Compliments of Lori Pettigrew & Alan Yasin

How

How to Sell Your Home Yourself

For the Highest Possible Price Without Paying a Large Commission!

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How to Sell Your Home

BY YOURSELF WITHOUT AN AGENT

Like thousands of other homeowners, you want to sell your house. Except unlike most of them, you want to sell it yourself, without the use of a real estate agent.

Why? Probably because you want to save the commission.

Sure! Why not. We can't blame you one bit. The thought of saving thousands of dollars certainly is appealing.

We're not like most real estate agents that will try to convince you that selling your home yourself is silly. In fact, if you are willing to learn the process, and invest the time and money to do it, you can sell your home yourself, and save thousands of dollars in real estate agent's commissions.

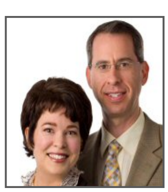
THIS GUIDE WILL SHOW YOU HOW, STEP BY STEP!!!

The techniques and suggestions in this guide are not just some random ideas thrown together. They have been tested and proven over many years and thousands of successful sales. Everything you need to know is here.

Before we get started, we know that you may be thinking:

"*Hey, wait a minute, why in the world would a real estate agent want to show me how to sell my home myself?"*

It does seem a little odd, but there is a perfectly logical explanation. We mentioned before that we are not like most



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other agents you'll meet. We know that what goes around comes around.

We'll do everything we can to assist you so that you can achieve your goal of selling your home yourself, and there is absolutely no obligation.

Here is the reason why:

The facts are that some of the people that put their home up for sale by themselves eventually end up listing with an agent.

If your situation changes and you decide to list with an agent, we hope that you will allow us to show you our marketing plans and you will at least consider us for the job.

If you are successful selling your home yourself (and your chances are excellent with the tips in this guide), experience has proven to us that you may remember the help that we provided and give our names to others who might need our services.

In fact, we get almost as many referrals from people who were successful selling on their own than the ones who end up listing with us. So, we actually hope that you do achieve your goal and sell it!

No matter what happens, though, it's OK with us. We know that in the long run if we help enough people to get what they want, we will get what we want... which is to make a good living providing top-notch service to our clients.

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So, there you have it, pure and simple.

Now let's move on to the real task at hand... getting your home sold!!

You can sell your home yourself, without listing it with a real estate agent.

If you have any questions or would like a little clarification on any of these steps, please do not hesitate to give us a call.

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10 Steps to Success!

THIS GUIDE INCLUDES THE FOLLOWING

1. Define your goals
2. Prepare All the Necessary Documents
3. Pricing Your Home Right from the Start to Achieve the Highest Price
4. Calculating Your Bottom Line
5. Preparing Your Home For Sale
6. Marketing Your Home (Plus a Bonus – "Your Top 10 List")
7. Buyer Facts That Sellers Must Know
8. Showing Your Home
9. Offers & Negotiations
10. Closing & Moving – Sold!

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STEP 1

DEFINE YOUR GOALS

Studies have shown that home sellers want three main things:

1) To sell their home for the highest possible price,

2) Within the time frame they need,

3) With the least amount of hassle and inconvenience.

If you are like most sellers, you probably want the same things. Only since you are selling it yourself, you are willing to give up some on number three, because you are going to have to take on the work that a real estate agent would normally do.

Yes, that's right.

YOU MUST DO THE JOB OF THE REAL ESTATE AGENT!

The best way to tackle it is to learn the 10 step home selling process detailed in this guide.

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STEP 2

PREPARE ALL THE NECESSARY DOCUMENTS

In preparation for listing your home, you will need to gather the following items:

- ✓ Sample Contract of Purchase & Sale from your lawyer
- ✓ A copy of your survey (for houses)
- ✓ A copy of your keys/FOBs
- ✓ Your most recent annual property tax assessment
- ✓ The average cost of utilities (electricity, hydro, water)
- ✓ The age of your home
- ✓ A list of items you would like to exclude from the sale
- ✓ Pictures of seasonal features (i.e. gardens in bloom)
- ✓ Title and a list of any easements or right-of-ways
- ✓ Warranties
- ✓ "10 Best Features of Your Home" sheet (provided in guide)
- ✓ Other relevant information (a list of upgrades, copy of floor plans, builder plans, permits, and/or model name)
- ✓ List of legal disclosures (It's easy and inexpensive for an unhappy buyer to take you to small claims court and sue you for non-disclosure. This is one of the reasons home sellers hire a real estate agent.)

