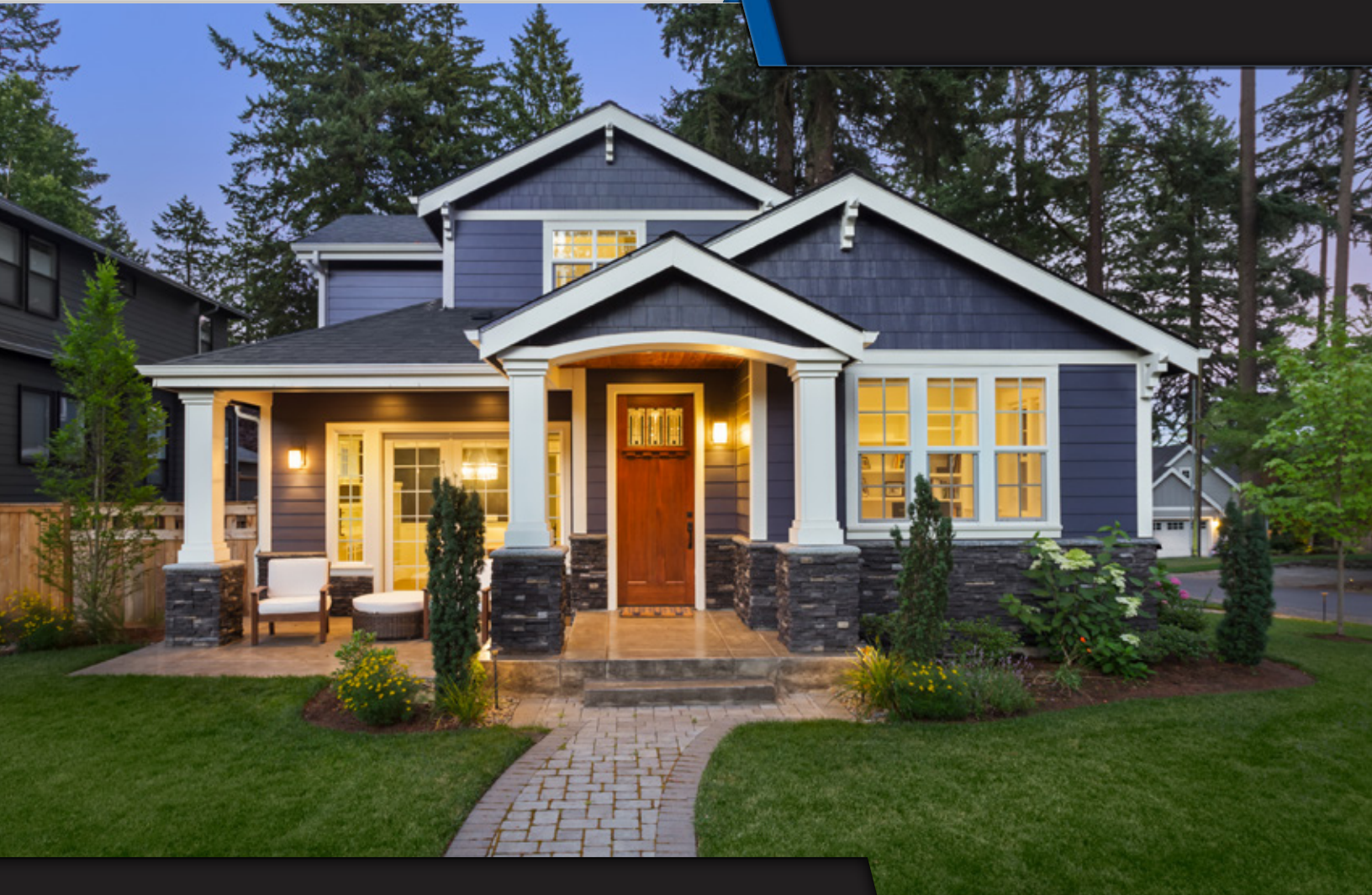


7 STEPS TO SELLING YOUR HOME WITH MORE PROFIT AND LESS PAIN



Rob
FREEMAN
REALTOR®



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CHAPMAN
PERSONAL REAL
ESTATE CORPORATION



Barb
POWER
PERSONAL REAL
ESTATE CORPORATION





First, we would like to thank you for even considering us as your REALTORS®. We do not take your trust lightly and we'll do everything in our power to get you the best possible results in the current market conditions. Hopefully, that means a sale of your home, for the most money possible, in the quickest time.

