



PatriciaNewman.ca  
REALTOR®

# Seller's GUIDE

...AN OVERVIEW OF  
THE SELLING PROCESS.



Selling your home is a detailed and complex process that greatly benefits from the expertise of an experienced REALTOR® dedicated to upholding the highest standards of professionalism.

To provide you with some understanding and assist you in your preparations, here's a general overview on what to expect and prepare for.



[www.PatriciaNewman.ca](http://www.PatriciaNewman.ca)

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# Organize Your Finances

It's fine if you are still in the process of repaying your current mortgage. Depending on the type of mortgage you hold, various options are available. However, it is essential to speak to your mortgage specialist before moving forward to get a solid sense of your financial picture.

You'll want to know:

- Your loan payoff amount to find out how much you still owe on your mortgage.
- If there are any prepayment penalty fees associated with your current mortgage.
- If a line of credit is available to use for repairs before listing your current house for sale.
- If you qualify to purchase another home [Pre-Approval].



## Work With An Experienced REALTOR®

You will need the expertise of an experienced Realtor® who will guide you through the complexity of the selling process. Avoid the trap of immediately teaming up with the first REALTOR® who suggests the highest list price. Instead, explore your options and shop around and aim to work with someone who has fine-tuned their negotiating skills.

Also, look for a REALTOR® who offers a **Service Guarantee**. This holds them accountable for doing the things they say they will do, which ultimately provides you with the best service.

Because a home is unequivocally one of the biggest investments you have, working with a trusted REALTOR® who has in-depth knowledge of the local market, will help ensure your transaction is a successful one.



Start your search for a reputable Realtor® by checking out their Google Reviews or Testimonials online.

# Military Relocations

## Expecting a Posting From Petawawa?

Members of the Canadian Armed Forces require a REALTOR® who understands the urgency and specific challenges of a military relocation. With tight timelines and high expectations, choosing an agent with proven expertise in BGRS processes and a track record of delivering quick, effective results is crucial. Patricia will handle the complexities of the sale of your home, keep the process on track, and aim for a successful sale within your required timeline.

She has been a proud Military Spouse since 2011 and a TPS with BGRS since 2008. With over 60% of her clients being CAF Members, Patricia brings firsthand experience and deep insight into the unique needs during relocation.



## Need A REALTOR® For Your HHT?

Organizing your HHT in advance is essential for a smooth military relocation, given the strict time constraints. You need an agent who is highly accessible, fully committed, and understands the importance of a seamless, well-coordinated HHT experience.

Typically, you'll have only five days to view properties, make an offer, and secure your new home. To make the most of this limited time, it's vital to work with a dedicated REALTOR® who's ready to support you even before your trip begins—ensuring you can hit the ground running upon arrival.

Contact Patricia for a referral to a trusted BGRS-registered REALTOR® anywhere in Canada. With her extensive network, Patricia can connect you with reputable agents across the country.



