

John J Fraser REALTOR®

Seller's Guide

MaxWell

JFSELLS.COM



Challenge Realty



MaxWell



Challenge Realty
Where Real Estate Happens™

John J Fraser 780 499 7720

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MaxWell Challenge Realty

Planning to Sell Your Home?

Thank You for considering me for your real estate needs!

If you're like most homeowners, you have questions. After all, you're about to sell possibly the single biggest asset you've ever owned!

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 well informed.

This guide will give you answers to many of those questions and make you feel a lot more confident about the whole process.

If you need more information my job is to make things easier, so please; just ask.

That's what I'm here for.

Sincerely

John J Fraser

REALTOR®

Cell: 7804997720

Office: 7804834848

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



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8 STEPS to Informed Selling

- Step 1** Choose the Best REALTOR® for The Job: VIP About REALTORS®
- Step 2** Price Right to Profit More
- Step 3** Prepare to Amaze!
- Step 4** Maximize Exposure to Buyers
- Step 5** Show off Your Home
- Step 6** Negotiate Like a Master
- Step 7** Calculating Your Net Proceeds
- Step 8** Meet with John!

More:

- ✓ Prep Your Home for Sale & Create Your “Top 10” List
- ✓ Estimate Your Net Proceeds
- ✓ Packing Tips
- ✓ Moving Guide
- ✓ Related Documents

1 Choose the Best REALTOR® 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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VIP About REALTORS®

It's important to understand whose interests REALTORS® are legally bound to serve in a real estate transaction.

The Buyer's Agent:

The Buyer's Agent is under contract with the buyer to find the right property for the best possible price. This means that they can:

- Arrange a showing of the property.
- Assist Buyer with procuring financing the property.
- Provide details about the property.
- Explain all the forms and agreements related to buying the property.

Your Personal Sellers REALTOR®:

When you engage the services of your own personal agent—someone who is under contract to work solely in your best interests. Your personal Realtor® provides:

- Confidential assistance that addresses your needs first.
- Honest, loyal and diligent care, free from any conflicts of interest.
- Access to all listings including MLS, bank-owned properties, distress and estate sales, even homes that were previously on the market to support:
- Expert advice on market value, inclusions, location, as well as help you decide when you should walk away.
- Expert advice on clauses and buyer / seller conditions from home inspections to financing and possession to understand implications and protect you fully.
- Expert negotiation of the offer to purchase, to achieve the best possible price and terms.
- Help with discovery and disclosure of all information about the property including liens, warranties, disclosures, market and planning activity in the area.

As your Personal REALTOR®, my job is to ensure you are well educated and represented in all aspects of your home selling process.



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2 Price Right to Profit More



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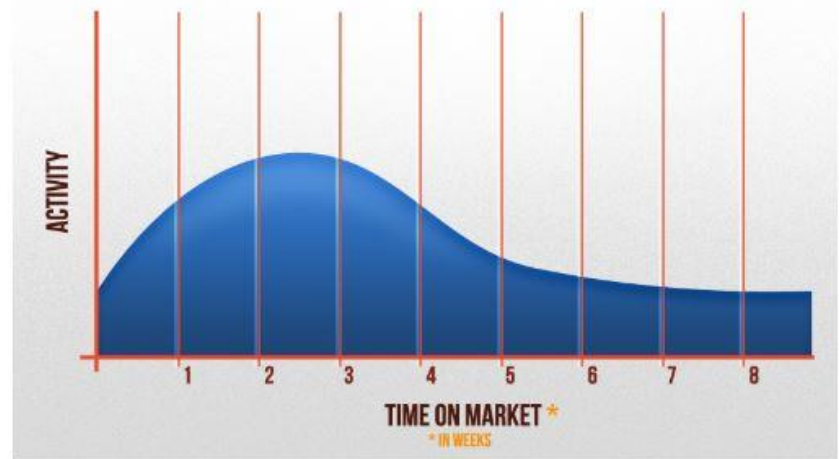
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2 Price Right to Profit More ...2