You're reading this now because you want to know what your home is actually worth in today's market and how to achieve that selling price. The easiest answer to the price question is: "whatever a buyer is willing and able to pay for it". That is partially true, but the Vancouver Island Home Group will perform specific tasks, and market your home in a precise way, which will increase the dollar amount that the willing buyer will pay for your home!

We understand that every deal is different, and we want to make sure we fully understand your needs during the whole selling process. Why are you selling? When do you need to be sold by? What's the net profit you would like to see come from your home? Where are you moving to? These are all factors to consider.

By the end of this guide, we expect you will have a much deeper picture of the home selling process than even some other REALTORS® currently working today. We want you to fully understand how much detail it takes to show your home CORRECTLY to attain the highest achievable price in the current market. Any agent can list a home. Unlike the Vancouver Island Home Group, however, not every REALTOR® can market your home properly.

THE 7 KEY STEPS

TO GETTING YOU THE MAXIMUM SALE PRICE FOR YOUR HOME

1. Learning how the 100% honesty of your REALTOR® during your first meeting, especially, and throughout the entire deal can result in a **LARGER NET PROFIT** for you.
2. Taking a detailed walkthrough of the entire sales process from **START** to **FINISH** to show you what to expect along the way and how to anticipate and prevent any problems which could lower your final sale price.
3. Teaching you how our marketing plan helps you achieve **HIGHER OFFERS** for your home by knowing exactly what to focus on during the listing process.
4. Illustrating how to avoid common mistakes most other agents and homeowners make, which could save **THOUSANDS OF DOLLARS** off your bottom line
5. Discussing the importance of **PROPERLY POSITIONING AND PRICING** your home right from the start and why this is likely the single most important key to achieving the highest dollar amount for your home.
6. Talking about **HIDDEN SELLING TOOLS** that can help net you **TOP DOLLAR** by avoiding further negotiation later.
7. Outlining why working with a team (and specifically the VI Home Group!) is the educated choice that will put **MORE MONEY** in your pocket with no additional risk to you.



STEP 1

Learning how 100% honesty from your REALTOR® during your first meeting, especially, and throughout the entire deal can result in a **LARGER NET PROFIT** for you.

Our most important goal, when coming into your home and meeting you the first time, is having 100% transparency. This means both from us to you and you to us. If we can't start off that way, then we are never going to be able to achieve the best results we both are expecting.

Honestly, most agents out there are coming into your home with one single thought in mind: "get the listing". For that very reason, they are often there to only tell you what you want to hear. As much as that can be the "easy way", which we could do as well, the end result for you will be less money in your pocket. Some examples of how other agents do this are:

- Agreeing to a listing price, or even suggesting that price, which you may think your home is worth, even though it is unrealistic. This creates a listing that will simply sit on the market, unsold, and devalue over time.
- Telling you your home looks great, and doesn't need any work, rather than taking an objective approach and looking at it through the eyes of a potential buyer and trying to improve the home prior to listing it.
- Describing to you about how the brokerage/brand they are with will sell your home better (in reality, it's how your home is marketed which will sell your home fastest and for the most money).
- Being afraid to talk about a pre-inspection and how much value it can add due to the extra up front costs to a homeowner whom they don't want to scare off.
- Not discussing professional staging for the same above reason as cost. We are not saying this is a necessity, as we offer our own staging and de-cluttering advice, but still an option to consider.
- Pricing your home against comparable homes for sale rather than "positioning" your home to sell quickly which, in the end, achieves you the greatest value for your home.

Taking a detailed walkthrough of the entire sales process from **START** to **FINISH** to show you what to expect along the way and how to anticipate and prevent any problems which could lower your final sale price.

