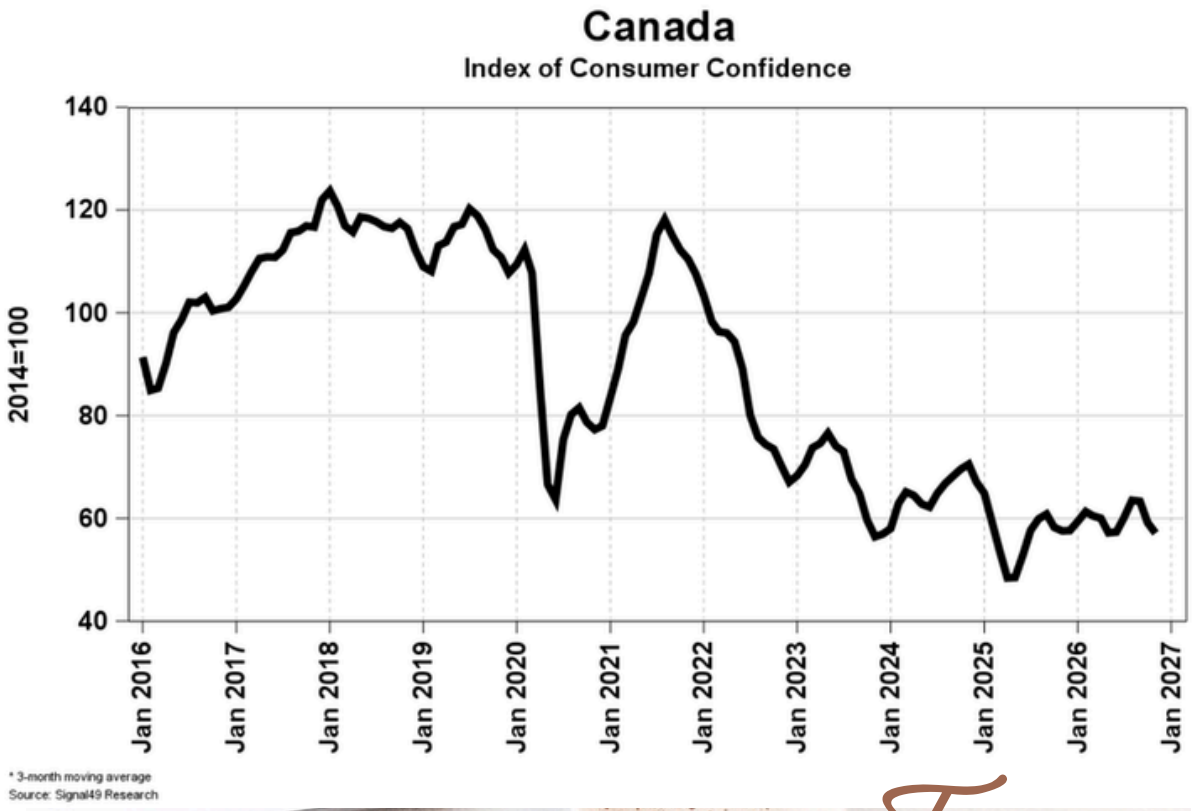
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Independently Owned and Operated

CLIENT CONVERSATION





www.suttonincentive.com

WELCOME



Electronic Signature Real Estate Guide Shared ☐
Cooperation Agreement ☐
Seller or Buyer Agreement ☐
Mortgage Broker ☐
Buyer Updates ☐
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Lock box form ☐
Showing Direction ☐
Sellers Direction ☐
MLS Listing ☐
Real Estate Lawyer ☐
What is the most important thing to you?