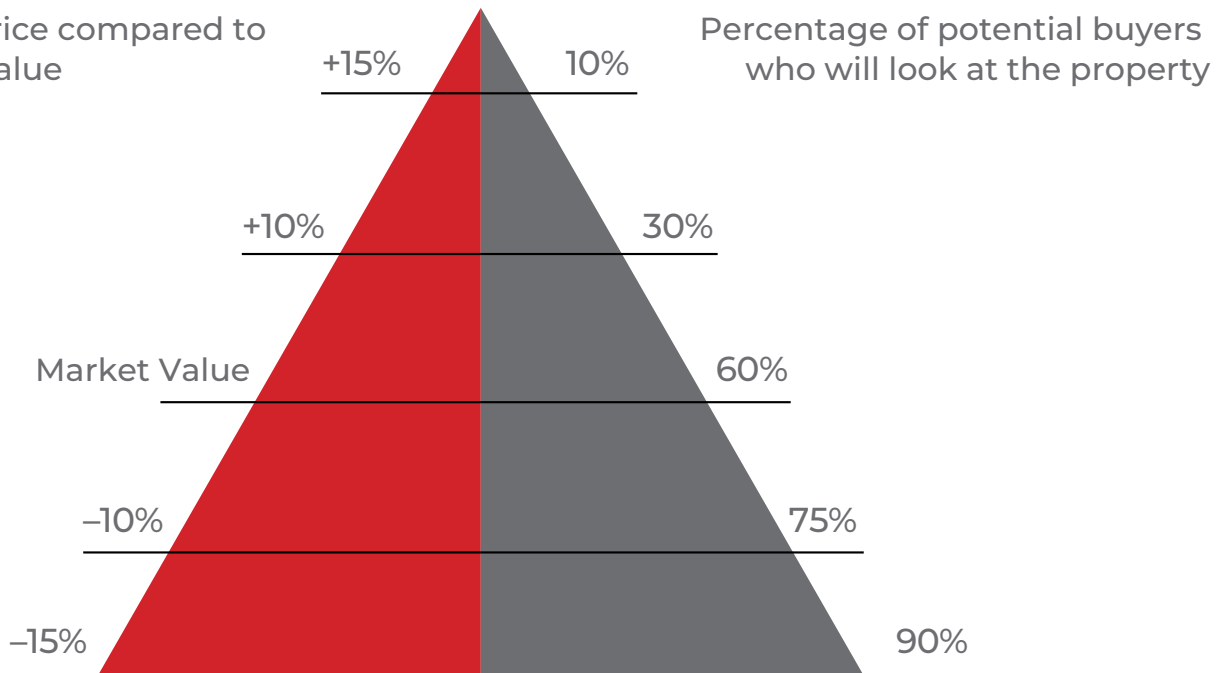
# Price It Correctly

Pricing your home too high is not a recommended move. Establishing “true market value” will draw in a greater number of potential buyers and give your home more exposure. Your REALTOR® should be able to explain the numerous factors influencing the recommended list price such as competitive pricing, market statistics, expected days on market.

Remember that property prices are always in a state of adjustment as market conditions, inflation, buying trends, interest rates and local factors are always changing and affecting the property’s value.

Stats from TRREB [Toronto Regional Real Estate Board] show that by pricing your house 10% over “true market value” will reduce the number of buyers who view your house by 50%. That’s huge! The first 3wks are crucial for new listings so get as many buyers through as possible.

Asking price compared to  
Market Value



\* Stats taken from TRREB

# Property Details

Your REALTOR® will want as much information on your property as possible to share with potential buyers, such as:

- Survey
- Information on warranties
- Permits for renovations [if applicable]
- Any relevant receipts [mechanical service receipts]
- Broadband & WIFI info
- Running costs for utilities [gas, electrical and other utilities]
- WETT certificate
- HWT, propane tank, water treatment rental information

Talk to your REALTOR® about a **Pre-List Home Inspection** and a **Seller's Property Information Statement [SPIS]**.

- The SPIS is a seller-provided document detailing the property's condition, known defects, past renovations, and other relevant information based on the seller's knowledge of the home.



The more information given to a buyer, the more confident they will be when making an offer.



# Why A Pre-List Home Inspection?

A little investment in a Pre-List Home Inspection can pay off BIG when it comes to a faster, smoother and more profitable sale. Why??

- 1. KNOWLEDGE IS POWER:** A pre-list home inspection gives you a comprehensive understanding of your home's condition. Knowledge is one of your best negotiating tools!
- 2. BUILD BUYER CONFIDENCE:** Show prospective buyers that you're transparent and committed to a smooth transaction. A well-maintained home is an attractive one!
- 3. AVOID SURPRISES:** Uncover potential issues beforehand. Being proactive will save you time, money, and stress during the selling process.
- 4. SHORTEN DAYS ON MARKET:** Addressing concerns upfront reduces the likelihood of delays when selling. A "move-in ready" home attracts the most buyers and can ultimately sell for a higher price.
- 5. NEGOTIATE FROM A POSITION OF STRENGTH:** Back to point #1; Knowledge Is Power. Correcting deficiencies from an inspection empowers you during negotiations and provides a strong foundation for a successful deal.
- 6. STRESS REDUCTION:** Selling a home is stressful. Eliminate last minute surprises and reduce stress by tackling potential issues head-on.

## Purchasing A New Home

If your plan is to purchase a new home, then you will want to discuss this with your REALTOR®. When purchasing in the same area, have your REALTOR® set you up with an automated **New Listings Alert**. This fabulous new tool in real estate allows your agent to set you up with a digital Property Portal so all new listings, that meet your criteria, are automatically emailed your way.

## Moving to a New Location?

Let Patricia connect you with a trusted REALTOR® to ensure you're in good hands with a local expert. With an extensive network of reputable REALTORS® across Canada, Patricia can help make your relocation smooth and worry-free..

## Educate Yourself

Understanding the local real estate market and the selling process is essential for a successful sale. While there's plenty of information online, a conversation with your REALTOR® can provide valuable insights tailored to your area. Discuss current market conditions, recent neighborhood sales, key statistics, and average days on market (DOM) for similar properties.

Also, ask if they offer a **Pre-Listing Package**—a comprehensive guide to preparing your home for a standout listing.



