

# LISTING

CATHERINE WORTHY, MBA

PERSONAL REAL ESTATE CORPORATION

[www.worthyrealestate.ca](http://www.worthyrealestate.ca)

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OAKWYNREALTY

A minimalist living room with a dark sofa, a coffee table, and a vase with dried flowers. The room is brightly lit, and the walls are a light, neutral color. A large arched doorway is visible in the background.

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Thank you for the potential opportunity to represent you in the sale of your home. Your home is unique both as a place you have created memories in and as a significant portfolio asset. I am respectful of your home and mindful of my responsibility to maximize its value in a time frame that fits objectively within your big picture goals.

I pride myself on communication, accessibility, responsiveness, expertise, and above all professionalism. My goal is to provide you with a full-service experience that meets your needs and exceeds your expectations.

I am absolutely committed to achieving these endeavours in an exemplary manner. Your home is your asset, excellence is my forté and achievement is my passion.

I look forward to exceeding your expectations.

CATHERINE WORTHY, MBA



[click here to schedule an introductory phone call online](#)

[click here to schedule an introductory Zoom meeting online](#)



Catherine Worthy is a tireless professional that understands the Comox Valley real estate market and the Vancouver Island lifestyle. She will provide you with valuable advice so that you may make informed decisions for you and your family.

Catherine has been in the real estate industry since 2001, first as a mortgage financing professional and then as a real estate agent. She has a knack for helping people find the perfect solution, taking a set of variables and lining them up for a win. Catherine has an MBA in Strategic Leadership and graduated from the University of Victoria in Public Relations and Communications.

As she navigates you through the selling process, Catherine is with you every step of the way. Having bought and sold her own properties, she understands the excitement, challenges and intricacies that are felt through the entire process.

To say that I could serve you well alone would be a bit of a stretch. I have a vast network of professionals that I can call upon to get things done. Lawyers, electricians, painters, municipal officials, home inspectors and plumbers are just a few of the people that may need to be called upon when selling a home.

The other half of my real estate team is pictured above. My partner, Kathryn Miller (I know... two Catherines), is a creative spirit who brings a vast array of skills to the table. She holds a degree in geography and a diploma in land surveying and mapping. Kathryn is a designer, videographer, and social media marketer. Her perspective is fresh, creative and always draws people in.



GOALS AND OBJECTIVES

I endeavour for the sale of your home to proceed seamlessly, without issue. My goal is that everyone is aware and informed throughout the process and that your desired outcome is achieved to your absolute satisfaction.

To achieve these goals will require a commitment of considerable resources and expertise. The exceeding of your expectations will be a result of maximizing the value of your home, as timely and painlessly as possible.

In order to determine the best course of action for your future it may help to examine your goals and possible options. Everyone has a unique living situation and there are many different courses of action that they could move forward with. Take a minute and examine what you are hoping to achieve by selling your house.

An example would be Goal: buy a new house to gain another bathroom Options: renovate current house to add a second bathroom.  
Sometimes moving isn't the best option. We want you to be 100% sure that selling is the right decision before your beloved home has sold.

GOALS:

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_
- 4 \_\_\_\_\_
- 5 \_\_\_\_\_

OPTIONS:

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_
- 4 \_\_\_\_\_
- 5 \_\_\_\_\_

EXISTING MORTGAGES

Before you list and sell your home, it is imperative that you confirm the details of your existing mortgage (if you have one).

Is there a penalty if you pay the mortgage off?  
Is the mortgage portable to your next property and if so, how is the blended rate calculated?  
If the mortgage is portable, how long do you have to port the mortgage? For some lenders it must be the exact day and exact amount.