For condominium owners:

- ✓ Maintenance fees and a list of maintenance/fee inclusions
- ✓ Parking and locker numbers
- ✓ Common strata documents such as bylaws and restrictions, Meeting Minutes, Form B, building / depreciation reports, etc.

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STEP 3

PRICING YOUR HOME RIGHT FROM THE START TO ACHIEVE THE HIGHEST PRICE

This is by far the most important, yet most often misunderstood step.

Failure to understand the market and properly price your home is the single biggest factor that will cause it to NOT SELL for top dollar and sit unsold for months on end!

To make sure that this doesn't happen to you, you must first focus on two main areas:

1) Current Market Conditions
2) Your Time Requirements

Let's look at how current market conditions can affect selling and pricing.

Suppose that there were very few homes on the market for sale, and a large amount of eager buyers. What would that do to prices?

That's right, they would go up. This is referred to as a seller's market.

Conversely, if there were very few buyers and lots of eager sellers, what would that do to prices?

Sure, they would go down. That would be a buyer's market.

It is the basic laws of supply and demand.

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Of course, that is a very simple example. Your local market may be at one of the extremes, or anywhere in between. You must consider things like interest rates, new home sales, local economic factors, etc.

To properly analyze your current market conditions, you will need to research homes currently available, under contract, and recently sold in your area.

There are several ways to get information on homes that have sold.

The first way is to do the research yourself. The sold prices are not initially public knowledge but eventually will be listed on public tax records for your review.

For the most complete information, feel free to give us a call. We can provide a complete market analysis of your area (including homes for sale, sold prices, average price per square foot, property details, etc.). We'd be happy to provide it to you, with absolutely no obligation, sales pitch. or pressure to list.

Once you have the market information on homes in your area, take some time and drive around the area, stopping in front of the homes on your list. Make notes about the appearance and other details of the homes.

If any of the available homes are having an open house, take a look inside. This driving around is an important step, because it gets you more familiar with the market, and will help you make a more objective decision on pricing your home.

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Next, review the data and make honest, unbiased comparisons based on criteria such as:

- Size
- Age
- Bedrooms
- Bathrooms
- Amenities
- Quantity of parking stalls
- View
- Lot Size & Zoning
- Other Features and Upgrades

Start by taking a brief look at the homes that are currently available for sale. The purpose of looking at the homes listed for sale is to get a feel for what other people in your area are asking, NOT to use the information to base your price on.

A seller can ask any price for their home, regardless of what it is really worth. Many of the available homes are priced in "dreamland". These prices DO NOT reflect the realities of the market. In fact, professional appraisers cannot use active prices when appraising a home; they must use only recent sold prices.

Now move on to the sold homes. This is the real bottom line, where the "rubber meets the road". It is the hard reality - what buyers were willing to pay and what sellers were willing to sell for in a free, open market.

Study the sold homes. Identify the homes that are similar to yours, ones that are nearly the same size, style, etc. Then look for items that are different like a remodeled kitchen, pool, finished basement, etc. and make the necessary adjustments.

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DO NOT make the mistake of thinking that maintenance items can be considered as improvements that increase value. Things such as a new roof or new heating/cooling unit are really maintenance items.

While these items may make your home sell faster, they typically do not add much to the potential asking price of the home. After all, a buyer will expect a home to have a roof that doesn't leak and a properly functioning heating/cooling unit.

For example, let's say that there are 4 homes like yours that have recently sold, priced at $815,000, $829,900, $889,000, and $983,900. The home at $983,900 has some extra features that yours doesn't, but yours is superior to the one that sold for $815,000. Overall, the two other homes are pretty close to yours.

This gives you a current price range of $829,900 to $889,000. Now all you have to do is pick a price within this range!

Once you determine the proper price range for your home, how quickly you want to sell will dictate whether you price at the lower or higher ends of the price range.

This is where your own time requirements come into play.

Your own personal situation will have some effect on the price you ask for your home. It is easy to see that if you needed to sell your home within 4 days, you would have to price it lower than if you had 4 months to sell it.