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TRESA NEW REAL ESTATE GUIDELINES

RECO Real Estate Council of Ontario



MEET YOUR TEAM

Wendy Crothers

Broker. 705-646-7532 One Point Estate Board

wendycrothers@me.com

Local with Twenty-Five years of Real Estate Experience, including Law, Customer Service & Finance

Marsha Mayanrd

Realtor. 905-599-1143 One Point Real Estate Board

marsha@marshamaynard.com

Seven years of Real Estate Experience. Staging Accreditation



Bill Kindou

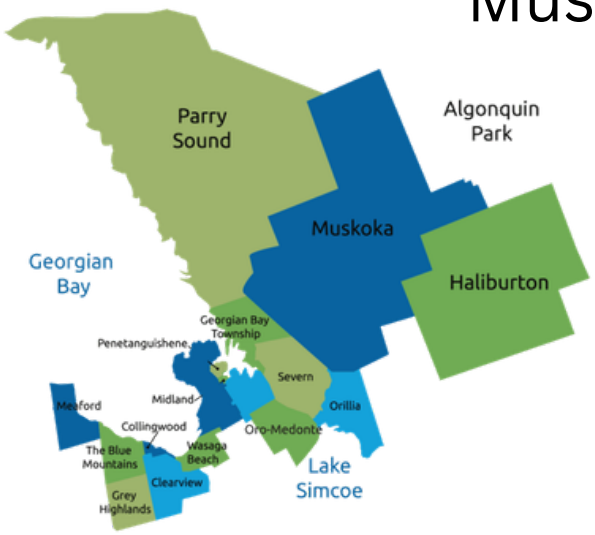
Broker of Record for Sutton Group Incentive since 2002, joined Sutton in 1995. 705-791-8799

bkindou@sutton.com

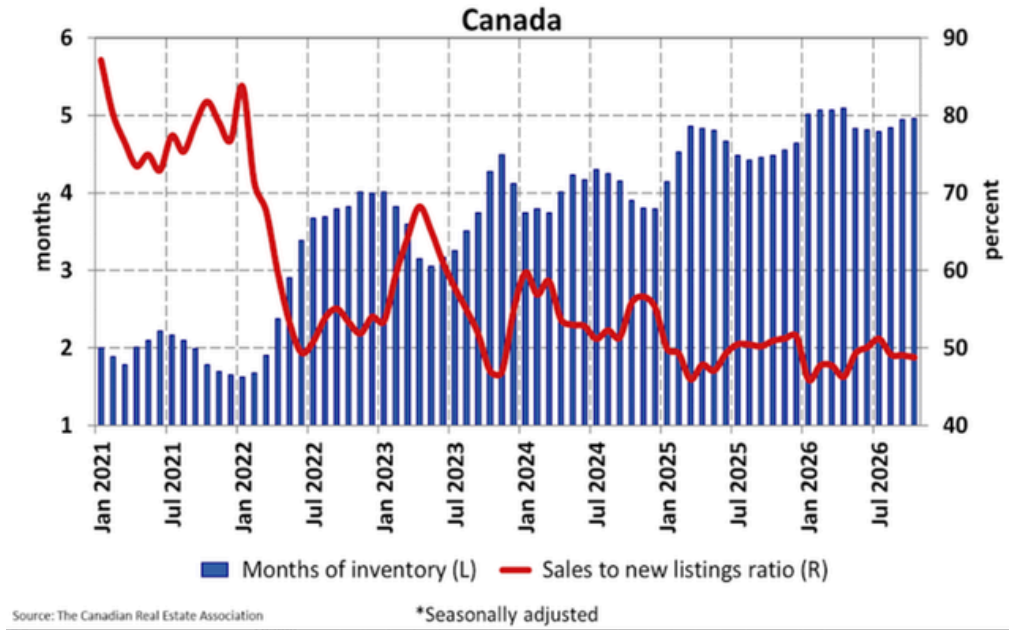
Sutton Group Incentive Realty Inc. Brokerage. Independently Owned and Operated—Port Carling, Barrie, Alliston and Collingwood currently 130 agents.