- Meet with you at your home to talk about the entire process, including disclosure of agency.
- Walk you fully through this guide, of course.
- Create a list of things to do to prepare your home so we can achieve the best possible price. Sometimes, spending a few hundred or few thousand dollars up front will be well worth it to your bottom line at the end of the process.
- Decide if a pre-home inspection is important or worthwhile.
- Decide if a stager would be important or if our suggestions will be enough.
- Have an in-depth discussion of what obstacles may come up from Buyers looking at your home by trying to be objective and looking at your home through their eyes.
- Talk about de-cluttering.
- Go through all the documents involved in the sale process.
- Begin the marketing preparation of your home.
- Book professional photography, 3D tours, video walkthroughs, and floor plans as these are very important tools in selling your home more quickly for higher dollar amounts.
- Create a “coming soon” post on Facebook and social media sites to create a buzz to other agents.
- Discuss if you would like open houses (*not available during pandemics).
- Discuss what will happen for showings, and what’s important you do to prepare for them.
- Once showings have happened, we will follow up with the other agent to get feedback and find out if there is further interest.
- We will communicate the feedback to you and, if we begin to notice similar negative feedback, we will try to remedy as soon as possible.
- If no offers have come within 2-4 weeks, we should be looking at the price and making some considerations as to whether we do a price reposition and/or cancel and re-list the home to get “fresh eyes” on it, although that step would likely come a little further along in the process.
- Once an offer is received, we will present it to you right away, explain all aspects of the offer, and then discuss with you the best course of action to take.



STEP 2 CONT.

- Some important details of an offer include: the offer amount, completion and possession dates, inclusions in the contract, terms of the contract, and deposit amount and timing. We will always ask important questions to the Buyer's agent to ensure the offer is strong, the most common being: "Are they pre-approved for financing?"
- We will almost always recommend countering the offer, whether it's the price, the terms, or both. This process may go back and forth a few times, and that's fairly common.
- Once an agreement is made, there will be a waiting period of typically 1-2 weeks while the Buyer satisfies their subjects by conducting their inspection, getting their appraisal, doing their due diligence, or reviewing strata documents (where applicable).
- During this time, you will decide if you would like to still allow showings to other potential Buyers on the chance the current offer is not able to complete their subject removals.
- Over this period, we will be in constant contact with the other agent to ensure things are moving along in a timely matter and no surprises have popped up.
- There may be a time where the other side attempts to renegotiate price, although this doesn't happen often, and that usually occurs after the Buyer does their home inspection.
- We are always prepared for this, and, unless something reasonably serious is discovered which no one knew about previously, then we would likely suggest against it.
- More commonly, there will be a few maintenance items come up which the Buyers may ask you to address.
- Within a few weeks, subjects hopefully get removed. If they don't, and the offer collapses, we go back to marketing your home and dealing with the next Buyer.
- Assuming subjects are removed, we prepare for completion and your move.
- Hire movers and start packing.
- Cancel insurance, hydro, cable, change mailing address, etc for sold home.
- If you are buying a home within our local service area, we will work with you to find the next one that's right for you and align the dates for a smooth transition during the move. If you are moving out of the area we service, we likely have a trusted partner whom we will connect you with to take excellent care of you there. Unlike some agents just eager for their next deal, we don't pretend to be experts in areas we are not, as that is a disservice to you, our client. We are proud to have excellent connections in many areas, and only vouch for people whose service levels we know and trust and would match the care we, ourselves, would give you.

Teaching you through our marketing plan how to achieve **HIGHER OFFERS** for your home by knowing exactly what to focus on during the listing process.

HOW DO WE MARKET YOUR HOME?

Getting the word out about your home is key. If no one knows about it, no one can be interested in it and buy it. More importantly, the more Buyers you have interested in your home, the better the odds of a higher sale price and faster sale.

Sticking a For Sale sign in the lawn and hoping for Buyers to call simply doesn't cut it these days. We want to get the word out as quickly as possible to as many people as possible. Some of the tools we use do to do this are:

- **Pre-Marketing:** having some well-timed ads and posts go out a day or two prior to your listing going "live" to build some anticipation amongst agents and prospective buyers
- **MLS Listing:** getting your home listed in the largest online database of available real estate
- **3D Video Tours:** HD Virtual Tours that allow people to view your entire home from the comfort and safety of their own, especially helpful during pandemics
- **Narrated Video Tours & Drone Footage (when appropriate):** video isn't even the future anymore, it's the now. One of the most important marketing pieces for any home these days
- **Online Ads/Exposure:** Facebook, Google, Craigslist, Kijiji
- **Proactive Prospecting:** reaching out to our own database of qualified buyers
- **High Quality Property Brochures:** multi-page booklets of photos and information for your home
- **Print Marketing:** Print ads, "just listed" neighbourhood cards, and more
- **Social Media:** posts on Facebook, Instagram, Pinterest, Google+, Twitter, and more.
- **Our Website:** all our team listings show as "featured listings" on our VILHomes.ca site
- **Other real estate websites:** reciprocity, which means other agents show our listings on their sites
- **Open Houses:** *Not available during pandemics
- **Viewing Feedback:** we always ask for showing feedback from agents to help update your listing
- **VILHomes YouTube Channel:** videos of your home available to all our subscribers and the public
- **REALTOR® Tour:** we get all local agents through to view your home as soon as it hits the market