If you were not in a major rush, but still wanted a sale in a reasonable amount of time, you might decide on an asking price of $880,000.

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If you are still having difficulty determining the proper price for your home, you can call me for assistance (no obligation, of course), or hire an appraiser.

It is natural for every homeowner to have a certain "pride of ownership" and to think that their home should be worth more than the one down the street. This is where you must be objective, and try to take your emotional attachments to your home out of the situation.

You must be reasonable. Unless you are in a total sellers' market, if you price your home too high IT WILL NOT SELL!! It will sit on the market for months on end, getting the reputation of a "problem property". People will assume that since the home has not sold, there must be something wrong with it. They will start to avoid it like the plague!

Even if you then drop the price, the damage is already done... the stigma is there, and you may need to drop the price even further to entice skeptical buyers.

DO NOT FALL INTO THIS TRAP!

Improper pricing is the single biggest mistake that sellers make. Don't let this happen to you. Make sure that you set a reasonable price for your home right from the start.

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STEP 4

CALCULATING YOUR BOTTOM LINE

This is the amount that you will net (your profit) after paying all the expenses associated with selling a home. Remember, by selling your home yourself, the only cost you avoid is the real estate agent's commission (and if you decide to pay a buyer's agent to bring you an offer, then you only save about half the commission – e.g. the listing agent's side of the commission). You will still have to pay all the other closing costs just like any other seller, plus all the advertising, marketing expenses, feature sheets, forms, contracts, conveyancing and paperwork costs which a realtor would normally pay.

Closing costs vary depending on how each individual contract is structured. The following are items that you may need to deduct from your sales price to determine your net proceeds:

Advertising Costs (Included in Our Commission Fee)
You'll want to spend money to expose your home to as many buyers as possible. For instance, the for sale sign, open house signs, newspaper ads, paid internet advertising, printing costs for color property brochure/feature sheets, waterproof box to store the brochures, professional photographer, floor plans, etc.

Paying a Buyer's Agent to Bring You an Offer? (Included in Our Commission Fee)
This can be a great way to increase your exposure, but will also cut into your bottom line.

Legal Fees
Determine how much a lawyer will charge to prepare a blank Contract of Purchase and Sale, review the contract once you have an offer, provide advice, review counter offers, hold the buyer's deposit in trust, review or help with subject removal, etc. If the first

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offer is not accepted, or subjects are not removed, how much will they charge to do the entire process again with the next buyer?

Mortgages, Loans Or Liens
Contact your lender and ask for the amount owing.

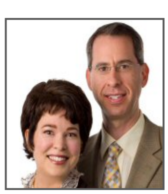
Mortgage Fees
Check with your mortgage lender to determine if any costs will occur when transferring or releasing your mortgage. Such as a discharge fee to remove the mortgage from title, or monetary payout penalties.

Disbursements & Title Registration
These fees cover additional legal expenses such as travel, copies, couriers, title registration fees, ordering required documents, and preparing document transfers.

Strata Document Fees (Included in Our Commission Fee)
If you live in a strata, you will require certain strata documents to close. Also, the buyer will likely request all the typical documents such as the form B, financials, minutes, bylaws, rules, engineering reports, depreciation reports, etc. These can be ordered from your strata manager for a fee.

Other Miscellaneous Document Fees (Included in Our Commission Fee)
Such as your title, documents from the city such as permits, surveys, building plans, forms from your lawyer, etc.

Home Warranty Coverage
May be required if you've built the home and it's less than a certain age.



Adjustments
It’s difficult for a home seller to calculate exactly how much money is owed to which utilities on closing day. Your lawyer will ensure that any overpayments or deficiencies on rents, mortgage interest, strata fees, property tax and utility charges will be corrected, and the buyer and seller will be credited or charged accordingly.

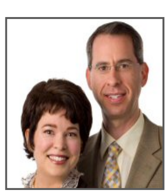
Moving Costs
Moving costs vary based on location and the amount of possessions being moved. If you’re moving yourself, you should factor gas, rental vehicles and moving supplies.

Buyers Closing Costs
Some buyers will ask the seller to pay part or all of their closing costs. In order to save you money, we recommend negotiating that the buyer pay for the inspection.