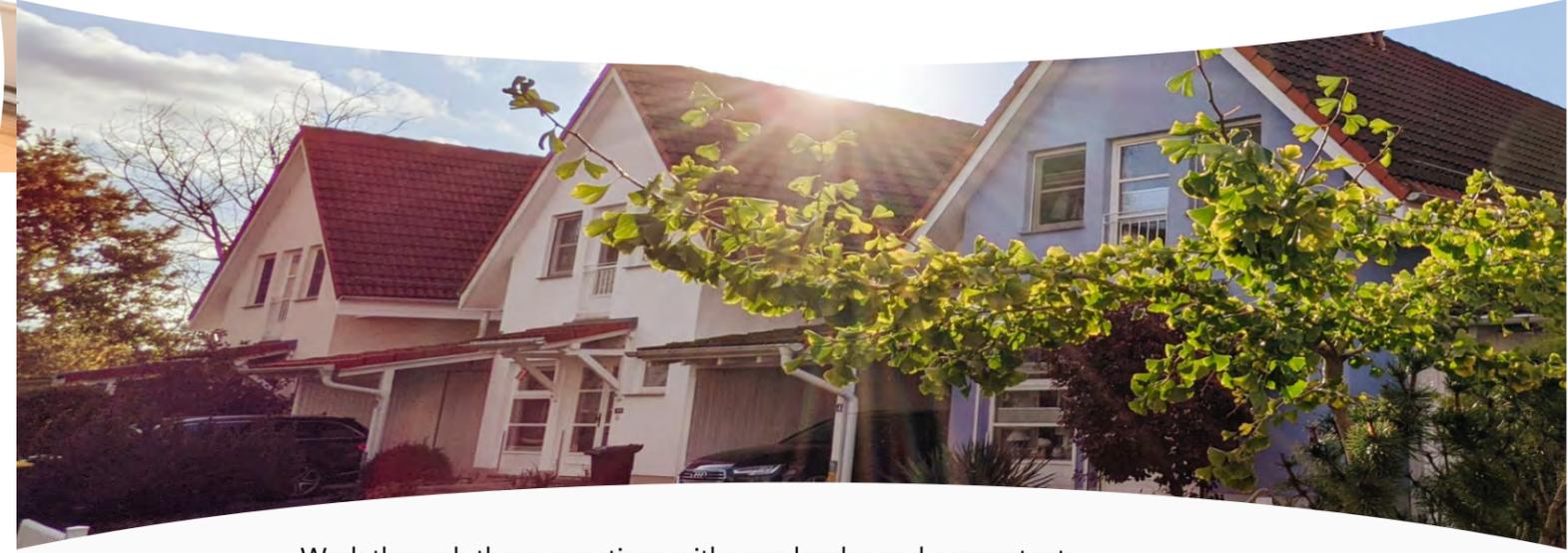
Ask a lot of questions and be sure that you have the answers in writing.

TAX IMPLICATIONS

If you are selling an investment property, a commercial property or a property purchased as a pre-sale, there may be tax implications to consider.

A 'capital gain' is an increase in the value of an investment. If that investment has been in real estate and you are cashing in, the government wants a piece of the action. Before selling it is advisable to speak with your accountant.

Also if you are building a house which you intend to sell, GST may be applied to the purchase price.



Work through these questions with your lender and accountant:

Mortgage Holder(s) \_\_\_\_\_

Mortgage Amount(s) \_\_\_\_\_

Penalty Quote(s) \_\_\_\_\_

Portable Y  N  Rules on the port \_\_\_\_\_

GST on the sale Y  N  Amount \_\_\_\_\_

Capital Gains on the sale Y  N  Amount \_\_\_\_\_

# LET'S GO THROUGH THE SELLING PROCESS



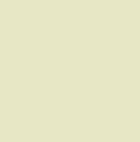
**HOME CONSULTATION**

- Meet Catherine, your Oakwyn Real Estate Agent
- Discuss possible courses of action. These may include selling your home, renting it out, or simply staying put for now
- Talk about the financial implications of the different scenarios
- Comparative Market Analysis



**ENTER INTO AGENCY RELATIONSHIP**

- Disclosure of Representation of Trading Services (DRTS) - this form outlines the fact that Catherine is representing your interests and not the interests of another party
- Privacy Notice and Consent - through this form you acknowledge that Catherine will be communicating with you regarding the sale of your property
- FINTRAC - this federal form used to track real estate transactions in order to prevent financing terrorism and money laundering



**LISTING APPOINTMENT**

- Sign MLS® listing agreement
- Work through and sign the Property Disclosure Statement (PDS)
- Sign lock-box consent form
- Set up the time line for the listing process
- Decide upon pricing strategy
- Disclosure of expected remuneration