STEP 4

Illustrating how to avoid common mistakes many other agents and homeowners make, which could save **THOUSANDS OF DOLLARS** from your bottom line.

AGENT ERRORS COST CLIENTS!

- 1. No photos:** This is pretty much the kiss of death. Are you going to stop when scrolling through homes on one that has no pictures? No. And buyers will skip yours just as quickly if agents don't have your pictures loaded into the listing at the exact time your home hits the market.
- 2. Poor photos:** Sometimes, we still actually see photos taken with a cell phone. While that's not unexpected when people are selling their own home without an agent, it's an insult to the profession and to our clients when agents post photos they've snapped from their cell. We've even seen some agents reflected in bathroom mirrors! You are paying us a commission to get your home sold. Marketing it properly by hiring a professional photographer is absolutely a non-negotiable in our books for creating a good first impression.
- 3. No floor plans/3D Walkthrough/Video:** Now, let's be honest, not every home can have a 3D tour, as it does have to be staged very well to showcase properly. But there is really no reason a video tour and floor plans shouldn't always be done. A video tour gives us the opportunity to explain many features of your home that potential buyers simply can't tell just from seeing pictures. And floor plans are an amazingly easy way for buyers to get an idea if the space is even going to work for them before wasting your time with unnecessary showing requests. We always use a professional measuring company who use laser measurements to ensure the utmost accuracy, unlike some agents who still use a measuring tape and do their own.
- 4. Poor timing:** It is absolutely critical that agents have everything prepared for their listing launch. Photos and a great writeup all need to be posted online together, ideally. Or within a very close timeline, at the very least. We never launch a listing without all our ducks in a row, whereas you'll often see listings that say "Photos coming soon" or "Writeup to follow" because agents are too worried about just "getting the listing live". Most buyers browsing the internet simply aren't going to go back later. You've lost your chance to make an awesome initial impression, and when a listing first hits market is exactly when you want the most attention! We also do a social media sneak peak the day before to give your listing a little boost, which not all agents do. And, we try to launch your listing at a strategic time, as we believe there are actually better days for the listing to hit the market. Hint: It's probably not when you think!



BUT SELLER SHOWING MISTAKES ALSO SINK SALES!

1. **Staying home:** To be blunt, leave! Buyers want to be able to look around and discuss your home candidly. It makes it awkward if you're there, especially if you're lying on the couch watching TV. It creates an uncomfortable viewing atmosphere and drastically reduces the likelihood of receiving an offer. Leave yourself extra time to load any kids or pets and try to be gone at least 10 minutes before showtime in case the buyer arrives early. This goes for tenants as well. If possible, have a conversation with them (as will we) and see if we can come to an agreement that they leave for viewings.
2. **Being kept in the dark:** Please turn all lights on, open all blinds and make your home as bright as it can possibly be. Buy new bulbs if necessary and add a lamp or two, it's important.
3. **A chilly reception:** In the summer, have your home a couple of degrees cooler and in the winter have it warm and cozy. There is nothing worse than getting into a freezing cold home you just want to get right out of. You want Buyers to want to stay and look around.
4. **The smell test:** Make people want to stay and feel like they're at home. Cookies are always a welcome smell, or maybe some nice essential oils. Please, no fake air freshener smell or excess Plug-Ins though, that may actually make things worse for Buyers! Also, if you have pets, please try to be aware of kitty litter or (especially wet) dog odors. Teenagers' rooms (boys, usually!) may be trouble spots, also.
5. **Some other small details:** de-clutter prior to each showing including cleaning clothes off floors and not leaving dirty dishes out, and leaving toilet seats down (and flushed of course!)
6. **Be as flexible as you can with your schedule.** Some people we have worked with have made it very difficult for us to approve showings, which in turn makes it very hard to sell. Within reason, try to be as open with your showing window as possible. Asking for 24 hours notice for showings is fine and common. Some clients don't mind leaving on an hour's notice, but we don't expect that. It all depends on your circumstances. If you are a shift worker, it is not uncommon to specify certain days/times for viewing which buyers must strictly observe.