Structural/General Home Inspections
Professional independent inspection services are sometimes requested by buyers to make them more confident about the purchase. In order to save you money, we recommend negotiating that the buyer pay for the inspection.

For a list of specific charges, you can contact a title office, mortgage lender, or a real estate attorney. Of course, we’d be happy to provide you with a complimentary net proceeds analysis.

After completing the first two steps in the process, it is entirely possible that you may decide not to sell after all. Perhaps the market values are not what you had thought, and you won't be able to net enough money on the sale to be able to accomplish your next goal. The important thing is to accept the realities of the market. If the timing isn't right for you, it isn't right!



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STEP 5

PREPARING YOUR HOME FOR SALE

Properly preparing your home for sale can make the difference between a quick sale at full price, and a home that sits unsold for months... even after several price reductions.

The first order of business is to forget your emotional attachment to your home and look at it through the eyes of a potential buyer. Be impartial, and recognize the weaknesses of your home.

How does it stack up?

Remember, potential buyers are going to be viewing lots of other homes, and if yours doesn't stand out, it will be much more difficult to sell. Buyers buy what they see. If what they see is dirty, messy, and worn looking, you don't stand a chance.

It's just like if you were going to sell your car. The first thing you would do is clean and "detail" the car inside and out. Your home is no different!

With a mental picture of a show home in your mind, make list of items to be completed on your home. It may be a short or long list, depending on the condition of your home, but keep in mind that all your efforts now will pay off big on closing day.

The objective is to make your home appear well maintained, spacious, organized and clean. Many factors such as lighting, colors, sounds and smell subtly effect the buyers' impression.

Create a Checklist:
One thing we do for our seller clients, which **they absolutely love**, is create a ***personalized checklist*** of everything we recommend they do to prepare their home for sale. For their convenience, we organize it into two sections: **1) Things to do now**, and **2) Things to do before photos**. We think you'd find this helpful as well.

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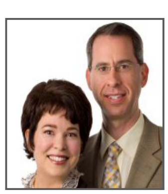
Curb Appeal:

- ✓ Start by walking out to the middle of the street and take a good, focused look at the overall appearance of the exterior of your home. Good "curb appeal" will make the critical proper first impression. Remember, if a home is unattractive from the outside, buyers won't bother to see the inside!
- ✓ This means well groomed, healthy looking lawn, trees, shrubs, and flower beds.
- ✓ Check your driveway and clean any oil stains with cleaning solutions, and move any old vehicles, trailers, or boats off the premises to a storage facility.
- ✓ Replace or repair any loose or missing roof shingles or tiles.
- ✓ If needed, replace or repaint the mailbox.
- ✓ Your front door is a focal point of potential buyers. Make sure it is scrubbed clean or completely refinished if necessary.
- ✓ Fix any broken windows or screens.
- ✓ Completely repainting the exterior of your home may be necessary if it is peeling or blistering, but often simply doing the trim and garage door is sufficient.
- ✓ Now do the same to the side and rear yards. Remove all debris, junk, and clutter.
- ✓ Clean and arrange any lawn furniture, barbecues, etc.



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Preparing the Interior:

- ✓ Begin with a complete, top to bottom scrubbing of every room, nook and cranny. Be especially diligent in the kitchen and bathrooms. Clean houses sell!
- ✓ Get rid of any old junk then organize everything else.
- ✓ If the interior hasn't been painted in several years, you should probably go ahead and do it. A fresh coat of a neutral color or off-white paint will make the place look bigger and lighter, and give it a "new" smell. It doesn't cost that much, and makes a big difference in buyer perception. If not, do a thorough job of touch-up painting.
- ✓ Have the carpet cleaned. If it is worn, replace the flooring with something trendy. This is a fairly large cost, but it makes a huge difference in how the home shows. You should more than make up for the expense with a faster sale at a higher price.
- ✓ Install the highest intensity bulbs allowable in all the light fixtures. This will make the rooms appear larger, brighter, and more cheerful.
- ✓ Clean all windows and curtains/blinds.
- ✓ Clean out the closets to make them look bigger. Store out of season clothes elsewhere and neatly arrange what's left.
- ✓ Too much clutter will make a home feel small and disorganized. Move out excess furniture, especially worn or outdated items, and take down pictures that hide the walls. Clean off the magnets from the refrigerator, and box up any other clutter- causing nick knacks.
- ✓ Clean all the heating system vents and replace the filters.