**YOUR HOUSE IS LISTED FOR SALE**

- Install FOR SALE sign
- Position lock-box on door or nearby location
- Showings begin



**CATHERINE SUBMITS YOUR LISTING TO THE MLS**

- Verifying price, dates and other data



**MLS PREPARATION**

- Measurements
- Floor plan drafting
- Professional photos
- 3D Virtual Tour creation



**PRE-LISTING MARKETING**

- We film and promote a short "Coming Soon" video to generate buzz on social media around your upcoming listing



**"JUST LISTED" AD CAMPAIGN**

- Generate interest through targeted social media advertising
- Carousel ad with professional photos of your home
- Video ad featuring your home and lifestyle elements of the area



**PROMOTE LISTING THROUGH THE OAKWYN NETWORK**

- with over 400 agents in the lower mainland the Oakwyn Realty network is extremely valuable for marketing your property to Vancouverites



**YOUR LISTING IS UPLOADED TO OTHER DIGITAL MARKET PLACES**

- Facebook Marketplace, Kijiji, Used Comox Valley, Craigslist



**RELEASE LISTING TO OUR ACTIVE BUYER'S DATABASE**

- We have a database of over 2,500 clients looking to buy a home in the Comox Valley they will receive your listing as a featured property



**HOST OPEN HOUSE**

- When it is safe to do so we will host an open house inviting the public in to see your home



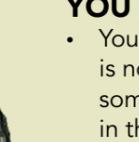
**TITLE TRANSFER AND ADJUSTMENTS**

- Property taxes, strata fees, and tenant damage deposits are squared away



**SUBJECT REMOVAL PERIOD**

- Buyers and sellers must fulfill the conditions of the contract



**YOU ACCEPT AN OFFER**

- You can almost celebrate, but the deal is not done yet. You may have to make some repairs to your home if agreed to in the contract

**ENTERTAIN OFFERS ON YOUR HOME**

- Catherine guides you through the details of every offer
- Negotiates counter offers and terms of contract



**TWEAK SOCIAL MEDIA CAMPAIGN**

- We always have an eye on how your ads are performing. When necessary we change them to reach more people

## SALES DETERMINANTS

Economic trends  
Market dynamics  
Fair market value

### PRICE

Local amenities  
Comparable sales  
Geographical position

### LOCATION

Inspections  
Staging  
Warranties

### HOME

Expenses  
Contract timing and flexibility  
Ability to show

### TERMS

Sales ability  
Marketing ability  
Commitment

### AGENT

## MARKETING PLAN

1

**PRE-MARKET** the property with a 'COMING SOON' video; launch and promote it on Instagram and Facebook. This builds hype on social media before listing even hits the market.

[click here to view a sample "Coming Soon" video](#)

2

**CREATE** a professional quality feature sheet or booklet of your home. This is a marketing tool that shows all of the details about your property, house, and nearby amenities.

3

**LIST** your home on the Multiple Listing Service (MLS) for maximum exposure. If you want your home to sell as quickly as possible you must have it listed on the MLS. Thousands of people use the MLS daily to search properties, so if you want to be seen, the MLS is the place to be.

4

**SEND OUT** your listing to my active buyers database of over 2500 clients. These people are currently looking; your home may be the perfect fit.

5

**PUBLISH** the listing on Facebook Marketplace, Kijiji, Craigslist and Used Comox Valley. The point of this is to extend the reach of your listing. The more places it is seen, the better chance a potential buyer will find it.

6

**ANNOUNCE** the listing to the Oakwyn Realty network of agents. With over 400 real estate agents in the lower mainland this network offers massive potential for people looking to relocate to the island.

7

**TARGET** advertise a 'Just Listed' video Facebook and Instagram. We don't just post your listing, we target ads to potential buyers.

[click here to view a sample "Just Listed" video](#)

8

**HOST** open houses for real estate agents and the general public. When it is safe to do so an open house is a great way to get your property in front of people, especially agents.

9

**PROMOTE** a customized carousel ad for Facebook and Instagram. Custom floor plans and professional photographs of your home provide the content for this ad.

