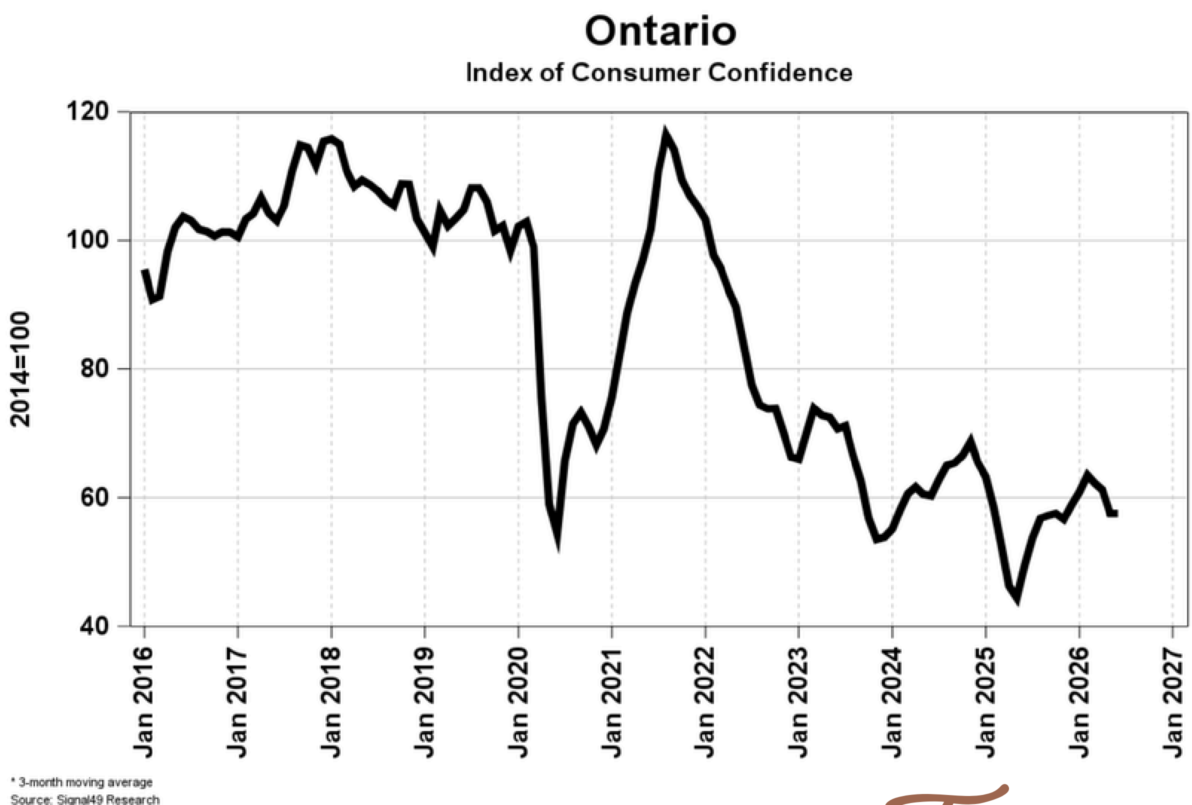
Sutton Group Incentive Realty Inc., Brokerage
Independently Owned and Operated