Muskoka

MARKET



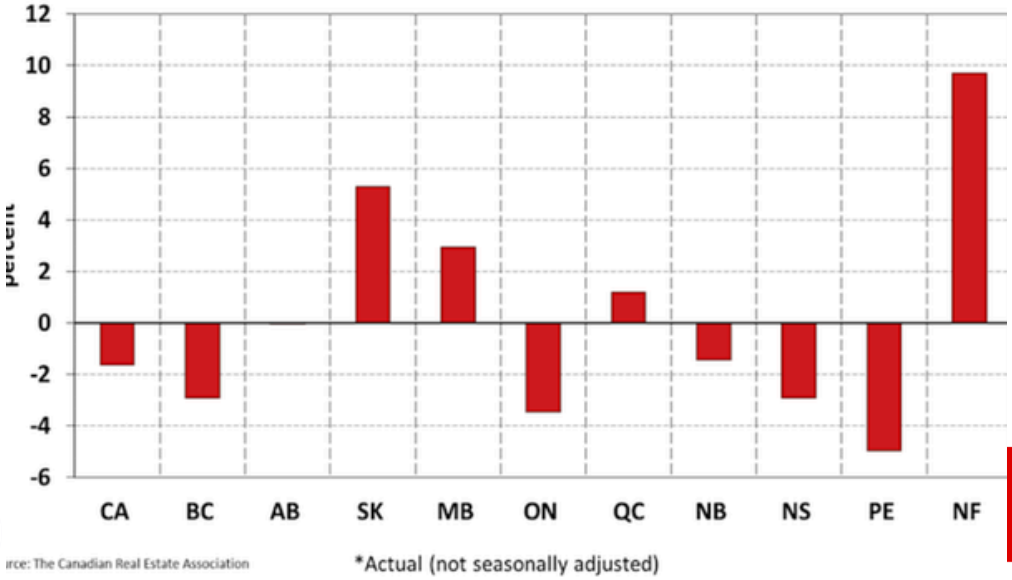
Residential market balance*



Source: The Canadian Real Estate Association

*Seasonally adjusted

Residential average price*



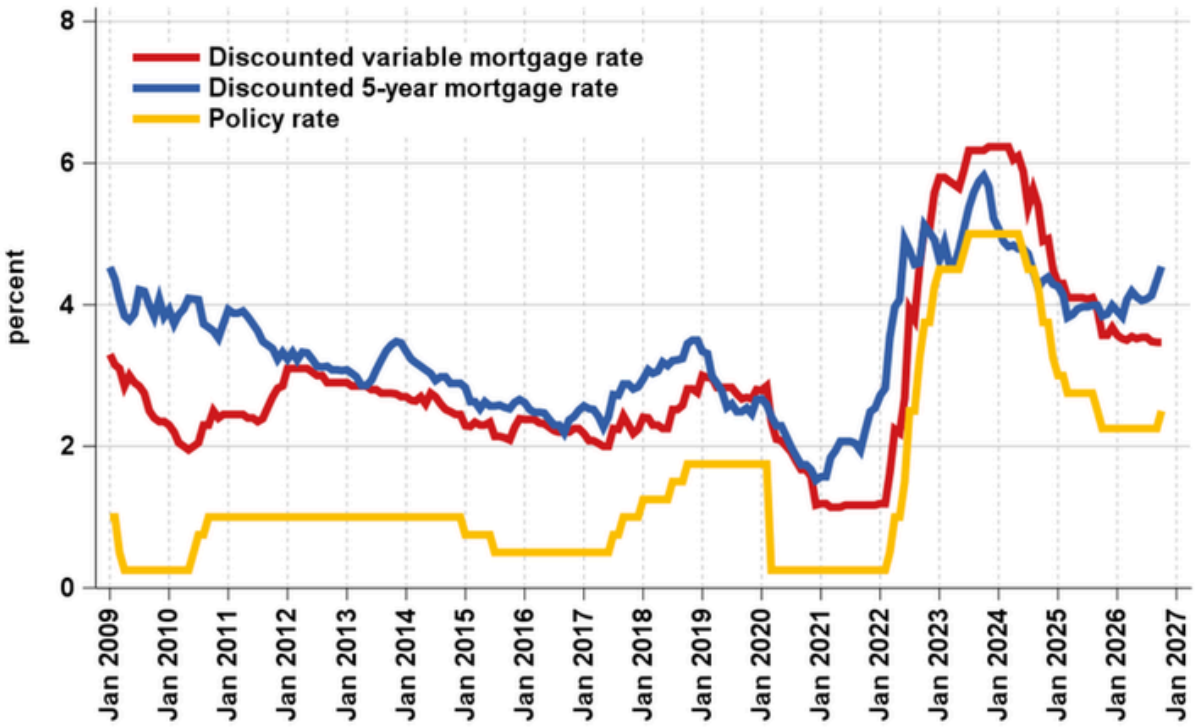
Source: The Canadian Real Estate Association