STEP 5

The importance of **PROPERLY POSITIONING AND PRICING** your home right from the start and why this is likely the **SINGLE MOST IMPORTANT** key to achieving the highest dollar amount for your home

POSITIONING YOUR HOME

The only thing more important than pricing is positioning, but all agents seems to talk about is starting at the right price. We need to put your home in a price point of the market where it is going to be more attractive than the majority of other homes currently listed for sale. We like to look at price as a “positioning point” rather than a hard and fast rule. We will discuss with you, based mainly on similar homes that have recently sold as well as homes currently listed, what we feel a suitable positioning price point would be.



THE IMPORTANCE OF PROPER PRICING

If you price your home too low, you leave money on the table. If you price your home too high, you scare away buyers. If you price it right, and it shows well, you should hopefully sell quickly. It is SO important to get this right out of the gate. A common saying in real estate is: “The market tells you the price.” If your home is sitting on the market longer than similar homes, odds are it is overpriced.

Sometimes, homeowners have hard time viewing their home objectively. We try to base our opinion solely on market conditions and let the facts speak for themselves.

Talking about **HIDDEN SELLING TOOLS** that can help net you **TOP DOLLAR** by avoiding further negotiation later

Sellers often don't do 2 out of these 3 things which help prevent them from losing money later on, due to a poor offer or a renegotiation. We believe it's usually because they don't want to spend any extra money prior to selling their home or sometimes feel they don't have time to prepare for the sale. Although point number one is not a must every time, it is still highly recommended. The second point is always important.

- 1.** Pre-home inspection: This step could possibly be the best \$500 you spend up front, not only to save you money in the long run, but also stress and time. A few different ways a pre-inspection can help you are:
 - it will uncover any existing issues ahead of time, so you have time to either address or disclose them, both of which prevent them from being used as negotiating tools later on for the Buyers
 - it will show Buyers you have already done your due diligence, and may entice offers without the inspection subject, or, if you're really lucky, even a subject-free offer. The worst scenario for you as a Seller is when a deal completely collapses due to a home inspection, especially if it's late in the subject removal period, which means you have lost time, momentum, and potentially thousands of dollars.
- 2.** Proper home preparation: This step could cost a little more than a home inspection, but will definitely have the largest effect on price. It is the action that often leads to a much quicker sale. Almost every time we see a home sell for more than we think it likely should is because it shows immaculately. This is typically achieved by plenty of new paint, common touch-ups around the home to take scuffs and marks off of walls, a deep clean of the home, little things like making sure all light bulbs work, as much de-cluttering as possible, and some staging advice from us
- 3.** If you want to take one last extra step to potentially selling your home for more money, consider hiring a professional stager. They will use their expertise to add the extra little touches and suggestions that typically help your home sell a little faster and for more money. We are happy to suggest some names if you need. However, with as much time as we have spent in people's homes learning what Buyers want, we feel our advice will be very helpful as well, and that comes at no extra charge to you!



STEP 7

Outlining why working with a team (and specifically Vancouver Island Home Group!) is the educated choice that will put **MORE MONEY** in your pocket with no additional risk

Many other agents simply don't pay attention to the many different steps along the way, or the details of the home selling process, and we can provide many examples which prove those points. Choosing the right REALTOR® to work with is a huge decision and one that shouldn't be taken lightly. Having a group of agents working for you is, without a doubt, much better than having just a single agent.

We know the argument from solo agents will be, "You get me and only me and you won't get lost in the shuffle". Well, with us it is no different. You'll have your lead agent, whom you will work with throughout the process. In the event your agent is unavailable (which is a fact impossible for single agents to completely avoid), you will then have access to the four other REALTORS® on our team, as well as our full-time Client Care Coordinator for your service-related questions, a full-time administrative assistant, a full-time graphic designer, and a social media manager who all work together in helping to get your home marketed, and sold for the most profitable price. Single agents need and deserve family time, want to take vacation, and can get busy with other clients. The same is true for the Vancouver Island Home Group. However, the difference is we have systems in place to handle those times, and can cover each other's business seamlessly. As a client, this means your needs are always looked after. Single agents can claim to be of service "24/7" but they simply really can't.