10

**ANALYZE** the showing feedback and social media marketing data to continually enhance and refine marketing efforts.

**HOW TO PRICE YOUR HOME** Exactly how much money is your home really worth? The answer to that question is always 'the amount of money that a buyer is willing to pay for it'. Not what you think it is worth, not what I think it is worth, but rather what they the buyers think it is worth.

In a market with limited inventory prices can skyrocket, yet in a time of over-supply those same houses will see their values fall flat. Picking the optimal price for a quick sale with maximum financial return is a bit of an art form.



If a home is overpriced it won't sell. If a home is underpriced a bidding war may occur where buyers offer well over the asking price. Fair market value is not an exact price, rather it is a range somewhere between overpriced and underpriced. If a seller wants to sell quickly they would price the home aggressively on the lower end of the fair market value price range. On the other hand if the seller is not very motivated to sell quickly they might choose a price at the upper end of the range. In the end, the market will determine how much money you get for your house. The pricing can certainly affect the time line.

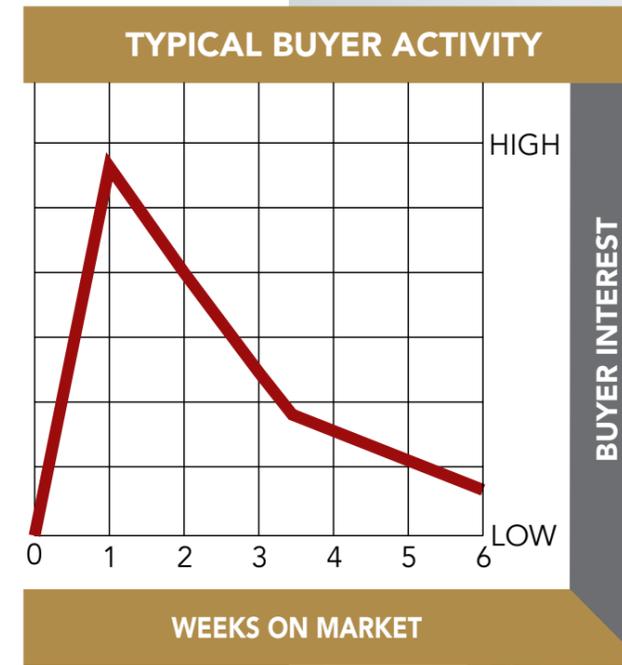
How do we determine what the fair market value of you home is? Fortunately I have some tools and insight that can help us with the task.

I start by doing a Comparative Market Analysis of your home. During this analysis I look at all of the similar houses in the area that are active listings, expired listings, and listings which have sold recently.

By analysing the data I can come up with a very good idea of the fair market price range based on comparable sales. The listing price however will always be your decision.

Click here to book a complimentary In-home Listing Consultation and Comparative Market Analysis

Absolutely no obligation required.





# STAGING

**FOCUS ON CURB APPEAL**

The outside of your house can be the source of a very good first impression. Keep the grass well-watered and mowed. Have your trees trimmed. Cut back overgrowth. Plant flowers. Store unused items. After dark, turn on your front porch and exterior lighting.

**DE-CLUTTER**

Allow potential buyers to see your home. Remove unused or excess furniture, streamline closets, reduce to one item per surface and remove any items you don't use. Store excess items in your garage, shed or preferably off-site.

**FRESHEN UP**

Place open boxes of baking soda in smell-prone areas to eliminate bad smells, shampoo carpets, dry-clean drapes, empty trash, bathe pets and freshen litter boxes regularly. Do not use any heavily scented products as buyers will think you are trying to cover up a bad smell.

**MAKE NECESSARY REPAIRS**

Buyers expect everything in their new home to operate safely and properly. Minor maintenance and repairs should be taken care of prior to listing your home. These repairs may seem small but left undone they can lead buyers to seriously question the value of your home or give them reason to make a lower offer.

**ACCESSORIZE**

Make your home as comfortable and attractive as possible without adding clutter. Utilize your home's assets, light a fire, set the dining room table, highlight the special areas with a bottle of wine and two glasses.

**DE-PERSONALIZE**

Review your home with a critical eye. What messages does your home emit. You are trying to appeal to as many buyers as possible so eliminating things that some people would find off putting is a great idea. Would you want to buy this home? Your answer should be a resounding "YES"!

