

The Informed Home Seller's Guide

8 Key Steps to a Painless and Profitable Home Sale



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Alexandra

PIASECKA B. COM. ASP
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Search4RealEstate.ca



8 STEPS

To Becoming an Informed Seller

Planning to sell? If you're like most home owners, you're struggling with a few questions. After all, you're about to sell the single biggest asset you've ever bought.

You might have questions like, *What's my home worth? Should I use an agent or go it alone? What can I do to make my home as attractive as possible?*

And of course, the big one: *How do I get the most for my home?*

The best way to start answering those questions is to be informed. If I've done my job right, then this guide should a) give you answers to many of those questions and b) make you feel a lot more confident about the whole process.

And if you still need more information? My job is to make things easier—just ask. That's what I'm here for. You can learn more about me and my services at the end of the guide.

There's a lot to selling a home. If, after reading this, you feel like you want some help, I'd be happy to speak with you. I'll provide you with a complimentary market evaluation of your home, and answer any other questions you have.

I've added some worksheets and other reference material after this page. I think you'll find it helpful for becoming even more informed and getting organized to get the most for your home!

Welcome aboard,

Alexandra Piasecka
Right At Home Realty Inc., Brokerage
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STEP 1

Choosing the Best Agent for the Job

Most sellers use a real estate agent. You certainly don't have to, but there are good reasons why most people still do:

- 1. Pricing is a real art.** The biggest factor in determining how quickly your home sells is the price, and deciding that price is trickier than it seems. It takes experience and even 1% more for your home can mean thousands to your bottom line.
- 2. Negotiating is hard.** Not just hard to do, but it can feel uncomfortable. If you want someone to negotiate fearlessly on your behalf, you need an agent.
- 3. Marketing is more than MLS.** To get the most for your home, you need as many buyers interested as possible. According to REALTOR.com, 82% of real estate sales are the result of agent contacts.
- 4. Showings and paperwork are a pain.** There's more to the legal side of a home sale than you might think, and showing your own home is not only awkward, it can really complicate your schedule.

An agent takes away the burden of all these things, and works to get your home sold for the best price in the fastest time. After all—you've got a life to live.

How much of that price is yours to keep? I have included a worksheet at the end to help!

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STEP 2

Price Right to Profit More



Setting the price for your home is challenging. Too low, and you leave money on the table. Too high, and you scare away buyers to other properties. To complicate all this, your home is an emotional asset—it's hard to see it objectively.

To find the *optimal price*—one that maximizes the sale price and minimizes the time it takes to sell—requires

strategic thinking.

Pricing is something agents spend their careers refining and mastering. They combine intimate local and national market knowledge, an exhaustive study of similar homes for sale, and an analysis of past sales to come up with the optimal list price. And then they combine that with your unique needs to pick a price that fits you.

It's no easy task, but it's a critical one. Pricing your home right the first time results in more exposure, more showings, more offers, and ultimately, the highest price for your home.

If you want to get as much for your home as possible within a reasonable time frame, you need to get the price right.

First, it is important to understand that only the market can determine the ultimate value of your home. That said, choosing the optimal list price is essential to maximizing your home's value. If you price too low, you risk not getting as much as you can for your property, but price too high and you risk losing potential buyers who may think your property is out of their price range and you help your competition sell faster.



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STEP 3

Prepare to Amaze

After price, the condition of your home is the single biggest factor determining how fast—and for how much—your home sells.

REALTORS® repeatedly find that people can't visualize the potential of a home. They have to see it. That means that how your home shows now is how people see themselves in it. They can't see past the chips, leaks, clutter and stains—in fact, they tend to focus even more on those things.

Luckily, you can dramatically improve how your home sells with few quick steps:

- **Clean.** Inside and out. It matters. A lot.
- **De-clutter.** Give it away, throw it away or store it away, but get it out of your house.
- **Make minor repairs.** Chipped paint, cracked tiles, squeaky hinges, leaky faucets. Fix everything you can.
- **Consider staging.** According to the National Association of REALTORS®, staged homes sell 49% faster, and for 7-11% more money.
- **Clean again.** Really. It's that important.

Sound overwhelming? You don't need to do it overnight. Your agent can point you to someone who can help, or you can break it down into just one small task a day.

Think of it this way: everything you remove from the house, clean or repair puts money in your pocket. *You're getting paid to do it!*



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STEP 4

Maximize Exposure to Buyers



Once you've found a price for your home and put it in showroom condition, there's one more critical piece of the puzzle before buyers begin flocking in to see your masterpiece: getting their attention.

Getting the word out about your home matters for two critical reasons. First, buyers can't be interested if they don't know your home exists. But more important still, the more buyers you have interested in your home, the higher the potential sale price, and the faster the sale.

Marketing your home to the biggest audience possible takes more than a sign on the front lawn. The best and fastest home sales use a combination of many of the following:

- **MLS Listing.** The largest online database of available real estate.
- **Video Tour.** A behind-the-scenes, online look at your home and neighbourhood.
- **Property Website.** Your home's very own website with all the info a buyer needs.
- **Online Exposure** on nationally ranked real estate websites such as www.search4realestate.ca; zolo.ca; realtor.ca.
- **Proactive Prospecting.** Reaching out directly to people who might be interested.
- **24/7 Direct-to-Text Ads.** Instant access to property details right from your For Sale sign.
- **Property Brochures.** Great photos, vibrant descriptions in professional take away form.
- **24-Hour Online Ads.** On major online sites from Craigslist to Kijji.
- **Print Marketing.** Print ads, just listed cards and more.
- **Social Media.** Facebook, Twitter, LinkedIn, Pinterest, Google+ and more.



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STEP 5

Show it Off!