*Actual (not seasonally adjusted)

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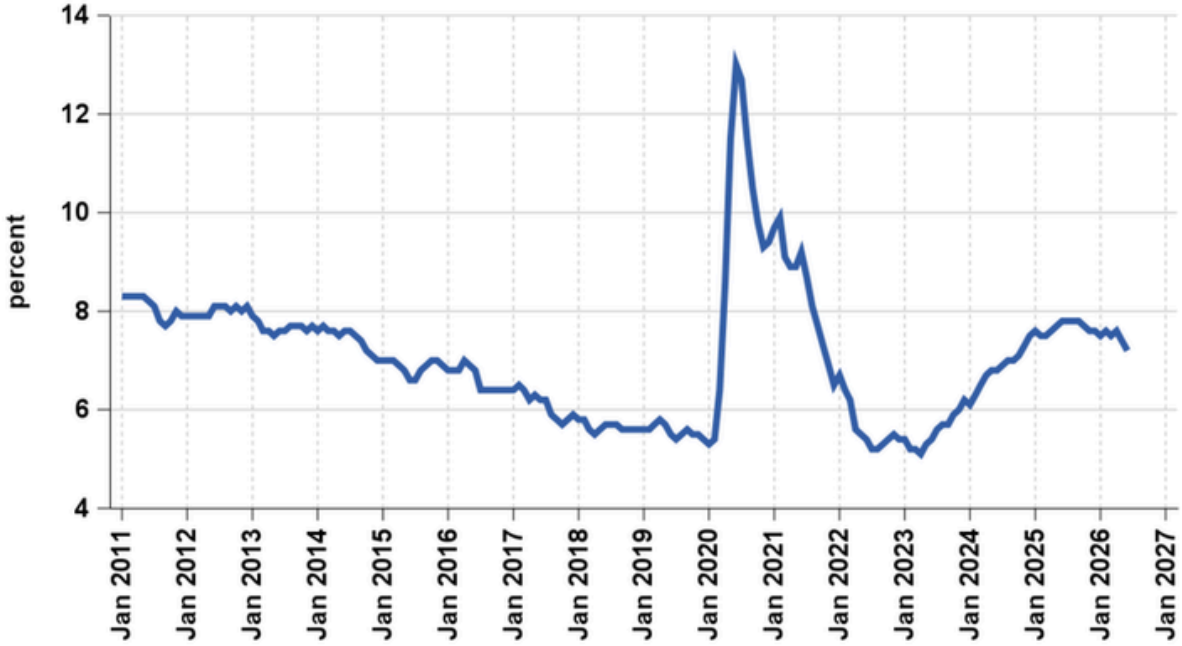
MARKET

Interest Rates



Source: Bank of Canada, RATESDOTCA

Unemployment Rate*
Ontario



* Seasonally Adjusted, 3mma
Source: Statistics Canada

KNOWING WHAT'S IMPORTANT
INCENTIVE TEAM
MUSKOKA

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Ottawa, ON October 16, 2026 – The Canadian Real Estate Association (CREA) has updated its 2026 and 2027 forecasts for home sales activity and average home prices via the Multiple Listing Service® (MLS®) Systems of Canadian real estate boards and associations.

It's been another roller-coaster year for many of the factors that have the greatest impact on housing markets. In 2025, it was on and off tariffs and the related uncertainty for prospective home buyers. This year, it has been on and off inflation risks from a global energy crisis and its impact on borrowing costs.

Fixed mortgage rates jumped higher this spring following the start of the Iran conflict. Oil prices and the risk of Bank of Canada rate hikes, along with fixed mortgage rates, then cooled off over the summer.

As of early September, oil prices were rising again amid a number of global capacity and refinery disruptions. Combined with a notably more hawkish tone from the Bank of Canada, fixed mortgage rates have jumped even higher, and markets are now pricing in approximately 100 basis points of rate hikes by this time next year.

