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Seller's Guide

This guide provides a concise overview of the selling process, helping you understand the key steps and prepare with confidence.

Signature Team Realty Ltd. Brokerage

PatriciaNewman.ca

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Organize Your Finances

Even if you're still paying off your current mortgage, you have options. Before moving forward, it's important to speak with your mortgage specialist to fully understand your financial position.

Be sure to confirm:

- Your loan payoff amount and remaining mortgage balance
- Any prepayment penalties tied to your current loan
- Availability of a line of credit for pre-listing repairs or improvements
- Your purchasing power, including qualification for a new home (Pre-Approval)



Work With an Experienced REALTOR®

Your home is one of your most significant financial assets. The right REALTOR® protects its value and drives a successful sale through strategic pricing, targeted marketing, and skilled negotiation.

Look for proven results, strong local market knowledge, and a clear plan tailored to your property — not a one-size-fits-all approach.

Be sure to ask about a **Service Guarantee**. A written commitment ensures accountability, clear expectations, and consistent follow-through from listing to closing.



Tip: Begin your search by reviewing a REALTOR®'s Google reviews and online testimonials.



Military Relocations

Selling During a Military Relocation

Military relocations move quickly and come with unique requirements. Working with a REALTOR® who understands CAF timelines, BGRS processes, and the urgency of a posting is essential.

Patricia & Deb bring proven experience navigating military moves, managing tight deadlines, and delivering efficient, results-driven sales.

With tight connection to their local military community, and TPS with BGRS, they offer firsthand insight into the realities of relocation. With over 60% of their clients being CAF members, they understand the pressures and priorities involved.

Need a REALTOR® for Your HHT?

Planning is critical for a successful HHT. With limited time - often just five days to view properties and secure a home - you need a REALTOR® who is accessible, organized, and prepared before your arrival.

Ask for a trusted, BGRS-registered REALTOR® anywhere in Canada through their national referral network.



Pricing Your Home

Pricing Your Home Correctly

- Pricing your home correctly from the start is critical to attracting serious buyers and generating early interest.
- Homes that are accurately priced receive the most attention during the first few weeks on the market—when visibility is highest.
- Overpricing can limit showings and lead to price reductions that may impact final sale value.
- Working with an experienced REALTOR® who understands current market conditions ensures your home is priced accurately and competitively from day one.



Property Details

Property Details

You will need to provide detailed information about your property to accurately market it and answer buyer questions. Such as:

- Age of mechanical systems
- Property taxes / water charges
- Property survey
- Warranty information
- Renovation permits
- Relevant receipts (e.g., mechanical or service records)
- Internet, broadband, and Wi-Fi details
- Average utility costs (gas, electricity, and other services)
- WETT certificate (wood burning stoves/fireplaces)
- Rental information (hot water tanks, propane tanks, or water treatment systems)

Your REALTOR® may also discuss the option of a Pre-List Home Inspection and a Seller's Property Information Statement (SPIS). Ask about BOTH!



Tip: The more information provided to a buyer, the more confident they'll feel when making an offer.:



Pre-List Inspection

Why a Pre-List Home Inspection?

An investment in a pre-list home inspection can lead to a faster, smoother, and more successful sale.

Key benefits include:

- Informed decision-making: Understand your home's condition before listing and price with confidence.
- Buyer confidence: Transparency reassures buyers and strengthens offers.
- Fewer surprises: Identify and address issues early, reducing delays during the sale.
- Stronger negotiating position: Knowledge and preparation support more effective negotiations.
- Reduced stress: Proactive planning minimizes last-minute issues and uncertainty.



Tip: Remember to change/clean the furnace/HRV/Air Filters



New Listing Alert

Purchasing a New Home / New Listing Alert

If you plan to purchase a new home, it's important to discuss your goals, timeline, and preferred location with your REALTOR® early in the process.

A **New Listing Alert** is an essential tool that automatically notifies you when homes that match your criteria come on the market—so you never miss an opportunity.

Moving to a New Location?

Be connected with a knowledgeable local REALTOR® who understands your new market. With access to a trusted network across Canada, you can count on a seamless, well-supported relocation experience. Ask Patricia or Deb for a name of a reputable agent.

Educate Yourself

Understanding the local market and the selling process is key to a successful sale. While online resources can be helpful, your REALTOR® can provide insight specific to your area. Discuss current market conditions, recent neighborhood sales, key statistics, and average days on market for similar homes. Also ask whether they offer a Pre-Listing Package to help you prepare your home for a competitive listing.



Tip - Review all documents with your REALTOR® before you sign, to ensure you clearly understand the terms, clauses, and conditions.



The Offer

The Offer

An offer outlines price, deposit, conditions, timelines, and included or excluded items. As the seller, you may accept, counter, or reject the offer within the irrevocable period.

Once accepted, the buyer works to satisfy any conditions—typically within 5–10 business days. When conditions are fulfilled, the sale becomes firm, and the countdown to closing begins.

Your REALTOR® will guide you through negotiations and next steps to ensure a smooth and successful sale.

Closing

Closing

Your lawyer will manage the legal documentation required to complete the sale and transfer ownership to the buyer. If you are relocating, remote signing arrangements may be available.

