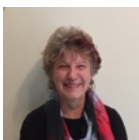


# The Informed Home Seller's Guide

**8 Key Steps to a Painless and Profitable Home Sale.**



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# 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.

Welcome aboard,

*Gale Spick*

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*This document is not intended to solicit properties already listed for sale.*

# 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.

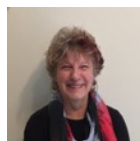
**2. Negotiating is hard.** Not just hard to do, but it can feel uncomfortable. If you want someone to negotiate fearlessly on your behalf, you need an agent.

**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.

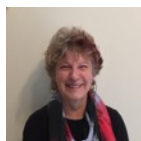
To find the *optimal* price—one that maximizes the sale price and minimizes the time it takes to sell—requires strategic thinking.

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.

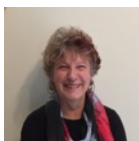
REALTORS® repeatedly find that people can't visualize the potential of a home. They have to see it. That means that how your home shows *now* is how people see themselves in it. They can't see past the chips, leaks, clutter and stains—in fact, they tend to focus even *more* on those things.

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

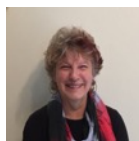
## Maximize Exposure to Buyers

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.suttonwestcoast.com](http://www.suttonwestcoast.com) and [www.galespick.com](http://www.galespick.com)
- **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 Kijiji.
- **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.

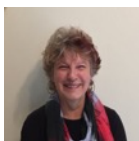
A REALTOR® will take care of almost all of the details, but here are a few tips to maximize the showing experience.

- 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.

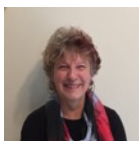
**Price isn't the only thing.** You can negotiate on price, offer conditions, assets in the home. Don't get stuck on one thing.

**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.

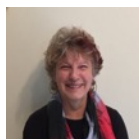
**Mortgage Fees.** Check with your mortgage lender to determine if any costs will occur when transferring or releasing your mortgage. There is sometimes what is referred to as a discharge fee to remove the mortgage from title that can range from \$100 to \$250.

**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 Gale

Feeling more informed? I hope so!

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!

Sincerely,

*Gale Spick*

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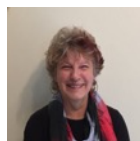
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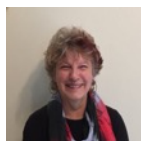
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# BACKGROUND

## A Little Bit About Gale

I have a commitment to offering honest, reliable and knowledgeable real estate services to my clients. My goal is to have your experience with buying and selling property be as positive as possible, as I believe this is what creates lasting relationships. I have over 35 years of experience doing business management and sales in the Lower Mainland; everything from office administration to fundraising, from volunteer work to real estate investment. As well, I am on the Board of the Citizen's Commission on Human Rights, a non-profit mental health watchdog which fights against the labeling and drugging of children and works towards protecting individuals from abusive and coercive practices. I have also contributed to and support the Society for a Drug Free B.C. where the viewpoint is that informed youth are drug free youth. Lastly, I am a Board Member of the Multifaith Action Society and part of the Committee that produces the Multifaith Calendar on a yearly basis with the hope that the Multifaith Calendar will broaden understanding and acceptance of alternate paths of spirituality and bring people together. It was through real estate investing with my husband that I discovered my love for the home buying and home selling process. Since then I have helped many families become new home owners, either as first time buyers, downsizing or locating to another city. I have worked in all areas of the Lower Mainland and dealt with all types of properties from residential to commercial. If you are new to the Market, I can help guide you through the process, if you own and are thinking of selling, I can help you complete a successful transaction, smoothly and with peace of mind. If you are looking at investing in more properties, I have the experience to make this a reality.

So, give me a call and let's get started!