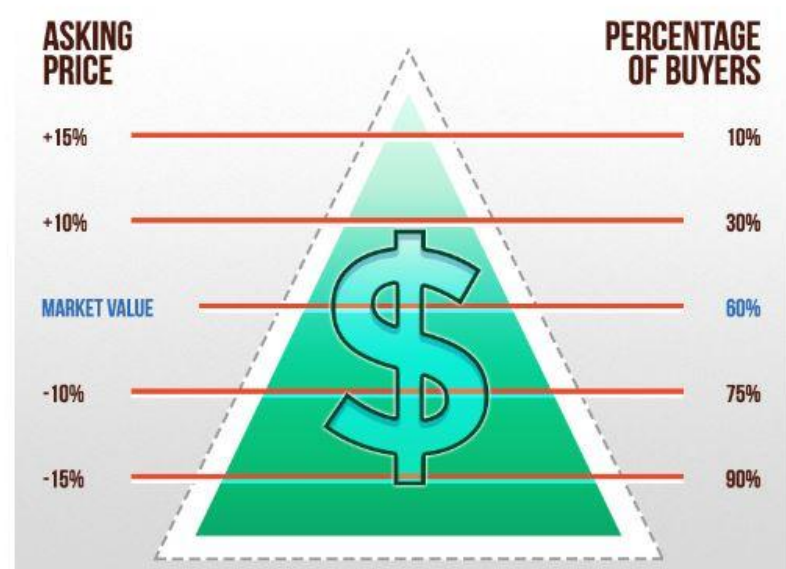
Intelligent Pricing Timing

The best chance of selling your home is in the first two weeks of marketing.



Intelligent Pricing Timing

- 1 Fair market value attracts buyers, overpricing never does.
- 2 The first two weeks of marketing are crucial.
- 3 The market never lies, but it can change its mind.



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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Your Seller Realtor Should:

- Provide A Comparative Market Analysis (CMA) and help price your property
- Provide A Free Marketing consultation , Guidance and explanation of the home selling process
- Provide Land title and tax information and review
- Review, explain and sign contracts and disclosure documents
- Provide Guidance on obtaining a current Real Property Report or Condo Documents
- Place a secure lock box on your property
- Measure property
- Take interior & exterior pictures of the property
- Order Yard/Lawn/Condo sign
- Have Listing posted on the Multiple Listing Service (MLS)
- Listing posted on realtor.ca and Maxwell.ca
- Set up property showings with potential buyers and other REALTORS®
- Help with negotiating purchase offers and counteroffers
- Co-ordinate inspection with buyer
- Co-ordinate appraisal for buyer's lender
- Manage deposits, provide conveyancing and trust accounting
- Manage condition removals & extensions
- Manage closing process and key release

To Ensure Maximum Coverage, I also:

- Use the Maxwell [Maximum Marketing Suite](#) of Services. View [Here](#) For more
- Post to City Blast each 7-14 days through out the period of the listing
- Post and maintain Kijiji ads on a frequent basis (ie 3-14 days via reposting & multiple categories)
- Post to Facebook, LinkedIn & Twitter Directly & Via City Blast
- Report Activity from noted Social Media & MLS on agreed basis



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About John

My Clients know when you choose me as your personal REALTOR®, you are choosing:

A trusted professional REALTOR® dedicated to serving your personal real estate needs first and foremost.

An agent who wants his business coming from happy homeowners who can't wait to tell their friends about their extraordinary home buying / selling experience.

A wealth of knowledge and expertise in your market area with over 10 years of relevant experience.

Highly-skilled negotiator working on your behalf with over 20 years experience negotiating contracts and service agreements with \$ values in to the millions

A representative whose primary goal is to help you find the right home, at the right price, with little to no stress or inconvenience to you.