## Understand What You're Signing

Before you sign any legal documents, discuss them with your REALTOR® to make sure you have a solid understanding of the terms, clauses, and conditions. Your REALTOR® should take the time to review these with you in detail.



# The Importance of Digital Marketing

When you sign a Listing Agreement, your REALTOR® is authorized to market your property across MLS (Multiple Listing Service) and various data-sharing platforms. But it shouldn't end there!

Here's why professionally managed digital marketing is a game-changer for sellers:

- **Extensive Online Website Syndication:** Professionally managed syndication ensures that your property appears on major real estate websites, as well as niche platforms where serious buyers often search. This broad online presence can bring in interested buyers from both local and out-of-town markets.
- **Targeted Social Media Advertising:** Social media platforms like Facebook, Instagram, and LinkedIn offer powerful tools to target specific demographics, locations, and buyer profiles. A skilled digital marketing strategy can pinpoint ideal buyers and generate engagement with eye-catching posts, stories, and paid ads—keeping your property top of mind.
- **Professional Photography & Videography:** High-quality visuals are crucial for creating an impactful online listing. Professional photos, virtual tours, and video walkthroughs enhance your property's appeal and allow potential buyers to explore it remotely, attracting serious inquiries from the start.
- **Search Engine Optimization (SEO):** An SEO-optimized listing appears in relevant online searches, increasing visibility for prospective buyers who are actively searching for homes. This allows your property to reach buyers searching in specific locations, price ranges, and property types, even if they aren't browsing MLS.
- **Email Marketing Campaigns:** A well-managed digital marketing plan includes email outreach to potential buyers and other real estate agents with clients looking for homes like yours. Personalized emails and newsletters can drive traffic directly to your listing and create a sense of urgency among potential buyers.
- **Data-Driven Insights:** Digital marketing provides real-time data and insights, allowing your REALTOR® to track the performance of your listing and adjust the strategy if needed. This data-driven approach ensures that your property remains competitive and responsive to market trends.

Your listing will benefit from maximum exposure, capturing the attention of potential buyers from the moment it goes live. Digital marketing is no longer optional—it's the key to selling your home faster and at the best possible price.

# The Offer [The Agreement of Purchase & Sale]

After all the hard work of getting your house ready for the market, the extensive marketing and advertising done by your REALTOR® and the undertaking of all the showings, you are FINALLY ready to deal with offers. And hopefully more than one!

The offer, an intricate legal and binding document that outlines all specific dates and timelines, talks about a deposit, what will be included with the purchase [chattels] and conditions and clauses added for the benefit of the buyer. As a seller, you too may have a condition that needs to be added [securing a specific property for example]. When an offer is received, you will either accept, counter, or reject that offer within the stated Irrevocable time [or the offer automatically becomes null & void].

If need be, counter back the offer, making it as detailed as possible, to stipulate changes beneficial for you. You may want to add items that are to be 'excluded' in the sale of the property.

Once an offer is accepted, the focus is now on the buyer meeting their contractual obligations within the specified timeline, typically 5-10 business days. Once all conditions are satisfied, the offer becomes firm and binding, officially marking the property as **SOLD**. From there, the countdown to Closing begins, bringing you closer to the final steps of your transaction.

As a Seller, you may be required to complete certain tasks before Closing, such as servicing mechanical systems [furnace, AC], pumping the septic tank, or providing receipts for renovations. It's best to address these tasks early, as both parties' lawyers will need confirmation that they've been completed.

Any deficiencies identified during inspections can be negotiated through an Amendment to the Agreement of Purchase and Sale. Having a Pre-Listing Inspection can help you stay ahead of potential issues, ensuring a smoother and faster process.

Partner with a REALTOR® who can expertly guide you through the complexities of the offer and sale process.



Your lawyer will guide you through the legal steps and documentation required to complete the sale and transfer the property title to the buyer. This usually happens at your lawyer's office a day or two before closing, so be sure to schedule this appointment in advance. If you're relocating and unable to be present, remote arrangements may be possible.

Here's what to expect:

- **Document Coordination:** Your REALTOR® will ensure that all necessary documents are sent to your lawyer's office.
- **Closing Time:** Most transactions close between 1-4 pm on the day of closing, but it's best to have all your belongings moved out the day before.
- **Professional Cleaning:** If requested, arrange for professional cleaning after your possessions are removed from the home.
- **Key Transfer:** Keys are handed to the new owners upon completion. Your REALTOR® will often leave a spare key with their brokerage until notified by your lawyer's office that the transaction is complete.