Every REALTOR® on the Vancouver Island Home Group come from a lengthy service background, and we really think that's what sets us apart from other agents. We all truly understand what it means to go above and beyond, and that's why 70% of our business comes from happy, repeat clients and their friends and family they've trusted us with through their referrals.

We offer a low-pressure, honest, sincere approach, but get things done with high urgency when the time comes. We look forward to helping you sell your home and get on to whatever your next step in life is! As your REALTOR®, it's our job to negotiate the best deal possible for you. Even if we can help get an extra 1 or 2 percent for you on your offer, that can add up to thousands of dollars in your pocket on the bottom line.



MEET THE TEAM



CORY CHAPMAN | *PERSONAL REAL ESTATE CORPORATION / Team Leader

Born in Nanaimo Cory has spent nearly his entire life on Vancouver Island. His intimate, local knowledge of Central Vancouver Island areas are exponential in helping clients navigate the many different small to mid-size towns. Cory's outstanding customer and service-driven nature, exemplified by his patience, guidance and honesty, developed over 10 years of management with McDonald's and an additional 6 years in sales and management for Glentel.

Personally, Cory met his, wife Amber, a little over 14 years ago and they just celebrated their 10th anniversary. They have two young boys, a dog, a cat, and a bunch of chickens, so basically a little farm in the city. In his spare time, Cory enjoys spending time with the family, golf, hockey, and volleyball. He also volunteers weekly for the Thrifty's Sendial program and coaches his oldest son's minor baseball team.



ROB FREEMAN | REALTOR®

Rob spent 20 years working in high-end restaurants and running his own copywriting business. His extremely high service standards translate perfectly for him as a REALTOR®, since he gives his clients both amazing service and great communication!

Rob moved to Nanaimo from the Lower Mainland in 2014 and absolutely loves it here! He and his wife sold high there, bought low here, and have since started their family with two amazing boys! In his free time, he enjoys poker, softball, and sampling the Island's amazing local craft beer. Rob always gives back to his community, and has been a member of 100 Men Who Care Nanaimo and the Serausmen.

MEET THE TEAM



BARB POWER | *PERSONAL REAL ESTATE CORPORATION

Barb was born in Port Alberni on Vancouver Island. She moved to the Lower Mainland as a child but continued to visit the Island, as it was where her heart always lived! Barb and her husband, Corey, moved back to the Island in 2016, and are very happy with their lifestyle change compared to the extremely busy Mainland. They absolutely love the island life! Together, they have 4 beautiful children, 2 grandchildren, 2 cats, and an adopted dog.

When she's not working, Barb and her husband are busy renovating their home, visiting family, or enjoying the coves and marinas of the Gulf Islands. They plan on boating up to the beauty of Desolation Sound to take in some of the most breathtaking scenery in the world!

LOU SANTOS | UNLICENSED CLIENT CARE COORDINATOR

Lou began her career in customer service, supporting clients globally. With a strong background in the banking industry, she specialized in Corporate Services and Business Correspondence, refining her communication and organizational skills.

During the pandemic, Lou transitioned to remote work, bringing her expertise to the real estate industry. She has since supported various realtors as a Client Support Manager and Transaction Coordinator.

Outside of work, Lou loves to travel with her family in different countries and explore local cuisines.



MARISOL O'BRIEN | GRAPHIC DESIGN/MARKETING SPECIALIST

A true creative at heart, this slightly twisted and Tarantino-inspired digital ninja moved here 26 years ago, so Nanaimo truly feels like home to Marisol. She ran her own web design company for 10 years here before spending the last decade as part of the in-house Graphic Design/Marketing team at The Balloon.

When not at her computer, Marisol loves photography, hiking, and drinking Bellini's, and occasionally combines all three at once.

WHAT PEOPLE SAY ABOUT US

Great word of mouth is absolutely the best advertising we could ever hope for! Our clients have been kind enough to say some very nice things about their experiences working with us. Here are just a few examples, you can find many more online if you visit VIHomes.ca.