The recent shift in fixed-rate mortgage affordability, combined with continued uncertainty around variable rates, has already shown up in the form of lower home sales activity in September.

How far the Bank will ultimately have to go to rein in inflation next year is a major unknown; however, events already in the books since early September have resulted in a downward revision to the forecast for home sales, and a small adjustment to the forecast for home prices over the balance of 2026 and in 2027.

Some 444,530 residential properties are forecast to trade hands via Canadian MLS® Systems in 2026, representing a 5.2% decline from 2025. The downward revision from the previous forecast reflects lower expected activity in the final four months of the year. Given the main reason is higher fixed mortgage rates and uncertainty around how much variable rates will ultimately have to rise, downward revisions were spread evenly across all provinces except for Newfoundland and Labrador, where the market is still very active.

The national average home price is forecast to edge higher by just 0.2% on an annual basis to $681,681 in 2026, slightly lower but largely unchanged from CREA's July forecast. The national figure in 2026 is the result of a decline of 0.8% in British Columbia, along with a larger 3% dip in Ontario. These are forecast to be just offset by ongoing but slowing price growth in other provinces.

Outside of Ontario and B.C., average price growth is expected to be back in the low-to-mid single digits on an annual basis in 2026, with the largest gains in Newfoundland and Labrador (+5.7%) and Saskatchewan (+5%).

MARKET

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SELLING TIMELINE

01

Decision

Deciding to list with us begins with our connection. If there is one it will make the process less painful. Listing Documents to review and sign. Leaving you with copies for your records helps keep you in control and organized.

02

Photo Ready

We believe in clean property photos. Follow our advice on how to prepare the property. Allow us to tuck things away on photo day. Consider maintaining a clean slate for showings.

03

Measurements

We will review your property details and build your listing accurately. Descriptions are kept short and straightforward for easy reading and sharing. We believe less is more. A listing description is not the reason a home doesn't sell.

04

Sellers Direction

It is best to have a framework of what you would like us to share and how you would like us to handle the offer process. Your wishes are formalized in an OREA Seler's Disclosure Form.

05

MLS System

95 % of sales result from a view on REALTOR.ca and those views become inquiries. We stretch conversations with every call and work to book showings with Broker Bay.

06

Market Response

Viewing statistics are sent weekly—conversation starter brochures in the home. Social media and Realtor.ca with great photography.

OREA Ontario Real Estate Association

BROKERBAY

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NEXT STEPS

01 — 02 — 03

01 Styling vs Staging

We can showcase your home with or without staging. We recommend decluttering and styling what you have. It can be a stressful time and we want you to live comfortably, and be ready for any last-minute showing requests. The photos will be taken of the house on its best day, maintaining perfection is not realistic. Most buyers can see past day to day living.

02 Open House & Agent Tour

We recommend an open house on the first weekend and to support a price change. Too many open houses can signal desperation. Open houses are more of a benifit to the agent than the seller. We can also include an agent tour if available in your area. The best case scenerio is when an agent books a showing with a qualified buyer.

03 Showing Requests

Showing requests can be controlled by you or entirely managed by us. It’s the homeowner's responsibility to keep the driveway and walkway clear and well-maintained for safety during the winter. If there are pets in the home during the day, we miss opportunities to show your home or cottage. Have a plan to vacate to ease pets' nerves during this transition.



NEXT STEPS

04 — 05 — 06

04

Day to Day Management

Negotiations: we liaise with other realtors, show the property, handle buyer and seller concerns and watch for property competition. We have good relationships with other local agents who like working with us.

05

Analyze Sales Prices, Metrics and the Sold Sign

How many views and showings occurred? We provide professional advice and direction to sell, the property successfully.

06

Suspension & Termination

If something comes up that requires fixing, we recommend suspending the listing until it is ready to show again. If the price we are asking is too high for the market and we have made a series of price reductions already, we might suggest termination and relisting when the market looks like it might support the adjusted target sold price.



WHAT'S IMPORTANT?



Sutton Group Incentive Realty Inc., Brokerage
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We are here to provide you with direction & professional real estate advice.

We are confident that our solution-based mindset will give you comfort and results where posible.

Thank you!