. How we frame each counter-offer will affect how both sides feel when an agreement is finalized. We don't want anyone to feel they were taken advantage of or deceived.

# Step Eight: Conditionally Sold

During the time that your home is Conditionally Sold, the buyer's will be doing a lot. It is up to us to give reasonable access to the property in order for the buyer's to meet their conditions. This can include, depending on the conditions of the agreement, allowing access for a home inspection, possibly for quotes if their are issues or appraisals for their lender. Being as flexible as possible in this area is of great benefit to both sides, but, you can refuse anything requested that is not needed to satisfy the agreed upon conditions.

During this time, I will receive waivers or non-waivers of conditions. If the buyer waives the condition, the transaction moves forward. If they do not, and send a non-waiver of conditions, the transaction collapses and your home moves from pending status on MLS, to active again. If the potential buyer's send a non-waiver, they do not have to share why, but their agent will ensure they are acting in good faith and it will be for the reason of that condition. So, if the condition they send a non-waiver for is the home inspection, there

are possibly some issues that they found and are worried about. Usually in this case, they would try to negotiate with you to have the issues resolved in some way, or they could just walk away. They don't have to share the home inspection report with you, but usually they will forward at least the part of the report that worries them, so it can be addressed. If the transaction then collapses, it would be a good idea to address the issues found, if they are reasonable, because the next potential buyer will find the same issues in their home inspection report.

*"How would the potential buyer's want the issue resolved?"*

Generally this is in one of two ways. One way is they would gather quotes for what's needed to be done, submit them to us and ask for us to address the issue using the professional they chose, to the satisfaction of that professional, before possession day. If it is not completed by that time, they would most likely ask for a holdback on an amount from the purchase price that equals the amount of the repair cost. The second way would be to gather those same quotes, and submit them to us and ask for a reduction of the purchase price for an amount that covers the work needed. Whichever way is offered, it has to be agreed to by both parties in an Amendment to the Purchase Contract. If there is no agreement, they will submit a non-waiver of home inspection condition and move on.

## Step Nine: The Firm Sale

When the buyer has satisfied all their conditions, and sent over waivers of conditions, you have a Firm Sale. This means your property status on MLS is Sold and you can plan your move. Also, if you had an offer on a new home, you would be able to waive the condition of Selling Buyer's Property. This was the end result, congratulations! From now until possession day, you will be dealing with your Real Estate Lawyer and lender to get to the finish line. I will check in and answer any questions you may have along the way. I will be completing the paper work to finalize the sale, but on possession day, I will be there! When the funds have been through the lawyers and transferred to the correct accounts, the keys will be released and you will be able to enter your new home. The contract says noon for possession time, but it often is later, as this all depends on paperwork and lawyers.




*Congratulations on your sale!*