## Does Your Home Measure Up?

Make comments on each area of your home to see what the highlights are and what areas could use some sprucing up.

Full renovations might not be worth the investment, however putting a little work and money in now will positively affect how buyers perceive your home.

*Comments:*



### DINING



### KITCHEN

*Comments:*



### LIVING

*Comments:*



*Comments:*



*Comments:*

**PRIMARY BEDROOM**

**STORAGE**

*Comments:*



*Comments:*

**BATHROOMS**



**OFFICE**



*Comments:*

**BEDROOMS**



**OUTDOORS**

*Comments:*

# THE HOME INSPECTION

is often a condition agreed to in the contract of purchase and sale of a home. Sellers are often shocked by what inspectors find wrong or in need of repair. Likewise potential buyers are often scared off by a bad or lengthy home inspection report. The Home Inspectors Association of British Columbia has come up with this list of items which home inspectors should take a look at. If any of these items are in disrepair at your house consider fixing them. A home inspector will almost certainly find the issues.

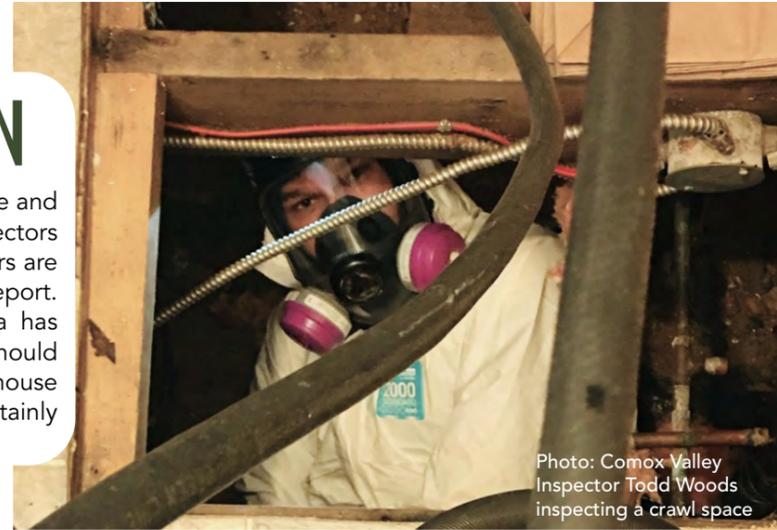


Photo: Comox Valley Inspector Todd Woods inspecting a crawl space



## EXTERIOR SYSTEMS

- exterior wall covering(s), flashing and trim
- all exterior doors
- attached or adjacent decks, balconies, steps, porches, and the associated railings
- the eaves, soffits, and fascias where accessible from the ground level
- vegetation, grading, surface drainage on the property when any of these are likely to adversely affect the building
- walkways, patios, and driveways leading to dwelling entrances
- landscaping structure attached or adjacent to the building when likely to adversely affect the building
- primary garage or carport attached or detached
- garage doors and garage door operators



## ROOF SYSTEMS

- readily accessible roof coverings
- readily accessible roof drainage systems
- readily accessible flashings
- readily accessible skylights, chimneys, and roof penetrations



## STRUCTURAL SYSTEMS

- structural components including visible foundation and framing
- by probing a sample of structural components where deterioration is suspected or where clear indications of possible deterioration exist. Probing is NOT required when probing would damage any finished surface or where no deterioration is visible



## PLUMBING

- interior water supply and distribution systems including all fixtures and faucets
- drain, waste and vent systems including all fixtures
- water heating equipment and associated venting systems, flues & chimneys
- fuel storage and fuel distribution systems
- drainage sumps, sump pumps, and related piping

## ELECTRICAL



- service drop
- service entrance conductors, cables, and raceways
- service equipment and main disconnects
- service grounding
- interior components of service panels and sub panels
- distribution conductors
- overcurrent protection devices
- a representative number of installed lighting fixtures, switches, and receptacles
- the ground fault circuit interrupters (GFCI) (if appropriate)
- arc fault circuit interrupters (AFCI) (if appropriate)