★★★★★ / Just finished working with Rob, Cory and the VI Home Group. They not only sold my condo in 10 days, but sold it for more than I thought I could get! I walked into their office looking for an agent to sell my condo and, from that meeting until the final closing, they kept me updated with progress until they sold the unit like they said they could do. Their work was professional, timely, and, most importantly, I always felt like they were trying to get the best deal for me. I would ask these two gentlemen to do it again for me if I need to buy or sell a place in the future. Thanks for keeping your word and for getting me the price you said I could receive! ~ **John M.**

★★★★★ / Cory found us a fabulous home! The home we bought wasn't on our initial list, but he could discern what we were looking for. Thank goodness Cory is timely and stays on top of the process; I had no idea what to do. Thank you kindly, Cory ~ **Elizabeth**

★★★★★ / We couldn't be happier with our choice of REALTORS®. Barb was amazing. She listened to what we were looking for and gave us every opportunity to buy a property in a very tight buyers market for a realistic price. If it wasn't for her we would probably still be looking. Thanks Barb for a very positive experience. ~ **Kathy H.**

★★★★★ / I've worked with Cory on five transactions, 3 purchases and 2 sales. He's very personable, understands what I'm looking for and understands the market. He is thorough and honest. Indispensable values in a REALTOR®. I've benefited a great deal from his insights and guidance. I will definitely work with him again in the future and wouldn't hesitate to recommend him to friends and family. ~ **Peter R.**

★★★★★ / We are extremely happy with Barb Power as our REALTOR®. We feel she truly went out of her way for us. She was always available and honest with us. I don't think we would have lucked out with the house we got without her!! Highly recommend!!! ~ **Shelley H.**

★★★★★ / Rob Freeman was extremely professional and his experience in strategy and negotiation was key in obtaining my perfect home. His suggestion of using a referential offer kept thousands of dollars in my pocket and ensured I didn't pay any more than necessary to win in a multiple offer situation. I really felt like he had my best interests at heart and looked out for both me and my money ~ **Linda E.**

★★★★★ / Barb did an amazing job selling the estate property of my late grandmother. In spite of complex issues, she worked diligently to provide me with the information I needed as an executor and was patient during trying times as we sorted through legal hurdles. I would highly recommend Barb for your next property sale. ~ **Bryan H.**

★★★★★ / Rob is a truly a great REALTOR®. Not only is he engaging and genuine and made property viewings fun, but he has a talent for asking great questions about each property we viewed which really helped me to quickly understand what I liked or didn't like in a property. ~ **Elaine H.**



WHAT HAPPENS ONCE YOU RECEIVE AN OFFER?

As soon as an offer comes in, we will present it to you in detail, fully explaining the clauses, terms, and details so you know exactly what you are potentially agreeing to, since it is a legally binding contract if you accept it. We also have a form called the **Disclosure to Seller of Expected Remuneration** (DSER) that we're legally mandated to present to you along with each offer, so you'll know clearly up front exactly what your commission fees would be if you accept. There will be one of **three outcomes**:

1. **Best Case Scenario:** it's a fantastic offer from a qualified buyer that gives you absolutely everything you were asking for. You simply accept the offer as is, congratulations!
2. **Worst Case Scenario:** it's simply a horrible offer, a "lowball" well below asking price, with a small deposit, dates that can't work, unreasonable conditions, and zero chance of ever coming together, so you just reject it outright and there is no need to negotiate any further.
3. **Most Common Scenario:** it's a pretty good starting point, with some fair terms, but there are some areas you'd like improved. You will counter back on one or more of the terms (usually price, but it could be dates, subject conditions, or whatever you don't like) and we will negotiate back and forth until hopefully we reach a fair agreement for both sides ending with an accepted offer.

SOME OTHER THINGS YOU CAN DO AHEAD OF TIME TO HAVE READY ANSWERS FOR QUESTIONS BUYERS OFTEN ASK:

1. Find Utility bills so you can average the cost of your electricity, hydro, and water.
2. Find your latest tax assessment and property tax bill.
3. Find past receipts of any work or maintenance you have done on the home and manuals for appliances or mechanical equipment.
4. Make a detailed breakdown with notes on any recent improvements or renovations.
5. Write a list of any items you'd like excluded from the sale that you'll be bringing with you.
6. Have a list of any easements or right of ways you know about on your property.
7. Complete our "**Top 10 Things You Love About Your Home**" worksheet.

10 THINGS

YOU LOVE MOST ABOUT YOUR CURRENT HOME & NEIGHBOURHOOD:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

WHAT ARE SOME OF MY CLOSING COSTS AS A SELLER?

