what you need to know before

selling your home

Chris Naudi

NOW THAT'S A SMART MOVE.



HouseSigma

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Welcome!

This information package is your guide to a successful start in selling your property. I believe my happiest clients are well-informed clients and I want to ensure you know everything you need to before selling your home. Included in this package are:

- ✓ My Pledge to You
- ✓ Top 10 Reasons to Use an Agent
- ✓ Five Essentials for a Successful Sale
- ✓ 8-Step Home Selling Process
- ✓ Top 10 Questions to Ask Your Agent

At this stage I may not know all your needs, nor do I know your financial and family situation. I do know that selling a home can be very stressful or extremely exciting, depending on the agent you choose to represent you. My job is to provide you with enough information to make good decisions and to make your move as stress-free as possible.

As you look through this package, write down any questions you have. If ever a time we meet, I'm sure I will cover everything at our appointment, but in case you have special concerns, I don't want to miss addressing them when we get together.

At every client meeting I prepare a full market analysis and presentation for our appointment, which will cover all the services I provide to ensure you get top dollar when you sell. Selling your house is a complicated task, so it is crucial to have every possible advantage you can. It starts by hiring the right agent.

If you have any questions, please don't hesitate to call me at Cell: 519-282-9088.

I look forward to meeting you one day,

Chris Naudi
Real Estate Agent

HouseSigma

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My Pledge to You

I pride myself in consistently providing the highest quality, most innovative and exceptional real estate service available anywhere in Fort McMurray and surrounding area..

My clients needs always come first. My goal is to exceed your expectations at every turn. I constantly strive to create and implement innovative marketing strategies to get my clients maximum exposure when selling their home.
I understand that buying and selling your home can be stressful, risky, and emotional which is why my goal first and foremost is to alleviate these elements while protecting and promoting your best interests.
I am seasoned contract negotiator, real estate investor, and entrepreneur, I bring a highly engaged and detailed approach to your move. Holding a Bachelor of Commerce from Royal Road University and 20+ years in the marketing and sales field your experience will be second to none. A client experience that is positive, caring, professional, and informative is how I treat all my clients.

My guarantee to my clients:

✓ Honesty and integrity in every situation
✓ Ongoing communication to keep you up to date
✓ Continuous improvement of my services with the hope of exceeding your expectations
✓ Creation of a fun, stress-free atmosphere to ensure you enjoy your move
✓ Service after the sale to help you with everything you need during and after the move

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WHY USE AN AGENT?

1. **Work with a professional for peace of mind.**
   As a real estate agent, I adhere to a strict code of ethics, and I'm committed to ongoing education. I have intimate knowledge of sales and trends in the local market and my knowledge of contract law ensures the paperwork is handled correctly.

2. **Be the first to get information on new listings.**
   Not only do I have access to the multiple listing service, I am also invited to exclusive "agent only" open houses that let me find out what's on the market before anyone else. I pass this information on to my clients.

3. **Market your property!**
   I distribute information about your property to my network of agents, industry partners, preferred clients and the public. This gets the word out that your home is for sale. The more people who know about your listing, the more offers we'll attract and the more money you'll end up getting

4. **I know your competition.**
   When selling your home, I am the best person to provide you with real-time information on the listings you are competing with in your market. Based on my research, I know the price and features of competing properties, and I know how to make yours stand out.

5. **Find the right property for your specific needs.**
   I can help source your next home that will be perfect for your needs. I know where schools, hospitals and amenities are located, and I can advise you on which locations are the best fit for your lifestyle.

6. **Help you evaluate your next property.**
   I know which inspections should be conducted, including checks for termites, dry rot and asbestos. I can help you gain access to the sales history of the property. If there are issues with title, I can help you resolve them before problems arise.

7. **Negotiate the best price on your next home.**
   I am an expert negotiator, and I can save you thousands of dollars on the purchase price of your next home. I maximize your return and give you peace of mind that you are making the right decision.

8. **The best financing options.**
   I can assist you with understanding the various financing options available and refer you to a qualified lender or mortgage professional. Finding the right house is the first step, but finding the best financing is just as important. My goal is to ensure you can retire your debt as soon as possible and live mortgage free.

9. **Refer you to great partners.**
   I will help you find the right real estate lawyer/title company, property inspector, tradesmen, movers and other service providers. I have a list of people who I recommend, saving you time and worry. I pride myself in delivering exceptional service and looking after your every need.

10. **Know what government programs can help.**
    I know the current incentives and rebates that help homeowners. I let you know if you qualify for any tax credits or special financing options.