As interest in your home rises, so will interest in seeing the real thing. It's time to show off your masterpiece to prospective buyers.

A REALTOR® will take care of almost all of the details, but here are a few tips to maximize the showing experience.

- **You should leave.** Buyers want to be able to look around and discuss your home candidly. They won't be comfortable if you're there.
- In addition to the usual tidying, **make sure your home is inviting.** Turn up/down the temperature. Leave the lights on. Open the blinds where appropriate. Leave inside doors open or slightly ajar.
- **Leave out any additional information that's helpful**—property brochures, floor plans, and contact information.
- **Be as flexible as you can**—try to accommodate the buyer's schedule



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STEP 6

Negotiate Like a Master



Now this is where things get exciting. You've got an offer or maybe two or three at once! In most cases, your home's list price won't be the selling price. When it comes to settling on that final magic number, you're going to be **negotiating**. That's something your REALTOR® is an expert at, but here are some key strategies for owners:

It's a conversation. Don't be offended by low offers and conditions. No one is forcing you to accept them. Think of it as a starting point to have a conversation.

Always counteroffer. Momentum matters. Just the act of moving a deal forward helps make the deal happen.

Price isn't the only thing. You can negotiate on price, offer conditions, assets in the home. Don't get stuck on one thing.

Remember, even 1% more for your home can mean thousands to your bottom line.

And once you agree, the buyer provides a deposit cheque to be held in trust until the conditions are met. The conditions usually have a set time for removal, and usually include things like an inspection and financing.

Once the conditions are met, the buyer signs a waiver and the deal is firm. If you've completed all these steps, then you are a successful home seller.

Congratulations!

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STEP 7

Calculating Your Net Proceeds

The cheque is in! Now how much do you get to keep? There are a number of closing costs to consider.

Legal Fees. Lawyer's fees vary, but often have structured fees for the purchase and sale of homes posted on their websites. Sellers pay in the area of \$1000.00 for a lawyer to look after the legal details necessary to close their home.

Mortgage Fees. Check with your mortgage lender to determine if any costs will occur when transferring or releasing your mortgage. There is sometimes what is referred to as a discharge fee to remove the mortgage from title that can range from \$100 to \$250.

Disbursements. These fees cover additional legal expenses such as travel, copies, couriers, registration fees and preparing document transfers. Disbursements can range upwards of \$500, but can sometimes be built into your legal fees.

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, 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.

To estimate your net proceeds, see the worksheet at the end.



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STEP 8

Meet With ALEX



Feeling informed? I hope so. Here is a little more about how my expertise will help in your home selling process...

A Little Bit About Alex

I've been working in real estate since May 2002. I started right after I completed my honours Bachelor of Commerce at McMaster University and I've never looked back. I started my career working for one of the best builders in the GTA selling newly constructed homes and then moved on to resale homes. I have also attained my Accredited Staging Professional designation and come equipped with a background in interior design and feng shui. I take a personal approach to every house I sell and strive to show off its best features.

My strengths are in market knowledge and negotiating. My sellers get an average of **99.4%** of their list price. That's a high average, and

it comes from working hard during negotiations, and having the experience to set the right price. That's no easy task.

More than **93%** of my business comes from referrals—my clients stick with me. The highest complement anyone can ever give me is to refer their friends and family.

My success has also been recognized by my brokerage; I have received numerous awards for outstanding work in the real estate field.

Thanks for sharing your time with me. I wish you all the best on your home sale. If I can help in any way, just ask.

Sincerely,

Alexandra

PIASECKA B. COM. ASP
Real Estate Broker

HONESTY. INTEGRITY. EXPERTISE.



A FEW WORDS

From My Sellers

Alex had my house featured on HGTV!

Alex is top of the line. She will go above and beyond to ensure she gets the job done and expects nothing less. She is the best agent I have and I will continue to have her as my agent and friend and I will recommend her services to everybody. She sold my house in record time and despite set backs she got what we wanted and we are just thrilled to have her as our realtor. She even got my house featured on HGTV! that is how amazing her work is.

- Delesah Mercer - Mississauga

OUR HOUSE SOLD FOR \$25,000 more!

"We are thrilled with the work you did selling our house. We are so glad that we chose you as our Realtor; your unconventional style sold our house for \$25,000 above our asking price and earned us the status of highest sales price on our street. Thank you for making the process seamless."

- The Belzyt Family | Milton

SOLD IN 1 DAY FOR \$14,000 MORE THAN EXPECTED!

"Everyone kept telling me to put my house on the market like it was, but Alex gave us valuable suggestions and took the time to stage our house. The same day we listed our house we got 2 offers and our house was sold that evening!
Thank you, Alex, for taking the stress out of selling our house."

- Anna Waite, Milton

Professional, knowledgeable and considerate

"Alex Piasecka did fantastic job for us both selling and buying our properties.

She walked us through the entire process, from home staging to marketing our home and closing the deal. Alex presented herself in a professional calm manner, most knowledgeable and considerate of our needs. She is a great communicator, knows her business very well and was always there for our questions.

If you want a realtor that really cares and will work hard for you call Alex Piasecka.

We thank you Alex! You took such great care of us.

- Marta and Marcin Lemanski

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YOUR TOP 10 LIST

Describe 10 things you love most about your home or neighborhood

1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

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CALCULATING

NET PROCEEDS

Estimated Selling Price	
Less:	
Mortgage Balance	\$
Mortgage Penalty <i>(if applicable)</i>	\$
Interest Per Diem <i>(Interest from last payment to day of closing)</i>	\$
Property Tax / Utilities Adjustments	\$
Real Estate Commission with HST	\$
Moving Costs	\$
Other:	
Estimated Net Proceeds of Sale	\$

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