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- ✓ Fix or replace all anything broken, cracked or sqeaky. Make sure that everything is working properly (toilets, appliances, doorbell, etc.)

- ✓ If you have lived in your home for a while, by the time you finish with your attack list you will probably have truckloads of stuff to either sell, give away to charity, or take to the dump. Your motto should be: "If in doubt, move it out"!!

- ✓ Consider having a huge garage sale. Not only will you reduce the clutter in your home, but you can use the proceeds to pay for some of your touch-ups and repairs. Plus, movers charge by either time, or size of truck, so you'll save money there too!

- ✓ If you smoke, do not smoke in the house. A smoky smelling house turns buyers off. If you have smoked in the house a fair amount, you will probably need to paint the interior, and have the carpets, drapes, and furniture deep cleaned.

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STEP 6

MARKETING YOUR HOME

Now that your home is ready, it's time to find some interested buyers to show it to. The effort required to attract potential purchasers depends on the current market conditions in your area.

If you are in the midst of a sellers' market where there is a shortage of homes for sale, simply throwing a FOR SALE sign out in the yard can produce a frenzy of activity. Unfortunately, many markets are not that good, and you are competing with all the other homes for sale.

By the way, REALTORS® pay for all the marking and advertising costs up front, and only get paid when you accept an offer that you're happy with. So you don't have any out of pocket expenses.

For Sale Sign

The first step in your marketing plan is to put up a for sale sign in the front yard. Before you run down to the corner drug store, keep in mind that a cheap, flimsy looking sign does not convey the quality image that you want. Invest some money in a nice looking, quality sign that will last longer than the first rain storm.

Property Brochure / Feature Sheet

Next, put together a professional looking brochure that communicates all the features and benefits of your home. Include a nice picture of your home, age, appearance, condition, bedrooms, bathrooms, type and style, landscaping, garage, kitchen, family room, laundry, etc. Also, include proximity to schools, shopping, major transportation routes, recreation areas, neighborhood amenities.

Personally, for our clients, we create both a 4 page glossy color feature sheet (professionally printed), as well a neighbourhood brochure to highlight everything a potential buyer would want to know about your neighbourhood.

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Don't forget financial information such as the price, down payment, monthly payment, utility expenses, property taxes, what items are included in the sale (such as appliances, shelving, etc.), and of course, directions to the home along with your name, address, and phone number.

A representative from a local mortgage company should be willing to provide you with all the information you'll need regarding loan programs, down payments, interest rates, monthly payments, etc.

Distribution of Your Brochures

Once you have your brochures, you can put them in a weatherproof information box either next to or attached to the yard sign. The box should read: FREE INFO - PLEASE TAKE ONE. Monitor the box and keep it full.

Also pass out the brochures to all your friends and neighbors, and put them up on bulletin boards wherever possible.

Writing Your Ad

Now write a good, enthusiastic sounding ad to run in the newspaper. Try to make your ad stand out from the others. It is important to have an attention-getting HEADLINE/

Test different ads and see what the responses are. You can try running a different ad each week, or a different one in separate publications.

Focus on the benefits of your home. Don't write a boring ad that sounds like all the others and will get lost in the crowd. Stress items such as views, quiet street, landscaping, master bedroom, kitchen, and family room.

Be Prepared for the Calls

The whole purpose of the ad is to get your phone to ring.

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The biggest complaint that buyers have with for sale by owners is that no one answers the phone when they call... or they get a child or babysitter that is not prepared to handle the call properly.

You are competing against professionals. You need to be home, or utilize a cell phone or call forwarding. If a buyer can't get through to you, they often just go on to the next ad or call a real estate agent.

Keep a copy of your brochure next to the phone, as it can help you stay organized and not miss any features when callers inquire. If callers don't want to set an appointment yet, offer to send them a brochure.

Track Calls

Keep a call log handy, so you will know how many calls you are getting from which ads, and track their names and phone numbers.