5 ESSENTIALS FOR A SUCCESSFUL SALE

1. LOCATION

The pricing of your home must reflect its location. The better the location, the higher the market price. When buyers choose a location, they look for access to amenities, school districts, low traffic, easy highway accessibility, proximity to parks, etc. All these things must be taken into consideration when determining the value of your home. We cannot control the location.

2. CONDITION

The pricing of your home must accurately reflect its condition. Your job is to make your home bright, shiny and clean (as close to a model home as possible). My job is to tell the world about it and gain maximum market exposure. Look around your home, what little things can be fixed that won't cost a lot, but will have a big impact on how well your house shows? I will give you suggestions of things we can do to stage the house to get you the most money when you sell.

3. MARKET

The market is always shifting. Recession, inflation, mortgage availability, competition and the public's perception of the health of the economy all play a role in house prices. It may be a buyer's market (where there are a lot of houses for sale and buyers have more negotiating power) or it may be a seller's market (where there are limited houses for sale and the sellers have more negotiating power). The pricing of your home must reflect the current market because we cannot dictate market conditions.

4. TERMS

Buyers often put terms in the purchase agreement (e.g., approval of financing, home inspection, etc.). If you are willing to accept offers with such terms, you increase the buyer pool. The price of your home must reflect the terms. For example, you can often negotiate a higher sale price if you are willing to accept terms that are important to the buyer (such as a longer/shorter closing date to meet their needs). The good news is that I'm an experienced negotiator, so I'll be in your corner to protect your interests.

5. PRICE

Price is the most important factor in the sale of your house. If you price your home too low, you leave money on the table that is rightfully yours. If you price it too high, your home languishes on the market and other agents use it as a tool to sell their listings by showing better value in competing homes. Once a house is on the market for a while, all buyers ask the same three questions:

- How long has it been on the market?
- What's wrong with it?
- I bet they're getting desperate, should we try a low-ball offer?

Failure to properly price your home can cost you thousands of dollars. Setting the right asking price is the single biggest factor that determines the success or failure of your home sale. That's where my knowledge of the market and pricing expertise come in. I will help you choose the right price that will get you maximum exposure in the market, so you sell quicker for the most amount of money.



8-STEP HOME SELLING PROCESS

1. UNDERSTAND THE MARKET

The first step is to be sure you understand how local market conditions affect the price you choose. Markets change from city to city and from neighborhood to neighborhood. The value of your home is determined by supply and demand. If there are a lot of sellers and few buyers, prices tend to go down and homes take longer to sell. This is referred to as a "buyer's market". But when the opposite is true and there are many buyers but few homes for sale, prices rise and homes will sell very quickly. This is known as a "seller's market". How do you know which market you are currently in? That's where I come in. I am a local expert and I prepare a local market analysis for you. I not only determine what type of market you are in, but I study your neighborhood and compare your home to others based on style, size, number of bedrooms, baths, garage, view, lot size, etc. I cover all of this with you when we meet in person.

