

THE SELLER'S GUIDE



YOUR HOME IS MY HIGHEST PRIORITY

TANJA STOSIC
BROKER
PHONE: 416.312.9174



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 we have done our 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? **Our job is to make things easier – just ask.** That's what we are here for. You can learn more about us and our services at the end of the guide.

Welcome aboard,

Tanja's Homes

Better Homes and Gardens Real Estate
Tanja.stosic011@gmail.com



8 Steps to Selling Your Home

Steps

- 01** Choosing the Best Agent for the Job
- 02** Price Right to Profit More
- 03** Prepare to Amaze
- 04** Maximize Exposure to Buyers
- 05** Show it Off!
- 06** Negotiate Like a Master
- 07** Calculating Your Net Proceeds
- 08** Book A Meeting



STEP 01 | 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!



STEP | **Price Right to** **02 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.

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.

Pricing your home right the first time results in:

- ✓ **More exposure**
- ✓ **More showings**
- ✓ **More offers**
- ✓ **BEST price**



STEP | Prepare 03 | 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 cannot 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!***

JUST SOLD



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EMAIL: TANJA.STOSIC011@GMAIL.COM
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Thank you!

STEP 04 | 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: 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 importantly, 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 neighborhood.

24-Hour Online Ads

On major online sites from Craigslist to Kijiji

Property Website

Online Exposure on nationally ranked real estate websites.

Proactive Prospecting

Reaching out directly to people who might be interested.

Facebook Ads

Targeted those likely to purchase a home like yours.

Property Brochures

Great photos, vibrant descriptions in professional take away form.

Print Marketing

Print ads, just listed cards and more.

Your Agent Network





STEP 05 | 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.

Is it inviting?

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.

Any Information is good information.

Set additional information that's helpful—property brochures, floor plans and contact information.

Flexibility is key.

Be as flexible as you can – try to accommodate the buyer's schedule.



STEP 06 | 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.

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!

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



STEP 07 | 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.

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.



STEP 08 | Book a Meeting

Feeling more informed?

We hope so!

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

We have 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,

Tanja Stosic

BHGRealEstate

Privately owned and operated

Cell 416.312.9174

Tanja.stosic011@gmail.com





Getting an Early Start on Selling your Home

You've probably heard the expression, "The early-bird gets the worm." It refers, of course, to those who get in early and reap the rewards. For example, if you arrive early to a retail store for a big blowout sale, you're likely to get the deals before the inventory runs out. The stragglers who come later will miss out.

Well, this same wisdom can be applied to selling your home.

Starting the process early — even if that means simply doing some initial planning — gives you the edge in several ways. First of all, you get extra time for preparation. That means you can get your home cleaned, uncluttered and staged without feeling rushed. You also get more time to find out how much your property will likely sell for on today's market. That's important information, especially if you're also looking to finance a new home.

Secondly, there's less stress. You'll have more time to make the right decisions. The last thing you want is to be scrambling around, last minute, trying to get your home ready for sale.

Finally, with your initial preparations done, you'll be able to put your home on the market at a moment's notice. That's a huge advantage that's likely to lead to selling your property more quickly and for the best price. In fact, by getting an early start on the process, you might even find that this is the best time to list — and you'll be able to do so, with confidence.

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



1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

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 Commission With HST:	\$
Moving Costs:	\$
Other:	\$
Estimated Net Proceeds of Sale	\$



My Proven Multi-Media Marketing System

MLS (Multiple Listing Service)

MLS is the largest online database of available real estate, and it's where the majority of people begin their search. This website is accessible by over 50,000 real estate agents in the GTA, each with (on average) four clients potentially looking for a place just like yours. MLS listings contain complete and detailed information about the property and full color images.

Website Marketing

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 from us feedback directly to your e-mail inbox from all agents who take their clients through your property. We analyze all feedback and continually tweak your listing for maximum appeal.

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Redesign, Staging, Selling, Buying, Renting

I'm happy to report that my listing in your neighbourhood has been sold and I need more inventory to sell. If you know of anyone interested in selling, please give me a call. Thank you!

Video Tours

In a sea of competitive listings, video-tours give potential buyers a behind-the-scenes look at your neighborhood and home without having to leave their couch.

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 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, 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 refurbishing 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!



Selling your Home? Choose the Right Photos

They say a picture speaks a thousand words. That's certainly true in real estate. Sure, property descriptions are vitally important, but photos are essential. Especially these days, when so many people view listings online, the right photos can mean the difference between a buyer becoming interested in your property or moving on to the next listing.

So, what photos should you take?

Recent studies suggest that the more photos the better. Property listings that feature several photos tend to attract more buyers than those with just a single picture or none at all.

So, you'll want to have plenty taken. Some of the most effective shots include:

- Photos of each room.
- Desirable features, such as a gorgeous fireplace.
- The property facade.
- The backyard and other appealing outdoor features.
- Key rooms from multiple perspectives, such as the kitchen, master en suite, and dining room.

Before having these photos taken, be sure to prepare. If you were having a family photo taken by a professional photographer, you'd probably ensure everyone dressed their best. The same holds true when listing pictures are taken. Make sure your home looks its best.