Advertising

Look into all possible avenues to market your home. Your area may have a FOR SALE BY OWNER magazine, FSBO sites, local newspapers. Some of the things we like to do are advertise online on Craigslist, Kijiji, social media sites (such as Facebook, LinkedIn, Twitter, etc), international sites, YouTube and other video sites. Plus we post a weekly ad in the Real Estate Weekly Newspaper until the home sells. We also like to pay for advertising on Facebook and Google so that we can reach buyers outside our sphere of influence. Of course, we do lots of other advertising, as the sky is the limit!

Open Houses

An Open House can help get your home exposed to the market. Get some directional Open House signs and place them at corners leading to your home from major streets, and one in front of your house. Make sure to check local regulations before placing

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signs. You also may want to run an advertisement in the newspaper, many have separate Open House sections, or online.

Pay a Buyer's Agent to Bring You an Offer

We're now going to suggest an option that can add a large amount of exposure to your home and still save you half of the normal commission you would pay an agent.

(Before you have a heart attack, we're not talking about listing it with an agent.) You do not have to use this option of paying a buyer's agent, but in most markets it makes a lot of sense.

On your sign and in all your ads, insert the words "Agents Welcome". When agents call, tell them that you are NOT listing with an agent, but that you will be happy to pay them a partial commission if they bring you a buyer that successfully buys your home.

For the best results, this commission should be about the same as an agent would make if they sold another agents listing, and a majority of homes are sold by an agent other than the listing agent.

This option can generate a lot of additional interest in your home. If an agent does end up selling it, not only will you still save a substantial amount compared to a full commission, but you will have professional assistance along the way, as well.

YOUR TOP 10 LIST

Describe 10 Things You LOVE Most About Your Home or Neighbourhood

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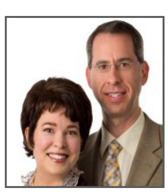

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STEP 7

BUYER FACTS THAT SELLERS MUST KNOW

First-Time Buyers (May Be a Good Buyer for You):
Their inexperience necessitates the services of a real estate agent to assist them with the home buying process, financing, preparing and presenting an offer, negotiations, and closing procedures.

Corporate Relocation Buyers:
Most are unaware of the neighbourhood, have limited time to buy, and are often contractually obligated to use a certain real estate company.

“No Money Down” Buyers:
Savvy real estate agents do not work with these TV dreamers. Unfortunately, most approach private sellers hoping to find one who is “desperate” to sell at any price.

Move-Up / Move-Down Buyers (The Best Type of Buyer):
Most of these buyers are actually sellers whose homes are currently listed on the MLS® (or sold), and are working with a real estate agent for the purpose of selling their existing homes. After they sell, they become a move-up buyer and use the same agent to find their next home.

Bargain-Hunter Buyers:
They know private sellers are trying to save the real estate commission, so they demand a price reduction equal to the commission or less. The private seller nets the same amount of money or less, than if they had listed with an agent. The **private seller is no better off financially**, plus they took **all the risk** and did **all the work**.

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STEP 8

SHOWING YOUR HOME

Once you have attracted interested buyers, it's time to show your home. This is where all your time and effort in preparing your home will really pay off!

Before you set an appointment, make sure that the buyer is looking for what you have. If they need six bedrooms and you only have three, they probably won't be serious about your home.

Also take a few minutes to politely "qualify" the buyer by asking questions about how long they have been on the job, do they own a home currently, have they been pre-approved for a loan by a lender, etc.

You don 't want to waste time showing your home to prospects who can 't afford to buy it.

Also, a few words of caution. People are not always who they seem, and you can never be to careful. One look at the newspaper or evening news is proof enough. Please be careful.

Stash all small valuables out of sight. Even though you will try to stay with the buyers as they tour your home, you never can watch them completely.

In order to protect yourself, it’s probably wise to avoid showing the home alone. But you decide for yourself.

OK, it's Show Time!

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To get the most out of every showing, there are certain procedures you should follow, both prior to the buyers arrival and after they come in.

Shortly before the appointment, open all of the drapes and blinds and turn on all the lights. Turn off the TV. Set the thermostats so that it is not too hot or cold. Make sure all the beds are made and everything is clean and tidy.

When the buyers arrive, your home should sell itself. Be friendly and cheerful, and try to make them feel comfortable. Hand them your brochure, and take them on a tour of the property. Show the most appealing parts of your home first. Casually point out all of the features and benefits of your home.