For a look at some of my more customized services check out my [Services Menu](#) on my site

Website www.jfsells.com | www.johnjfraser.com

Facebook facebook.com/edmontonrealtypro

Want the most accurate, up-to-date MLS information? Augmented reality search, large photos, advanced search filters & more? Download it here: <http://app.maxwellrealty.ca/rKnb> Or Text JFSELLS to 5874140147

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My Services Overview

I Offer:

Fast, Dedicated & Professional Results

With the Utmost in Customized Services to help meet & exceed your Real Estate Needs

Complimentary Services & Educational Information

Sessions for First-Time Buyer's, Buying / Selling your Home, Residential Property Investment / Income Property Sales / Purchases / Assessments

Executive Level Home Sale & Search Experiences

25 + years Proven Credibility Leading Business Professionals & Management teams; Working for & Serving individuals & industry leaders in tandem to private entrepreneurial experience inclusive of real estate trades, negotiations, renovations & revenue properties

Understand What Sells & Why:

My Ultimate Goal is to Consult & Support your Interests in Real Estate

Demystify the Complexities of Revenue & Investment Properties, Infills & Renos;

Learn Assessment & Forecasting Systems to Calculate Potential Upside & Define Clear Targets & Negotiating Strategies;

I will tailor and provide actual data based on your goals and criteria;

From Renovation & Infill Gross Margins, to Turn Times & Days on Market; Projections on Return on Investment, Finances & Income,

The Right REALTOR Can Play a Strategic Role in Your Success. We will work together to create information & derive insights to support your decision making



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My Team at Maxwell Challenge Realty

Professional Support for All Aspects of Your Move



Gary Zimmer Broker – Owner

3 decades of success; Expert Understanding of Client/Customer - REALTOR® Be it Brian Buffini, Richard Robbins, or so many other proven world class Real Estate Performance Models as well as the highly acclaimed Ninja Selling System, Gary's level of knowledge & service is unmatched. Focused on the success of our clients; ensuring buyers and sellers the right home / at the right price. As a savvy seasoned leader, Gary's attention to detail and ability to mentor REALTORS® creates a win-win environment where even the most complex requirements & expectations are exceeded

We are Here to Support You:

With a full suite of Services & Experts to cover all your needs: Mortgage Brokers, Home Inspectors, Valuations & CMA's; Builders / New Home Construction, Renovators & Designers; Trades & Remediation, Drainage, Grading, Plumbing, Electrical, Roofing, Windows, Building Codes, Secondary Suites... All Home Systems & Infrastructure!

Our complete network includes many vendor discounts for Clients!



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

MLS Listing. The largest online database of available real estate.

Video Tour. A behind-the-scenes, online look at your home and neighborhood.

Property Website. Your home's very own website with all the info a buyer needs.

Online Exposure on Real Estate websites such as:

- www.realtor.ca
- www.jfsells.com
- www.JohnJFraser.com
- www.maxwellrealty.ca
- www.challengesells.com

Proactive Prospecting. Reaching out directly to people who might be interested.

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](#), [Instagram](#) and more.

Regular Status Updates. Activity Being Generated from all sources reported to you on a scheduled basis you define.



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My Home Seller Process keeps you informed every step of the way.

1. After our initial fact gathering meeting, I enter a detailed summary of your wants and needs and nature of your property into my database and a variety of property search programs.
2. Upon listing your home, information is quickly shared with our entire team at **Maxwell Challenge Realty**, MLS / other agents and potential buyers to begin the Marketing process.
3. I won't bombard your email with information that is not relevant to you. I will provide activity updates on an agreed schedule with agreed formats you choose. Market activity that effects your sale will be communicated too including recent new listings, sold and price changes with potential to influence on your sale.
4. As market area specialists with a pulse on local and national real estate market trends and changes, we also ensure you are kept informed of all relevant industry changes that may impact you including price trends and mortgage rates.
5. You get the information you want about every relevant comparable property – the same information only I, as a REALTOR®, have access to.
6. When you have questions or want more information, simply contact me and I will respond
7. See examples of my [Standard](#) Comparative Market Analysis & additional [Insights](#) and Social Media / Listing Activity Reporting



5 Show off Your Home!

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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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.

Once you agree, the buyer provides a deposit cheque to be held in trust until the conditions are met.

The conditions should 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!



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.