Besides your down payment, there are various “closing costs” which can add up. For the most part, they are all legally required payments in buying a property. These payments include:

Legal Fees: a lawyer or notary is an essential part of your home selling team. The fees for their closing work can vary, but expect to pay approximately \$1000 for seller’s side conveyance.

Mortgage Fees: make sure to double check with your lender to find out if there are any costs incurred when transferring (also known as “porting”) or releasing your mortgage. There are sometimes “discharge fees” to remove a mortgage from title which can range from approximately \$100 to \$250.

Disbursements: these fees cover additional legal expenses such as travel, copies, couriers, registration fees, and document preparation. They can run upwards of \$500, but are sometimes already included in your legal fees.

Adjustments: your lawyer or notary will ensure that any overpayments or deficiencies on rents, mortgage interest, property tax, and utility charges will be corrected, and that the buyers and sellers will be credited or debited accordingly.

Moving Costs: professional moving companies can be expensive and charges likely vary based on location, amount of goods being moved, and distance being travelled. If you’re moving yourself, factor in gas, rental vehicle cost, and moving supplies.



SELLER CLOSING COSTS WORKSHEET

Estimated Selling Price	\$
MINUS THE FOLLOWING COSTS:	
Mortgage Balance	\$
Mortgage Payment Penalty (if applicable)	\$
Interest Per Diem (Interest from last payment to closing date)	\$
Property Tax/Utilities Adjustment	\$
Real Estate Commission (including GST)	\$
Moving Costs	\$
Misc. Costs	\$
Estimated Net Proceeds Of Sale	\$

WHAT SHOULD BE IN MY PRE-MOVE CHECKLIST?

There are many pieces to the puzzle when it comes time to move and things can easily get overlooked. Here are some helpful things not to forget to do:

- 1. Change your address:** you'll need to let Canada Post know so they can forward your mail. It's also sometimes easier to directly contact any magazine subscriptions you might have. Don't forget to also change your address with ICBC, MSP, and Elections BC. An easy way to do that is online at <https://www.addresschange.gov.bc.ca>
- 2. Cancel/move your services:** make sure to let BC Hydro and/or FORTIS BC know when your last day at your old address is, so they know when the services are no longer in your name. The same goes for your alarm company and cable/phone/internet providers.
- 3. Insurance:** make sure you cancel, transfer, or arrange new insurance for your home and car.
- 4. Lawyer:** approximately one week before completion date, contact your solicitor to arrange your appointment to sign the necessary documents.
- 5. Money:** make sure you have arranged your funds for the down payment and closing costs to be available when your lawyer needs them. It can take some time to liquidate assets, if need be, so plan ahead.
- 6. Movers:** book your professional movers, friends, or rental truck well in advance to ensure you have them available on the date you want, especially if it's on the first/last of the month.
- 7. Tell people:** you'll need to update your info with many people, including your accountant, banks, credit card companies, dentist, doctor, employer, friends, relatives, investment advisor, lawyer, schools, veterinarian, as well as with any online stores where you have billing already set up.

PRO TIPS FOR MOVING

1. Start purging early! Pack away daily non-essentials first and reduce your clutter. Have a garage sale, sell things online, donate, recycle, give things away, just get rid of as much as you can, first!
2. Pack your boxes tightly. Loose items means more breakage.
3. Put heavy items in smaller boxes so they are easier to lift. Under 50 lbs if possible.
4. Wrap all fragile items separately, pad the bottom and sides of box, mark as FRAGILE!
5. Label boxes on all sides. You never know how they will be stacked and you don't want to have to move other boxes to find out what's there.
6. Use color-coded paper taped to the box to indicate which boxes go in which room (eg. red for bedroom, blue for kitchen) and make sure your friends/movers have a chart for reference.
7. Inspect furniture and important boxes as soon as possible upon arrival. Document any damage immediately.



CONCLUSION

Thanks for reading all the way through our Seller's Guide. We hope we've shown you that we can add value to the selling process. We would absolutely love to be of service when you're ready to list your home and get it on the market.

If you have questions about anything we've covered in our guide, or anything you may have thought of which we didn't go over, please reach out and call or email anyone on our team.

We look forward to the chance to help you out and work with you when the time is right!

Cheers,

The Vancouver Island Home Group



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