If they are not interested, they will probably politely thank you and head for the door. Don't take it personally, the layout or something else about the house probably just doesn't fit their personal needs.

If the buyers are interested, you will know it. They will stay longer, and ask lots of questions.

If they show serious interest, don 't be afraid to suggest that they buy it! It's time to get a signed contract!!

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STEP 9

OFFERS & NEGOTIATIONS

Being familiar with the market conditions and knowing your personal motivation to sell will guide you in the negotiations.

We recommend contacting a real estate lawyer to help you with this step and advise you on how to protect yourself and the steps they recommend (including the handling of the buyers' deposit).

Obtain a standard real estate purchase contract from your lawyer and make sure that you are completely familiar with it and how to fill it out. Review it with your real estate lawyer if you are not comfortable.

Generally, the buyer will present you with an offer for you to consider. But the buyer may not have the proper forms, so always make sure to have several contracts ready to go.

This is where things can get a little sticky, and you will need to have done your homework. Having a contract that is not worded properly can put you into a real hornet's nest.

Make sure to spell out every little detail in the contract. A misunderstanding (honest or otherwise), could end up costing you thousands of dollars or even tying your home up for months.

When you are presented with an offer from a buyer, you have three basic options:

1. Accept the offer
2. Reject the offer
3. Make a counter offer

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Here are some items that you should consider when structuring an offer or deciding how to respond to an offer that is presented to you.

- Price
- Down payment
- Earnest money deposit
- Is the buyer pre-approved
- Is the interest rate they want available
- Closing and possession dates
- Closing costs - who pays what
- Inspections - what type and who pays
- Items included (washer/dryer, refrigerator, etc.)
- Subjects - what and how long

Subjects may seem like a minor issue, but they can be a major stumbling block. A subject means that something else must happen in order for the deal to go through.

A purchase may be subject to the buyer getting approved for financing, selling the home that they already own, getting a favorable inspection report, or any number of other things.

Make the subjects as specific as possible, and spell out exactly what will happen if the subject is or isn't met. Spending some extra time to make sure that the contract is "clean" can save you enormous headaches down the road!

And don’t forget, if you’ve hired a real estate lawyer to help you with offers, remember, they’re there to assist you.

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STEP 10

CLOSING & MOVING

You are on the home stretch, almost there!

Once all the terms and conditions of the contract are agreed upon by you and the buyer, you will really need to stay on top of things on a daily basis. There are at least a hundred things that can go wrong and foul up the sale.

You will probably be dealing with a mortgage company, title company, lawyers, appraiser, and inspector, among others. Make certain that the buyers deposit cheque clears, their financial information is good, and that all deadlines and contingencies are met and handled in a legally binding fashion.

Make sure that everything is in order and you're paid BEFORE you start loading things into the moving truck. You don't want to have to put the home back on the market after you have moved out! Plus, once you move out, the buyer has a lot more leverage to get you to alter the contract in their favor.

Don't forget the little details like transferring the utilities out of your name, and changing your address for your mail.

There you have it. If you have taken the time and energy to handle your sale properly, you will be rewarded with a very nice proceeds cheque!

Congratulations on selling your home!

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We hope you have found this report to be a valuable source of information to aid you in selling your home yourself. If you follow the tips and recommendations outlined here, you will be way ahead of most others attempting to sell their homes.

Every home sale is unique, so if you have any questions that we can help you with, please don 't hesitate to call. As we mentioned before, we are not like most other agents!

Selling your home should be an exciting stress-free endeavor. So, if **we can make your life easier**, just let us know. Any time you **call us** you can count on knowledgeable assistance without any obligation, pressure, gimmicks, or sales pitches.

Good luck and happy selling...

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Just a Reminder…

WE'RE ALWAYS HERE IF YOU WANT OUR HELP

If you decide that you'd like to discuss how we can help sell your home quickly, for top dollar, and make the process very easy, please give us a call or email us.

Our proven multi-media marketing system achieves results (as evidenced by the number of homes we sell above list price or in multiple offer situations… even in buyers' markets).

Lori Pettigrew & Alan Yasin

Husband / Wife Team REALTOR® Team

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