## INTERIOR



- walls, ceilings, and floors
- steps, stairways, and railings
- counter tops and a representative number of installed cabinets
- a representative number of doors and windows
- walls, doors and ceiling separating the habitable spaces and the garage

## HEATING, VENTILATION & COOLING HVAC SYSTEMS



- readily accessible components of installed heating, central and through wall cooling equipment
- vent systems, flues, and chimneys
- fuel storage and fuel distribution systems

## FIREPLACES AND SOLID FUEL BURNING APPLIANCES



- system components
- vent systems and chimneys

## INSULATION & VENTILATION OF ATTICS, CRAWLSPACES, AND UNFINISHED BASEMENTS



- insulation and vapour retarders in unfinished spaces
- ventilation of attics and foundation areas
- mechanical ventilation systems
- ventilation systems in areas such as kitchens, bathrooms and laundry areas where moisture is generated



POST ACCEPTED OFFER

So you **accepted an offer!**

Congratulations, but don't pop the cork off the champagne bottle just yet, there is still work to do. Catherine will manage all the processes of the sale, ensuring that documents get to the right people, subjects of the sale are being met and that all the pieces of the puzzle are being completed on time.

Before the closing date all of the conditions of sale must be met. If any repairs were negotiated into the contract by the buyers you will have to get them done at this time. Typically the home must be in the same shape, or better than, last viewed by the buyer so don't damage anything on your way out.

You will need to get a lawyer or notary who will handle the legal paperwork for your sale. Catherine can recommend one if you don't already have one in mind.

This is the time to contact utility companies to discontinue your service at the sold address. Cable, internet, telephone, natural gas, and hydro should all be advised of your move. Remember to put in a 'change of address' with Canada Post to reroute your mail.

Finally, you had better get packing. By closing day you need to have all of your belongings removed from the property. This alone can be overwhelming, so start as soon as you can and get rid of anything you don't need at your next house.

WHAT DOES CATHERINE DO AFTER WE ACCEPT AN OFFER?



## YOUR THOUGHTS

This is your chance to help me to market your home. By filling out the following questions I will have a better chance of highlighting your homes best features in our marketing campaign. Likewise, if there are things that don't work well for you, let me know so I don't inadvertently draw attention to a problem area.

Why did you buy this home when you did?

What will you miss the most about living in it?

What is your favourite room here? Why?

Describe how this home makes you feel.



## ON YOUR HOME

What features of this home are the best?

Are there any quirks about this home?

What are the most frustrating things about living in this home?

Have any momentous events occurred here?

What is your favourite memory made in this house?

**BEFORE YOU LIST YOUR HOME**

Sort all of the items in your home into three categories:

- A)** we're going to **MOVE** it
- B)** let's **DONATE** it
- C)** this is **TRASH** why do we still have it?

Any items that you are donating or trashing get them out of the house as soon as possible. It will improve the aesthetic appeal of your home to potential buyers and it will simplify your move immensely.

**3 - 4 WEEKS BEFORE MOVING**

**RESERVE** a moving company for your moving date. Availability on the first of the month can be a problem, if you have any flexibility on your moving date consider avoiding the 31<sup>st</sup> and the 1<sup>st</sup> of the month. You may save money too as some companies offer mid-month discounts.

If the property you are moving into or out of has an elevator, **BOOK IT!**

If you need to rent a storage locker to accommodate extra belongings that won't fit in the new house, or you have an RV that can't be parked at the new home, **ARRANGE STORAGE** now.

Catherine was very professional, compassionate and patient in her assistance with an estate sale. She took the time to ensure that the correct legal obligations were met. She listened to my needs regarding valuation of the property. Her marketing completely blew me away. The house sold in less than 24 hours at a price beyond my expectations.

Bryan Hill

Catherine is awesome person and realtor. She goes above and beyond for her clients. Also once the deal is done and the papers are signed she still checks in with you to make sure all is well.

Nancy Yeomans

Catherine has been very supportive and professional. She gave me updates on a regular basis. It was a pleasure having her being part of this beautiful experience. I worked with many agents in the past and she is the best.