What to Expect

- Document coordination: Your REALTOR® ensures all required sale documents are delivered to your lawyer in a timely manner.
- Final costs and adjustments: Your lawyer will review closing adjustments, including property taxes, utilities, and other prorated expenses.
- Closing day timing: Most transactions complete between 1–4 p.m. Plan to have the home fully vacated by the day before closing.
- Professional cleaning: Arrange cleaning once the home is empty, if required under the Agreement of Purchase and Sale.
- Key transfer: Keys and access are released to the buyer only after your lawyer confirms the transaction has successfully closed

FINAL DAY CHECKLIST

Before Closing Day:

- Confirm your appointment with your lawyer
- Ensure the home is fully vacated
- Complete professional cleaning (if required)
- Cancel or transfer utilities, internet, and services
- Gather all keys, garage door openers, and access cards

On Closing Day:

- Be available by phone in case your lawyer needs clarification
- Do not release keys or access until notified that the transaction is complete

After Confirmation of Closing:

- Keys are released to the buyer through your REALTOR® or lawyer
- Keep copies of all legal and sale documents for your records

CONGRATULATIONS!

Selling a home is a significant milestone, and with the right guidance, the journey from listing to closing can be smooth, efficient, and rewarding.



Tips for Sellers

Do This:

- Declutter and depersonalize to help buyers focus on the home
- Maximize natural light with clean windows and proper window coverings
- Complete minor repairs and cosmetic updates that improve presentation
- Stage professionally to highlight your home's best features
- Use professional photography and video to create strong first impressions
- Remove pets and pet items during showings

Avoid This:

- Overfilling rooms, closets, or storage spaces
- Listing without addressing small but noticeable repairs
- Heavy renovations that may not deliver a return on investment
- Leaving pet odors, hair, or accessories visible
- Relying on cellphone photos or poorly lit images

Closing Costs for Seller's

An overview of the main expenses typically incurred when selling a residential property in Ontario. Individual costs may vary.

- **Legal Fees**

Lawyer fees vary by provider and complexity of the transaction. Sellers should discuss fees and estimated disbursements when retaining legal counsel.

- **Mortgage Discharge Fees**

Your lender may charge a discharge or early payout fee unless your mortgage is transferable. Fees can be significant but may be waived if you secure a new mortgage with the same lender. Discuss this with your mortgage specialist prior to selling.

- **Disbursements**

Your lawyer will incur out-of-pocket closing costs, such as registration and administrative fees. An estimate is typically provided when you retain your lawyer.

- **Adjustments**

Property taxes are adjusted as of closing. Unpaid taxes are prorated to the seller, while prepaid amounts are reimbursed by the buyer. For oil or propane heating, fuel tanks are filled on closing and reimbursed to the seller.

- **Moving Costs**

Moving expenses vary based on distance and volume. Obtain estimates from multiple movers and book well in advance of closing.

- **Insurance**

Contact your insurance provider to confirm coverage end dates and arrange insurance for your new home.

- **Real Estate Commission**

The agreed-upon commission, plus HST, is payable on the closing date and is shared between the listing brokerage and the co-operating brokerage.

Note: Members of the Canadian Armed Forces completing a military relocation may have most closing costs covered through BGRS.



CUSTOMER SATISFACTION



Our Service Guarantee

Our goal is to deliver the **highest standard of service and professionalism** while achieving the best possible price for your home within the shortest reasonable timeframe. To reinforce our commitment to your confidence and satisfaction, we proudly stand behind our work with a clear and straightforward **Service Guarantee**, ensuring accountability, consistent communication, and a results-driven approach from start to finish.

Experience. Strategy. Representation.

With nearly four decades of combined real estate expertise, Patricia and Deb bring strategic planning, skilled negotiation, and attentive, discreet service to every listing. Their collaborative approach ensures your property is positioned thoughtfully in the market, with careful oversight at every stage of the selling process.

Whether you are selling your first home, preparing for a lifestyle change, or transitioning into your next chapter, you can expect professional representation marked by clarity, confidence, and purpose — all designed to protect your interests and maximize your results.



Collaborative Advantage

Since joining forces in 2019, Patricia and Deb have combined their experience to provide a highly coordinated, client-focused approach.

Their clients benefit from:

- Strategic market analysis and pricing intelligence
- Structured offer development and negotiation leadership
- Proactive coordination of lenders, legal counsel, and inspectors
- Clear, consistent communication at every milestone
- Specialized expertise in military and government relocations

Both hold Third Party Service (TPS) designations with BGRS, reflecting recognized expertise in relocation policy, timelines, and logistics.

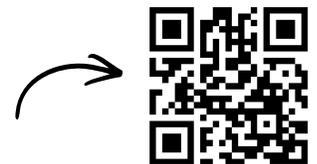
“We are dedicated to providing exceptional service, open communication, and the professionalism every client deserves. Our door is always open — reach out anytime.”

Patricia & Deb



Thank you!

View our website here



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DISCLAIMER:

THE INFORMATION PROVIDED IN THIS BUYER'S GUIDE IS FOR GENERAL INFORMATIONAL PURPOSES ONLY AND REFLECTS TYPICAL REAL ESTATE TRANSACTIONS IN ONTARIO. IT IS NOT INTENDED TO REPLACE PROFESSIONAL ADVICE OR CONSULTATION WITH YOUR REALTOR® REGARDING CURRENT MARKET CONDITIONS, REQUIRED DOCUMENTATION, OFFER FORMS, LEGAL OBLIGATIONS, OR ANY OTHER ASPECT OF A REAL ESTATE TRANSACTION.

REAL ESTATE PRACTICES, REGULATIONS, AND MARKET CONDITIONS MAY CHANGE, AND INDIVIDUAL CIRCUMSTANCES CAN VARY. BUYERS ARE ENCOURAGED TO SEEK PERSONALIZED GUIDANCE TO ENSURE THEIR SPECIFIC NEEDS AND INTERESTS ARE FULLY ADDRESSED.