CLIENT CONVERSATION



www.suttonincentive.com

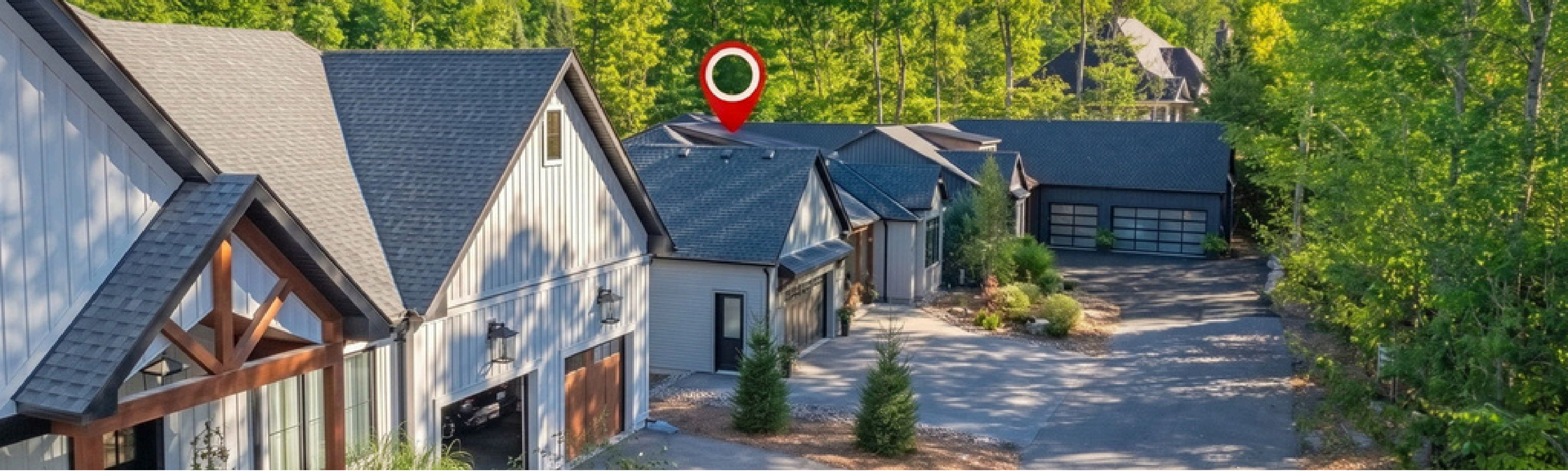
WELCOME

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

Sutton Real Estate
Sutton Group Incentive Realty Inc., Brokerage

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

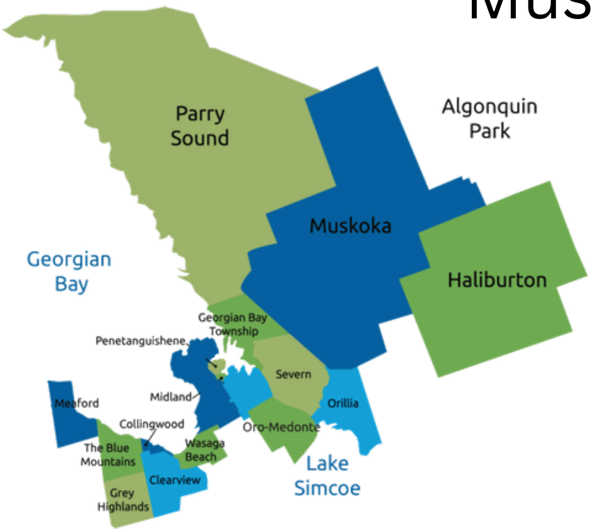
Bill Kindou

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

bkindou@sutton.com

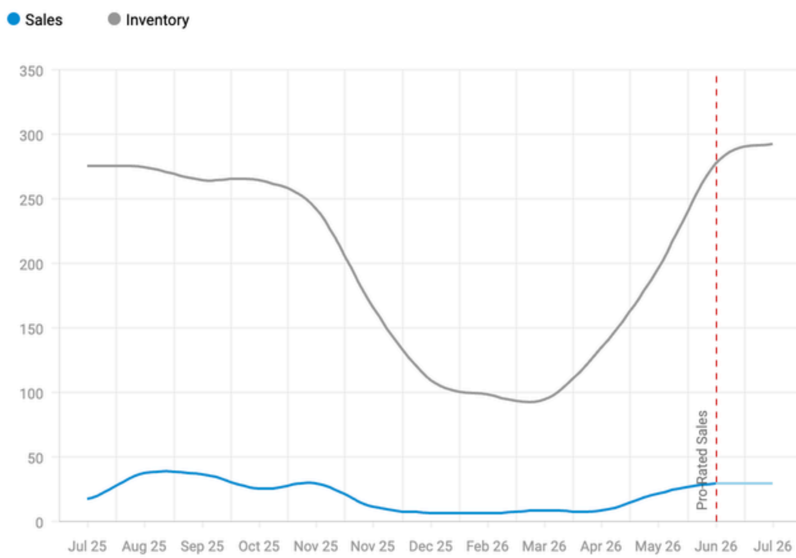
Sutton Group Incentive Realty Inc. Brokerage. Independently Owned and Operated—Port Carling, Barrie, Alliston and Collingwood currently 130 agents.