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# A FEW WORDS

## from Gale's recent home sellers



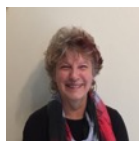
Literally from Start to absolute Finish – Gale was there for us. We decided to put our home on the market but ran into unforeseen circumstances – twice! Gale was extremely understanding, proactive and professional. Third time, lucky we put our home on the market for real and Gale had it sold within two weeks! Gale had our property professionally photographed and took the extra step of providing staging assistance to make it look more appealing. She ensured that description of the property was accurate and complete and was very conscientious and detail-oriented throughout the process. She kept us in the loop on all showings and provided valuable buyer feedback. When it sold, Gale was on top of the transaction from start to finish. She even worked with us to ensure we were ready for the Closing date. We have zero hesitation in recommending Gale to everyone looking to buy or sell a property. She's a total pro and a genuinely lovely person to work with. Thank you Gale for your professionalism, dedication and perseverance in helping us make this difficult transition, an easy and pleasurable experience!

- *The Werners* | *Burnaby, BC*



When I decided to sell my house in New Westminister and downsize into a Condo earlier this year, I contacted Gale Spick. I found her to be very caring, helpful, and she patiently answered all my questions regarding the listing so I had nothing to worry about. She kept everything rolling along smoothly between her and the buyer's agent so I had no worries. She even helped me decide what I could do to help with the presentation of the property to prospective buyers. The sign went up late Thursday before Easter and the buyer's agent contacted her 5 days later to set up a meeting for the next day and a sale agreement was signed then. Gale and I worked out what I was looking for in a Condo in New Westminister or Port Coquitlam. She emailed me some listings and I sent her some I was interested in looking at then we went out about 5-6 times over 3 weeks. I found a Condo in POCO that I really liked across from the Gates park and the river. I put in my first and only offer to buy a condo and we negotiated a very good price. Throughout the whole process I found Gale to be very ethical and knowledgeable and if she didn't know the answer she quickly consulted those who did so she could then give me the correct information. If you're looking for a highly ethical, caring and helpful agent I recommend Gale Spick.

- *Ellen Smith* | *New Westminister, BC*



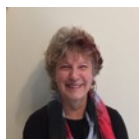
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# YOUR TOP 10 LIST

**Describe 10 things you love most about  
your home or neighbourhood.**

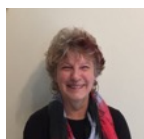
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# CALCULATING NET PROCEEDS

|   |           |
|---|-----------|
| <b>Estimated Selling Price</b>  | <b>\$</b> |
| Less:   |           |
| Mortgage Balance  | \$        |
| Mortgage Penalty <i>(if applicable)</i>                                     | \$        |
| Interest Per Diem<br><i>(Interest from last payment to date of closing)</i> | \$        |
| Property Tax / Utilities Adjustments  | \$        |
| Real Estate Marketing Budget with GST                                       | \$        |
| Moving Costs  | \$        |
| Other:  | \$        |
| <b>Estimated Net Proceeds of Sale</b>                                       | <b>\$</b> |



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# Our Proven Multi-Media MARKETING SYSTEM



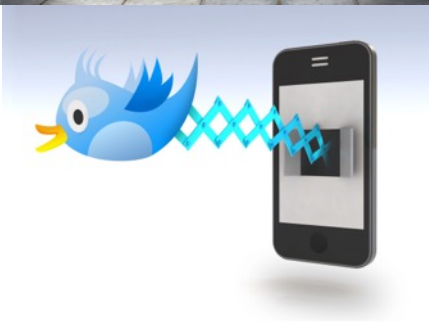
## MLS (MULTIPLE LISTING SERVICE)

MLS is the largest online database of available real estate in [area], and it's where the majority of people begin their search. This website is accessible by over 22,000 real estate agents in British Columbia, each with (on average) four clients potentially looking for a place just like yours. MLS listings contain complete and detailed information about the property as well as full colour photographs.



## WEBSITE MARKETING

Your property will be featured prominently on my personal website, [www.galespick.com](http://www.galespick.com) and will be featured on the nationally ranked website, [www.suttonwestcoast.com](http://www.suttonwestcoast.com), along with several other prominent real estate sites that combined garner over thousands upon thousands of hits per month. Our online marketing strategy gives your listing the best possible exposure to the most potential buyers worldwide.