**Congratulations!** Selling a home is a rewarding achievement, often one of the most significant investments you'll make. With the right guidance, the journey from listing to closing can be a smooth and valuable experience.



# Tips for Sellers

## Start Packing & Depersonalize

Buyers want to see the house itself—walls, ceilings, windows, and floors—not your personal furnishings. Pack away items you don't use regularly, and neatly organize what's left. Clear, half-empty closets are ideal, as buyers appreciate abundant storage space. If necessary, consider renting a storage unit to free up room.

## Light Up Your Home

Natural light is a key feature, so ensure all window coverings are properly hung. Consider updating curtains or hardware if needed; ideally, curtains should sit outside the window frame to maximize light. Clean all windows (inside and out), frames, and coverings. Replace any burnt-out bulbs, and give lights, lampshades, and ceiling fans a thorough cleaning.

## Budget Your Upgrades

Understand who your buyers are and set a budget for any improvements. Minor repairs are essential, but avoid costly renovations right before listing, as you may not recoup the expense. A fresh coat of neutral paint can be a simple, effective upgrade. A professional deep clean, updated hardware, aligned closet doors, fixed faucets, and clean grout and gutters can also make a big difference.

## Minimize Pet Presence

While pets are part of the family, it's best to minimize their presence. Store pet mats, beds, and toys out of sight, and keep food bowls clean. Ensure furniture is free of pet hair, and clean litter boxes daily. Remove dogs for all showings, and consider containing cats in a secure area if they're prone to slipping out.

## Always Use a Professional Stager

Staging is essential for showcasing your home's best features and maximizing its appeal. A professional stager will help prepare your home for the photoshoot and guide you on presentation for showings and open houses. Don't forget outdoor spaces—they're crucial for creating a lasting impression.

*"You have 8 seconds to capture a buyer's emotion from the moment they reach your doorstep."*

## Have a High-Quality Photoshoot

Professional real estate photography is key to selling your home. Choose a photographer experienced in real estate who can provide high-quality stills, aerial shots (if possible), videos, and even 3D tours and floor plans. Avoid overly manipulated images or wide-angle lenses, which can distort the space and lead to disappointment when buyers view the home in person.

Since most buyers' first impression will be online, make it count!



# Closing Costs To The Seller

Here is a list of the main expenses typically incurred by a Seller for a residential property.

**LEGAL FEES:** Lawyers' fees vary. This is a discussion for each Seller to have at the time they hire a lawyer to close the deal.

**MORTGAGE DISCHARGE FEE:** If you have a mortgage, you will need your mortgage company to accept an early discharge of the mortgage unless you have a "transferable" mortgage. Depending upon the size of mortgage, this can amount to thousands of dollars. If you are buying another home, your mortgage company may be prepared to waive the fee, as long as you take out a new mortgage with that same company. This is a topic that you should discuss with your mortgage specialist before you sell.

**DISBURSEMENTS:** As part of the closing process, your lawyer will incur some out-of-pocket expenses that you will have to pay. You should get an estimate of these expenses when you hire your lawyer.

**ADJUSTMENTS:** The annual real estate taxes will be apportioned to the Seller and Buyer as of Date of Closing. If you have not yet paid the property taxes, you will be billed for your pro rata share. If you have pre-paid the taxes, the Buyer will reimburse you for the amount you paid for the time after closing. If your home has oil or propane heating, you will be reimbursed for the value of the fuel in the storage tank. All fuel tanks will be FILLED upon closings.

**MOVING COSTS:** Moving costs vary depending upon the distance moved and the weight and volume of possessions. It is wise to get an estimate from more than one mover. As well, book your mover well in advance of closing.

**INSURANCE POLICIES:** You should contact your property insurer to discuss your moving date and to arrange property insurance for your new home.

**COMMISSION:** The full commission plus HST is due and payable on Date of Closing. Please note that commission is split 50/50 between the Listing Brokerage and the Co-Operating Brokerage.

*NB – Please note that CAF Members with military relocations will have most of their closing costs covered by BGRS.*

Having done some extensive travelling, prior to getting her real estate license, Patricia spent 4yrs in England working as a PA for Europe's largest organic retailer +2yrs in beautiful New Zealand working for a medical equipment supplier. Upon her return to Canada, she started her real estate career in 2005 working as an administrator in her first Brokerage.

Patricia's husband is a medical professional and long-time Member of the Canadian Armed Forces. He was part of the panel who help oversee the design of the new Armoured Combat Support Vehicles [ACSV]. Being a Military Spouse has taken Patricia to different locations within Ontario. Now here in Petawawa, they intend to make this their "forever home" while enjoying all that the Ottawa Valley has to offer. Patricia grew up in the Ottawa Cottage Country.