Carole Tétreault

While going through a difficult and busy time in our lives, Catherine made the sale of our family home as easy and seamless as possible. She was very positive, communicative, realistic and has a fun personality. I would say the easiest and most positive real estate transaction I've experienced yet. I would definitely entrust her to my real estate business again.

Colleen Holbrook

Catherine was easy to work with, extremely knowledgeable, paid attention to detail and guided us tactfully with her expertise. Catherine and her partner showed a commitment to us that went far beyond the final signing. All this and she made the house buying a pleasurable experience. We have no hesitation in recommending Catherine.

Seamus Nesling

Catherine listed and sold our property. She was both personable and professional throughout the process. She provided good advice and kept us informed during our multiple offer situation. We enjoyed working with her very much.

Joan Davies



**ARRANGE A TRANSFER OF UTILITIES**

Notify your existing service providers that you will be leaving your current residence and the date of the move, this may include:

- Electricity (hydro)
- Natural gas
- Water
- Sewer
- Garbage
- Home insurance
- Phones
- Cable
- Internet
- Landscapers
- Propane / oil providers
- Cleaning services

**CHANGE OF ADDRESS NOTIFICATION**

There could be many places which require notification of your change of address. Some of these may include:

- Canada Post
- BC Driver's Licence and Services Card
- Banks
- Revenue Canada
- Investment Holders
- Schools
- Employers
- Subscriptions
- Medical Clinics

**FOR THE NEW OWNERS**

- Keep a binder of warranties and manuals for appliances in the home
- Leave a small box with keys, garage door openers, and other remote controls or items they will need
- Write a thank you card. Someone has spent a lot of money to purchase your home; a thank you card is a lovely way to make them feel welcome.

Oakwyn Realty Ltd. is a British Columbia owned and operated firm headquartered in Vancouver. It is a boutique real estate brokerage which strives to be a leader in the industry and community alike.

Using an Oakwyn agent is the equivalent of shopping locally but for real estate.



### PUT PEOPLE FIRST

Put the relationship side of business first. It's the most important part of what we do. Be respectful. Listen intently. Anticipate issues. And strive to make meaningful connections. We believe when we put relationships above all else, in every instance, everyone wins.

### INNOVATIVE SERVICE

What can you do today that has never been done before? To change the way the industry works, we have to change how we work. So question everything. Find new ways to do old things. Surpass your client's expectations in even the smallest of ways.

### CREATE A COMMUNITY

Though we have seven CORE VALUES, this one stands just a tiny bit above the rest. We're all in this together. We're creating a community of agents in a purpose-built environment that feels like home. But community is really in the hands of its members. We can create the environment, but it's up to you to support, celebrate and encourage one another. And to live our values. Oakwyn should feel like a happy extended family.

### REAL ESTATE NERDS

Love what you do. A lot. And find new ways to love it each and every day. There's so much to learn, so many new trends to stay on top of in our industry. Relationships to build. Goals to meet. Be a student of our craft and share what you learn with your peers. Your passion is infectious.

### LEAD BY EXAMPLE

Be the change you wish to see in the world. That's Gandhi. And it's good advice. Model the behaviour you'd like to see in the office, out in the field, and at industry events. What are Oakwyn-like characteristics? Energy. Transparency. Humility. Wit. Passion. Trust. Intelligence. Be those things and you'll be part of the change.

### PURSUE GROWTH & LEARNING

Have a hungry mind. Feed it. The only way to improve personally and professionally is to seek out and incorporate new learning and understanding into your practice. Read. Keep an open mind. Listen to each other. Listen to podcasts. Share what you've learned. We can all grow together.

### WHAT WE KNOW AT OAKWYN

- Communication is imperative in a successful client relationship
- Clients are held in the highest regard
- Honesty, integrity and knowledge go a long way in establishing trust
- Challenges are our greatest opportunity for learning, growth and strength
- The work we do and our actions in life are a reflection of who we are
- Never take anything for granted



OAKWYNREALTY

### EMBRACE & DRIVE CHANGE

We work in a dynamic, always-changing business, and we want to be the ones leading that change, rather than reacting to it. So be bold. Be a leader. We're also open to change on the inside. If there's something that could be improved internally, be bold and bring it up. If we can't embrace change on the inside, we can't drive it on the outside.

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any existing agency relationships.