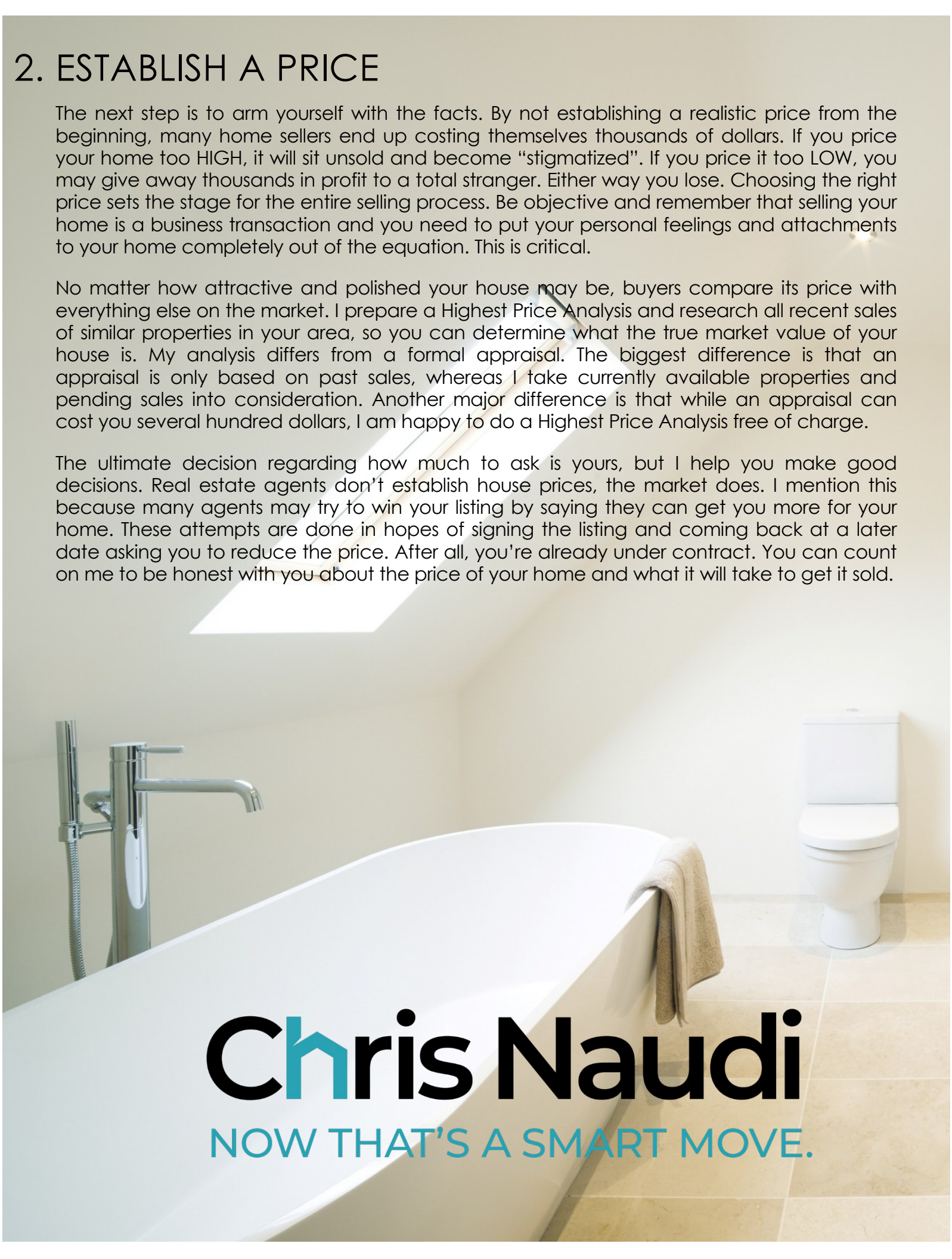


2. ESTABLISH A PRICE

The next step is to arm yourself with the facts. By not establishing a realistic price from the beginning, many home sellers end up costing themselves thousands of dollars. If you price your home too HIGH, it will sit unsold and become "stigmatized". If you price it too LOW, you may give away thousands in profit to a total stranger. Either way you lose. Choosing the right price sets the stage for the entire selling process. Be objective and remember that selling your home is a business transaction and you need to put your personal feelings and attachments to your home completely out of the equation. This is critical.

No matter how attractive and polished your house may be, buyers compare its price with everything else on the market. I prepare a Highest Price Analysis and research all recent sales of similar properties in your area, so you can determine what the true market value of your house is. My analysis differs from a formal appraisal. The biggest difference is that an appraisal is only based on past sales, whereas I take currently available properties and pending sales into consideration. Another major difference is that while an appraisal can cost you several hundred dollars, I am happy to do a Highest Price Analysis free of charge.

The ultimate decision regarding how much to ask is yours, but I help you make good decisions. Real estate agents don't establish house prices, the market does. I mention this because many agents may try to win your listing by saying they can get you more for your home. These attempts are done in hopes of signing the listing and coming back at a later date asking you to reduce the price. After all, you're already under contract. You can count on me to be honest with you about the price of your home and what it will take to get it sold.



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3. CALCULATE YOUR BOTTOM LINE

Once market value is established, you can calculate your bottom line. This is the amount you walk away with after all the expenses related to selling your home are paid. Closing costs vary depending on how the contract is structured. Common closing costs include real estate commissions, legal fees, mortgage discharge fees, condominium transfer fees, property taxes owing, home warranty fees, required repairs, etc. It may sound complicated, but that's where my expertise comes in. I will show you how much money you can expect to net from the sale of your home.



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4. CHOOSE THE RIGHT AGENT

There are so many real estate agents, how can you be sure you are making the right choice? It comes down to honesty, integrity, experience and a proven track record. I believe in an honest and upfront approach to selling your home. I will not tell you what you want to hear only to let you down later when your property doesn't sell. I'm not interested in taking your listing just to put a for sale sign on your front lawn. I'm only interested in taking your listing if I can put up a sold sign.

Different agents charge different commission rates. Don't be fooled. What may seem like a good deal in the beginning could end up costing you thousands of dollars. When considering what is a fair commission rate to pay, take into consideration the marketing strategies your agent uses. Marketing costs money, and without the right marketing you won't attract the right buyers. The longer your house sits on the market, the lower the offers you will attract. When it comes to paying commissions, don't focus on how much you are paying, focus on what you are getting. A strong negotiator can easily earn you thousands more on the sale price of your home, making them worth every penny.