Get as much decluttering and cleaning done as possible before pictures are taken. Also, if there are any repairs needed around the home, especially ones that are likely to show up in a photo, get those taken care of too.

Of course, if you need to list your home quickly, there are ways to shoot photos that still look great, even before your home is 100% prepared.

Listing photography doesn't take that long, so scheduling won't be a big concern.



Listing Before a Repair or Fix-Up is Done?

If you're thinking of selling your home, you may have walked through it and discovered that you've been ignoring work that needs to be done to make your home look its best. For example, you may have been living with a cracked floor tile that needs to be fixed, or a damaged closet door that requires replacement.

Is it a good idea to get these maintenance issues dealt with before you list? Typically, yes. You want your home to show well. Anything unsightly or concerning will get noticed by buyers. Fortunately, investing the time and money to get the work done will pay off. It will help you sell your home faster and for a good price.

However, there may be circumstances in which you need to list before repairs and other improvements are completed. For example, if you need to sell within the next few weeks, you may simply not have enough time. In that case, there are a couple of options.

Either you can arrange for the work to be done and let buyers know that it's been scheduled; or you can let buyers know about the issues and let them know you're selling as is.



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

”

We have worked with Tanja for many years now and would follow her anywhere she goes. She is a fantastic realtor that really gives 110% into everything she is doing. We've worked with many realtors over the years and no one matches the service, care and professionalism that Tanja provides. Keep up the wonderful work Tanja!



Liljana, Oakville

On behalf of Tanja Stosic

Real Estate Broker

Better Homes and Gardens Real Estate Signature Service

<http://www.realsatisfied.ca/Tanja-Stosic>

Notes:

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Simply amazing. The experience I had with Tanja was 100% trouble free from start to finish. She was professional, knew exactly what was needed to make the sale happen, and was available to me at all times. She took care of everything. I would (and do) recommend her to everyone who selling their home. Thank you Tanja!

Nothing else can be said. It was a perfect experience.



Jon Wu- Moffat

On behalf of Tanja Stosic

Real Estate Broker

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Notes:

COFFEE with TANJA



MISSISSAUGA REAL ESTATE BOARD

NOVEMBER 2021

0.8%

Decrease in
inventory



INVENTORY
IS STILL VERY TIGHT

\$1,039,407
AVERAGE SALE PRICE

\$920,000
MEDIAN SALE PRICE

254
DETACHED
TRANSACTIONS

298
CONDO
APARTMENTS
TRANSACTIONS

140
CONDO
TOWNHOUSE
TRANSACTIONS

95
SEMI -DETACHED
TRANSACTIONS



16 DAYS

AVG. DAYS ON MARKET



108%

AVG. SELLING/LIST PRICE



**ACTIVE
LISTINGS**

421



FOR SALE

847
NEW LISTINGS

18.33%

DECREASE

YEAR TO DATE SUMMARY

	2020	2021	%CHANGE
SALES	8,013	10,767	29.33%
NEW LISTING	13,702	14,459	5.37%
AVERAGE PRICE	\$882,307	\$1,011,217	13.61%
AVERAGE DOM	17	18	5.71%

COFFEE with TANJA



MISSISSAUGA REAL ESTATE BOARD

DECEMBER 2021



INVENTORY
IS STILL VERY TIGHT

\$1,092,827
AVERAGE SALE PRICE

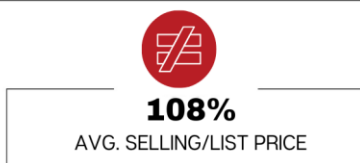
\$910,000
MEDIAN SALE PRICE

157
DETACHED
TRANSACTIONS

211
CONDO
APARTMENTS
TRANSACTIONS

92
CONDO
TOWNHOUSE
TRANSACTIONS

63
SEMI-DETACHED
TRANSACTIONS



**ACTIVE
LISTINGS**
223



FOR SALE

453
NEW LISTINGS



YEAR TO DATE SUMMARY

	2020	2021	%CHANGE
SALES	8,678	11,303	26.28%
NEW LISTING	14,280	14,913	4.33%
AVERAGE PRICE	\$881,769	\$1,015,158	14.06%
AVERAGE DOM	17	13	26.66%

Tanja Stosic is absolutely one of the best brokers I have dealt with! Due to COVID concerns, we waited for more than a year to list the property. Tanja was VERY patient and understanding and did not loose interest. Most brokers would have walked away, feeling that it was a waste of their time. Not Tanja! We remained in touch throughout that time period. Tanja's advise and performance were phenomenal. Tanja Stosic did an absolutely outstanding job of the sale! She is truly a gifted professional and always wanted to make sure my objectives were understood and met. However she was not afraid to make suggestions and provide rationale for her suggestions. A real pleasure to work with Tanja and I would very strongly recommend her

Ernie Unger, Mississauga

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I'm happy to report that my listing in your neighbourhood has been sold and I need more inventory to sell. If you know of anyone interested in selling, please give me a call.
Thank you!

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