When Choosing Your Lawyer

Lawyers are an invaluable member of your team whose job is to ensure that you get what you are paying for and in accordance with the terms of your agreement of sale. Your lawyer will ensure:

- There is nothing on title that is not supposed to be there.
- The property taxes, utilities and condo fees, if applicable, are up to date.
- You have all the information that you need about your transaction.
- Your mortgage lender is satisfied and that your interests are satisfied
- You know exactly how much money it will cost in order complete the transaction.
- They also ensure that the seller gets paid the purchase price.



Common Closing Costs For Sellers:

- Balance of down payment after initial deposit with offer.
- Mortgage Loan Administration and/or Appraisal Fees, if applicable.
- Points, or loan discount fees, you pay to receive a lower interest rate, if applicable.
- Legal fees and associate disbursements (couriers, copies etc.).
- Pro-rated amounts for your share of any prepaid costs, such as utility bills and Property Taxes
- Mortgage insurance premiums if applicable (CMHC).
- Land Transfer Tax and Title Registration Fees.
- Title insurance policy premiums.
- Survey expense if applicable.
- Credit report fees.



8 Meet with John!



RENE
Real Estate
NEGOTIATION EXPERT

Personal Guarantee

As your REALTOR® you get my exclusive attention and dedication. You are my number one priority. Once we are working together you will have direct access to me at all times. My office, team of experts, assistants & staff are all here to help, when you call

You will always receive prompt, professional, expert support. I answer the phone and deal with your questions and get the information you require.

Feeling more informed? I hope so!

Being a great REALTOR® is about preparing buyers/sellers to be comfortable with making what could be the biggest financial decisions they will face in their lifetime. Real Estate transactions are usually triggered by major change (marriage, family growth, new city, promotion, up/downsizing etc.).

In short being a great REALTOR® is about recognizing the life events that have brought you to this place and giving you the support to make great decisions about your future as a buyer or seller.

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 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,

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Checklist: Preparing Your Home

In preparation for listing your home, you will need to gather up a few things, I can help with many of them:

- 
- ✓ A copy of your Real Property Report
 - ✓ 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
 - ✓ Write down the 10 Best Features of Your Home / neighborhood
 - ✓ Other relevant information (any upgrades, copy of floor plans, builder plans and/or model name)

For condominium owners:

- 
- ✓ Maintenance fees and a list of what's included
 - ✓ Parking / locker numbers
 - ✓ Pass key to the building
 - ✓ *A complete list of Condo Documents including*
 - ✓ *Reserve Fund Study,*
 - ✓ *Financials (monthly and annuals)*
 - ✓ *General Annual & Monthly Meeting minutes*
 - ✓ A list of by-laws including any restrictions
 - ✓ *Information Certificate*
 - ✓ *Standard Description*
 - ✓ *Insurance Certificate*

There may be others, we will work through the process together to ensure you only order what you need... when you need it.

CALCULATING NET PROCEEDS

Estimated Selling Price	\$
Less:	
Mortgage Balance	\$
Mortgage Penalty (if applicable)	\$
Interest Per Diem (Interest from last payment to date of closing)	\$
Property Tax / Utilities Adjustments	\$
Real Estate Fees (plus GST)	\$
Moving Costs	\$
Other Costs	\$
Estimated Net Proceeds of Sale	\$

Tips For Packing Like a Pro

1. Develop a master “to do” list so you won’t forget something critical.
2. Purge! Get rid of things you no longer want or need. Have a garage sale, donate to a charity, or recycle.
3. Before throwing something out remember to ask yourself how frequently you use an item and how you would feel if you no longer had it.
4. Pack like items together. Put toys with toys, kitchen utensils with kitchen utensils.
5. Decide what, if anything, you plan to move yourself. Precious items, such as family photos, valuable breakables, or must-haves during the move, should probably stay with you.
6. Use the right box for the item. Loose items encourage breakage.
7. Put heavy items in small boxes so they are easier to lift. Keep weight under 50 lbs. if possible.
8. Do not over-pack boxes and increase the chances they will break.
9. Wrap every fragile item separately and pad the bottom and sides of boxes.
10. Label every box on all sides. You never know how they will be stacked and you do not want to have to move other boxes aside to find out what is there.
11. Use color-coded labels to indicate which room each item should go in. Color-code a floor plan for your new house to help movers.
12. Keep your moving documents together, including phone numbers, driver’s name and van number. Also keep your address book handy.
13. Back up your computer files before moving your computer.
14. Inspect each box and all furniture for damage as soon as it arrives. Remember, most movers won’t take plants.