Top Ten Questions To Ask Your Agent:

1. What is your experience?
2. How many homes have you sold in my area?
3. What market share does your company have?
4. How will choosing your company brand help to sell my house?
5. What is the average days on the market in my area?
6. What is YOUR average days to sell a property?
7. What is the average list-to-sell ratio in the real estate board?
8. How does your list-to-sell ratio compare to the average?
9. What unique marketing strategies will you use to sell my house?
10. What skills do you have that make you a great negotiator?

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5. PREPARE YOUR HOME FOR SALE

There are really two phases when it comes to preparing your home. The first is getting ready for the market and the second is getting ready for showing. Let's start with the first phase, getting ready for the market. The best way to do this is to walk around your entire home with a notepad, paying careful attention to everything. Check the walls for chips, holes and uneven paint. Fix all leaky faucets and make sure they shine (consider replacing them if they don't). Does your home require minor repairs? Consider curb appeal. It is always a great idea to put a fresh coat of paint on the front door and garage doors. Stain the deck and fence. Trim the gardens. First impressions are everything when it comes to attracting buyers.

Once your home is officially for sale you need to make your home sparkle. This is an area where you can't overdo it. Be sure to concentrate on the kitchen and bathrooms. Your buyer expects a used home, but the brighter your home shines, the easier your buyer can see themselves moving into the house and making it their own.

It is time to unclutter. It's a good idea to box up any items you haven't used in a while. This adds visual square footage to your home, increasing it's perceived value. After years of living in your home, clutter collects without you even realizing it. But the buyer does notice it and is drastically affected by it. Clutter collects on shelves, counter tops, drawers, closets, garages, attics and basements. Pretend you are walking into your home for the very first time. Or better yet, get an outsider's opinion. Ask a friend to point out clutter. Box it all up and store it until you move. If you were going to get rid of anything before you move anyway, do it now before the house is even shown.

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6. OFFER INCENTIVES

When listing your home for sale, you want to make it very appealing to buyers. There are several things you can do to help your home stand out from the competition. Perhaps you want to include the appliances or window coverings. If your home is a little older, you can offer a home warranty, so the buyers have peace of mind that the house is in good repair. Consider offering a redecorating allowance, so the buyers can paint or complete repairs after moving in.

A little-known way to sell your home quicker and for a higher price is to offer a higher commission to the agent who brings you the buyer. You may be asking yourself how paying more can actually net you more, but it's a rather simple concept. By raising the commission to the buyer's agent, you could consider it a 1% loss to you, but that same 1% is a 14% gain to the agent who sells your home. Let's pretend you are a real estate agent. If you had three houses to show your buyers, one offered a 2% commission, one offered a 2.5% commission, and the third offered a 3% … which would you be most excited to sell? The more showings you get, the more offers you will receive. The more offers you receive, the higher price you will get for your home, and the quicker it will sell.



7. MARKET YOUR HOME

It is now time to bring on the buyers. I have a stellar **18-point** marketing plan including professional photography and videography to showcase your home in the manner it deserves. My online marketing attracts most buyers who start their home search online.

To maximize your potential for success, it's important to market to three groups … brokers, neighbours and buyers. To effectively and aggressively target all these groups, I use open houses, feature sheets, just listed postcards, print media, internet strategies, telemarketing campaigns and more. I leave no stone unturned when it comes to marketing your home to ensure you sell for top dollar.

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8. NEGOTIATE THE OFFER

Keep your goals in focus and you are better able to respond to offers. You will have three choices when an offer comes in. You can **accept** the offer, **reject** the offer, or make a **counteroffer**. You should know, however, that a counteroffer is a rejected offer. The buyer has no legal tie or obligation to the contract once any minor changes are made to it. Although the price is the main focus of the offer, you need to closely review every detail. These details include down payment, deposit, possession date, personal property items included such as appliances or furniture, and conditions such as financing, home inspection and home warranty. Remember, any change to the original contract is technically a rejection, so only make changes if you are positive you cannot live with what is offered. It is important to put yourself in your buyer's shoes and not see them as a rival or enemy, but rather as someone who wants to buy your home. Once an offer is accepted, I am there for you every step of the way, making sure everything goes smoothly until the moving van arrives.

HOW I WILL HELP YOU

As you can see, selling your home involves much more than placing a for sale sign in your yard, posting the listing on realtor.ca and waiting for buyers to appear. This is why sellers have hired professional real estate agents for the last 200 years. When we meet, I help you determine the best price for your house, I point out things you can do to your home that won't cost a lot but will make it more appealing to buyers, and I show you how my marketing strategies will get you maximum exposure for your home, ultimately selling it for the highest price possible. I'm excited to help you with your move.

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