Muskoka

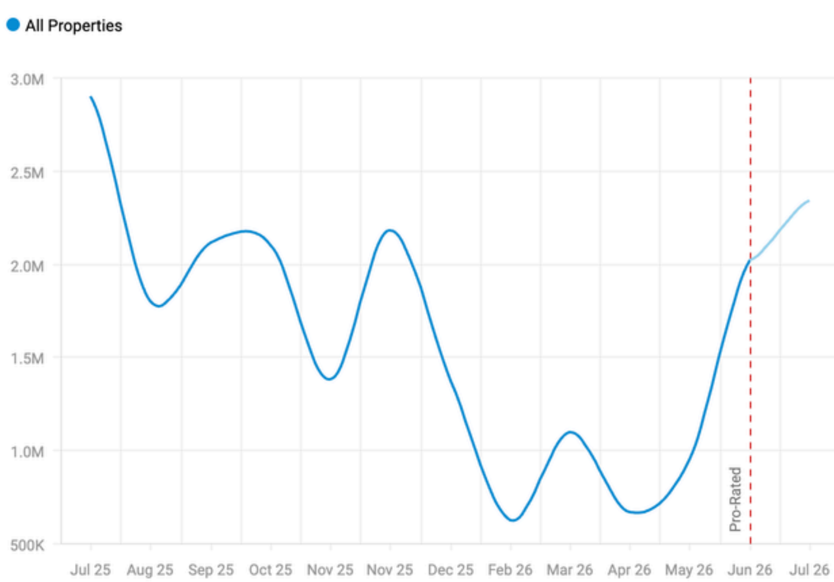


MARKET

Number of Sales and Inventory

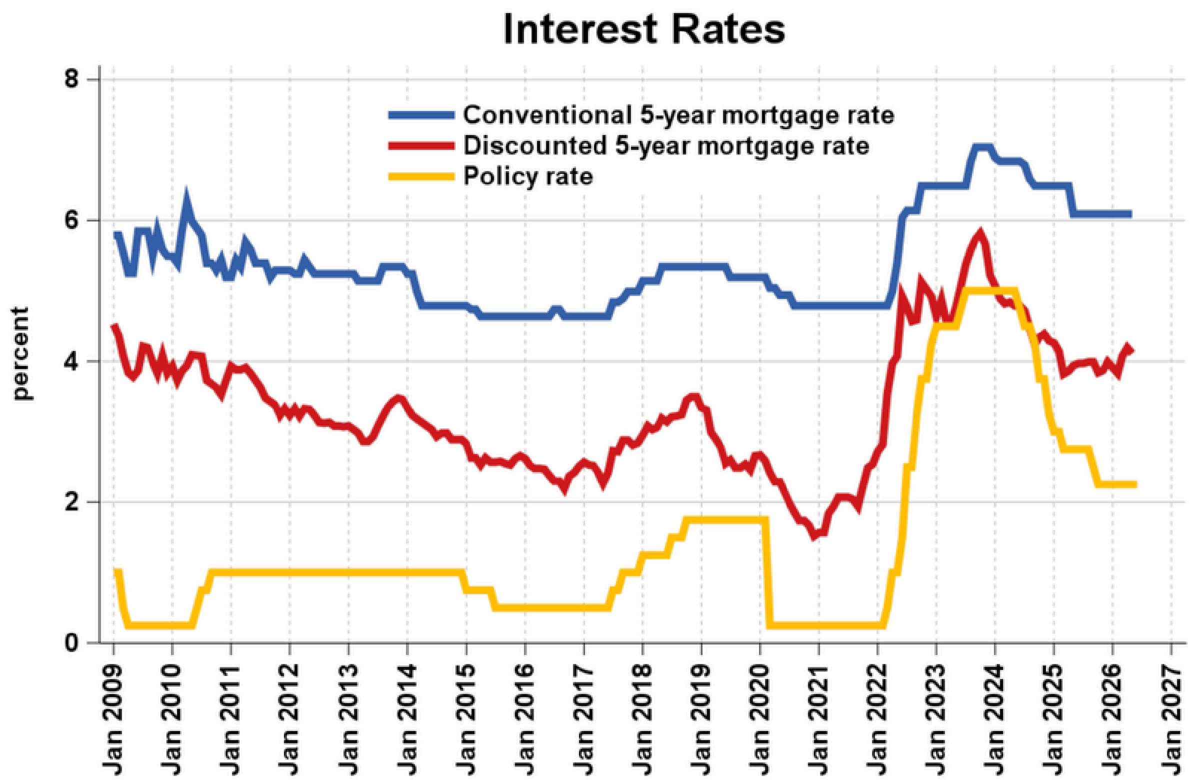


Average Sold Price

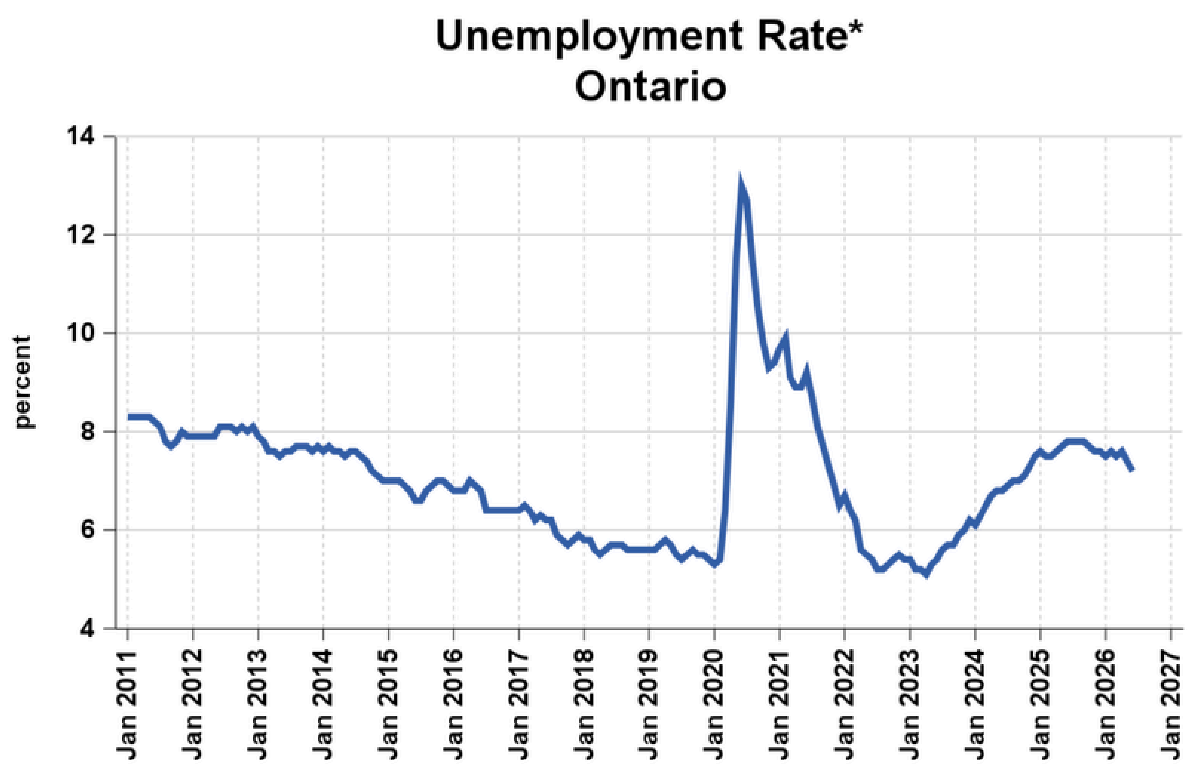


Sutton Group Incentive Realty Inc., Brokerage

MARKET



Source: Bank of Canada, RATESDOTCA



* Seasonally Adjusted, 3mma
Source: Statistics Canada

Ottawa, ON July 15, 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.

Since CREA's forecast in mid-April there have been developments in the economy and in housing markets across Canada. Inflation fears from high oil prices resulted in a jump in fixed mortgage rates in late March. These have since partially eased back down, and rate hikes by the Bank of Canada this year have also now been mostly taken off the table, which should hearten both fixed- and variable-rate borrowers.

While high oil prices have benefitted specific regional economies, other parts of Canada are seeing the impact of negative population growth weigh on housing market activity more quickly than previously expected. A recovery in home sales appears to have taken hold beginning in May. This was led by Ontario, with a more muted increase in British Columbia and a mixed bag of ups and downs in other parts of the country.

Taken together, the national sales forecast for 2026 was revised slightly lower, reflecting the weak first half of the year, and slightly delayed start to the long-awaited recovery that should still result in a more active second half of the year.

This would be similar to the sales pattern that played out in both 2024 and 2025. Higher levels of activity are still expected across the board next year, with the Prairies and Ontario doing a little better than previously forecast, while Quebec and the East Coast are forecast to be slightly less active than expected earlier this year.

This remains in line with CREA's long-standing expectation that activity would eventually begin to converge on longer-term trends in all provinces as critical external factors such as inflation, interest rates, and population growth/decline settle down following some of the wildest swings on record in the first half of the 2020s.

Some 463,336 residential properties are forecast to trade hands via Canadian MLS® Systems in 2026, representing a small 1.4% decline from 2025. The slight downward revision from the previous forecast, which had called for a modest annual gain, reflects a faster-than-expected slowdown in parts of Canada facing the dual headwinds of the sharp reduction in population growth and historic supply shortages, specifically Quebec and the East Coast. As a result, Ontario is now the only province forecast to see annual sales increase in 2026 compared to 2025.

The national average home price is forecast to rise by 1.1% on an annual basis to $686,710 in 2026, almost unchanged from CREA's April forecast. The national figure in 2026 is the result of declines of less than 1% in B.C. and Ontario offset by ongoing but slowing price growth in other provinces. Standout provinces on the price side include Alberta, where prices turned a corner and resumed rising in the second quarter, and Newfoundland and Labrador which is Canada's last remaining province in full-on seller's market mode.

MARKET

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

Sutton REAL ESTATE Sutton Group Incentive Realty Inc., Brokerage

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
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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!