Moving Guide

Is Moving Manageable? It Can be!

For most, moving ranks among our least preferable activities. The work involved is well worth the effort. With some advance planning, you can make your move more manageable.

It is never too early to start planning .

The more time you spend organizing, the less stress to carry on the day, and for months after. As the weeks roll by, and you get closer to moving day, the following checklist will go a long way to reliving some of your anxiety.

8 to 12 weeks before:

- If hiring a mover, call around for estimates. Rates vary, book your day as soon as you can
- Check with your accountant regarding the expenses, depending on the type of move, some costs may be tax deductible. If your employer is covering your move, ensure you keep a record of the move.
- Now its time for a garage sale. Clear items from the basement, attic, storage shed, etc. Conduct an inventory of your items. For items you have not used in the past year, consider taking them to a local charity. Donate items: many organizations have free pickup services.
- Seek out information about your new community. Investigate schools, shopping facilities, medical facilities and other items you will need.
- Gather your personal records: medical, dental, school reports, motor vehicle insurance, banking documents, credit card statements, mortgage documents and subscriptions. Prepare and mail change of address cards.
- Safely dispose hazardous and flammable products such as paints, gas bottles, cleaning fluids and oils. Begin to use up items you will not be moving, like frozen foods, cleaning supplies and gardening items.
- Contact trades people to make arrangements for any work that needs to be done, such as repairs, removing light fixtures, house cleaning services, dismantling waterbeds, dismantling of satellite equipment.

Moving Guide...2

4 to 7 weeks before

- Consider the transportation of pets and plants. If necessary, consult with a veterinarian to ensure your pet is safety and comfort.
- Contact utility companies at your old and new address. Keep your phone and utilities connected at your current home throughout moving day.
- Update your home, auto, renter's, medical and life insurance to reflect your move.
- If you are moving yourself, purchase boxes or begin collecting them from friends and local businesses. Begin packing items you do not use on a regular basis. When packing, be sure to mark the contents of the box, and location. you will save much time unpacking and the movers can easily carry the boxes to their appropriate locations.
- Confirm your moving date with your mover.
- Close accounts in your local bank and open accounts in your new branch.

2 to 3 weeks before

- Clean outdoor equipment and toys. Drain any fuel from your lawn mower and other machinery and ensure that water is drained from hoses.
- Defrost fridge and freezer. To avoid mildew, ensure they are completely dry before moving.
- Cancel deliveries and services such as newspapers, house maintenance, milk, pool service, diaper service, etc., and have them redirected to your new address.
- Withdraw contents of your safety deposit box, pick up any dry cleaning, return library books and rented video tapes. Consider how you will transfer your valuable belongings. It is better to keep them with you during the move.
- Give away plants that are not being moved.

Moving Guide...3 Moving Day!

1 week before

- Prepare a survival kit. Keep this in your car, so you will have all the personal items you need, like toothpaste, pajamas, change of clothing, papers, etc. handy when you need them.
- Organize and keep the items you are taking separate from those going in the moving van. This way they will not get loaded in the van in error.
- Be sure to get plenty of rest the day before your move. Being alert and well-rested helps to make the move less stressful.
- To keep your children safe and to ensure their comfort, you may want to have them play at a friend's house or attend a day care center on moving day.
- Arrange to have trades arrive at your home to disconnect any appliances that require professional removal.

Moving day

- Clean out the food from the fridge and freezer.
- Take a final look in rooms, drawers and closets to ensure nothing has been left behind.
- Before leaving the property, ensure that all windows are secure and that water, gas and electricity supplies are shut off.
- Place keys and documents in the agreed location.



Documents to do the Deal!

- **Real Estate Council of Alberta's Consumer Relationship Guide**
- **Exclusive Sellers Representation Agreement (Designated Agency)**
- **Residential Purchase Contract**
- **Residential Purchase Contract New / Resale Condo**



THANK YOU!

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