## PROACTIVE PROSPECTING

There are only two ways to find a buyer. You can wait for them to find you, or you can proactively go out and find them! We do both, and that means far more potential buyers for you and your home.

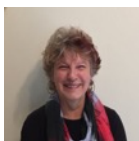
## VIEWING FEEDBACK

You will receive real-time feedback directly to your e-mail inbox from all agents who take their clients through your property. You can log into the secure system to view past and pending appointments, as well as read the reviews. We analyze all feedback and continually tweak your listing for maximum appeal.



## VIDEO TOURS

In a sea of competitive listings, video tours give potential buyers a behind-the-scenes look at your neighbourhood and your home without having to leave their couch. Your custom video tour will be uploaded to my realty website, and to YouTube, where hundreds of potential buyers have viewing access 24/7. This is an invaluable tool for today's tech savvy, educated consumer.



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# Our Proven Multi-Media MARKETING SYSTEM



## PROPERTY BROCHURES

Breathtaking photos and vibrant descriptions make up your customized home brochure, designed as a memorable take-away for visiting buyers and their agents. These professionally designed brochures leave a lasting impression and often lead to repeat viewings.

## 24-HOUR ONLINE ADS

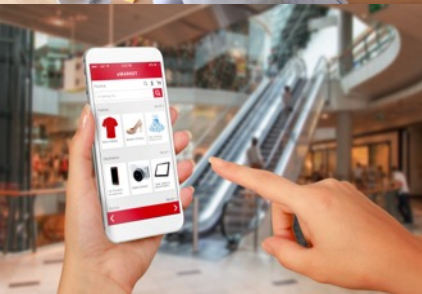
Your property details and images are also immediately uploaded to all the major advertising sites, such as Craigslist and Kijiji. Rest assured, your home is visible wherever buyers are looking.

## PRINT MARKETING

In most cases, we distribute 'Just Listed' cards in your area to let your neighbours know that your property is for sale. It's just one more way we widen the net to get your property the best possible exposure. Who knows who might end up buying your home?

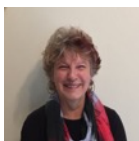
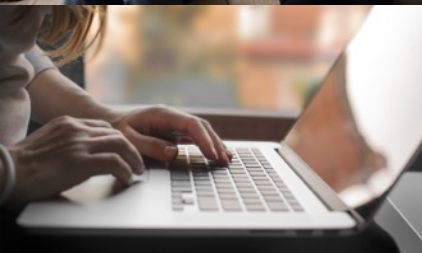
## COMPLIMENTARY HOME STAGING CONSULTATION

Studies suggest staged homes sell faster and attract more money, and in a changing marketplace, a staged home can make the difference between selling your home or not. Staging can be as simple as removing some clutter or as detailed as redesigning or refurnishing rooms. The choice is yours and our home-staging professionals will provide you with a complimentary recommendation list that will create maximum buyer appeal for your home.



## SOCIAL MEDIA CAMPAIGNING

We actively maintain a blog, two Facebook pages, Twitter, Pinterest and LinkedIn. Check us out. Your home will be everywhere!



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# CHECKLIST

## Preparing to List Your Home

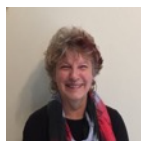


**In preparation for listing your home, you will need to gather up a few things:**

- ✓ A copy of your survey
- ✓ Your most recent annual property tax assessment
- ✓ The average cost of utilities (electricity, hydro, water)
- ✓ The age of your home
- ✓ Details of recent improvements or renovations
- ✓ A list of items you would like to exclude from the sale
- ✓ Pictures of seasonal features (i.e. gardens in bloom)
- ✓ A list of any easements or right-of-ways
- ✓ Receipts and warranties for recent home improvements
- ✓ "10 Best Features of Your Home" Worksheet
- ✓ Other relevant information (any upgrades, copy of floor plans, builder plans and/or model name)

### **For condominium owners:**

- ✓ Maintenance fees and a list of maintenance/fee inclusions
- ✓ Parking and locker numbers
- ✓ Pass key to the building
- ✓ Status Certificate (if available)
- ✓ A list of by-laws and restrictions



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