## Achievements:

<b>Executive Award:</b>	<b>2012</b>
<b>100% Award:</b>	<b>2013-2019, 2023-2024</b>
<b>Hall of Fame Award:</b>	<b>2019</b>
<b>Top Agent Magazine:</b>	<b>2019</b>
<b>Platinum Award:</b>	<b>2020-2022</b>

*"My goal is to make your real estate experience as seamless as possible. I am committed to my clients and to the professionalism this industry demands. I have an "open door" policy with clients, so contact me anytime."*

*Patricia*



# Experience You Can Trust

Patricia Newman is a full-service REALTOR® with a reputation for excellence and professionalism. Licensed since 2006, Patricia is a recipient of the RE/MAX Hall of Fame award, recognizing her outstanding contributions to the industry. As a Military Spouse, she brings a unique understanding and expertise to military relocations, making her an invaluable asset for military families and individuals navigating complex moves.

With a wealth of experience and a commitment to delivering results, Patricia has built a loyal client-base, earning the trust and repeat business of many valued clients.

Her comprehensive approach includes:

- Strategic Negotiation & Sales Expertise
- Creative Marketing & Digital Advertising
- Dedicated Client Services
- Seamless Administrative Support
- Specialized Knowledge in Military Relocations

In 2019, Patricia's dedication and accomplishments were spotlighted in Top Agent Magazine, a recognition of her impact and excellence in real estate.



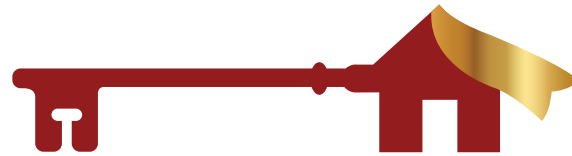


# Reasons To List With Patricia

Patricia Newman is committed to guiding you through a seamless and successful real estate transaction. Here's what she brings to the table:

- **In-Depth Market Analysis** - Patricia provides a comprehensive overview of comparable sales, market trends, and a strategic pricing plan to attract offers. She'll show you your competition and what buyers are currently paying for similar homes.
- **Military Relocation Expertise** – With extensive experience in military relocations and BGRS requirements, Patricia will make your sale a priority.
- **Expert Negotiation Skills** – Years of experience have fine-tuned Patricia's negotiation techniques, giving you a significant advantage when it comes to securing the best deal for your property.
- **Professional Digital Marketing** – Patricia works with an exceptional digital marketing team to maximize your home's online exposure through targeted advertising across Google and Social Media platforms.
- **Widespread Online Presence** – Your listing will be featured on a variety of high-traffic real estate websites. With [PatriciaNewman.ca](https://www.PatriciaNewman.ca) ranking high on Google, your home will gain extensive visibility.
- **Complimentary Professional Staging** – Patricia offers free home staging, enhancing the appeal of your property from the moment potential buyers arrive. First impressions are critical in today's fast-paced, digital world.
- **Full Photography Package** – A professional photoshoot of your home, including still images, aerial shots, 3D tours, and videos, all designed to showcase your property in the best light across social media.
- **Custom Feature Sheet** – A professionally designed brochure highlighting your home's key features to prospective buyers, ensuring they have all the important details at their fingertips.
- **Single Property Website** – Elevate your listing with a dedicated “mini-website” that highlights your home. This personalized approach takes marketing to the next level—ask Patricia for a demo!
- **Trusted Industry Professionals** – Patricia has a network of reliable professionals, including lawyers, home inspectors, mortgage specialists, contractors, and more, to support every aspect of your real estate transaction.
- **Proven Success** – Patricia's track record of high sales volumes is backed by multiple awards from RE/MAX Canada, demonstrating her commitment to delivering exceptional results.
- **Service Guarantee** – Patricia fully stands behind her commitment to sell your house and this Guarantee makes her accountable for her actions. If you are not satisfied with her services, then she will release you from the Listing contract.
- **Giving Back** – Upon closing, Patricia makes two donations on your behalf: one to the local OSPCA (Renfrew Branch) and another to The Children's Miracle Network, ensuring your sale makes a difference in the community.





**PatriciaNewman.ca**  
REALTOR®

*Ready To Sell  
Your Home?*

Contact Patricia Now.

Contact Patricia today to discover how to prepare your property for listing and ensure a successful sale. With extensive experience and a dedication to the highest standards of professionalism, Patricia will expertly guide you through every step of the home-selling process.

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