







#### **CURB** APPEAL















# LET'S WORK ON THE INSIDE.



### SETTING UP YOUR PROPERTY

Open and decluttered spaces are more attractive to buyers. Here are a few ways that you can appeal to buyers

- 9 Declutter
- Replace dim lightbulbs
- 9 Replace broken hardware
- Clean Furniture
- g Fresh Paint
- O Deep Clean



# SETTING UP YOUR PROPERTY

The buyers need to be able to envision themselves in your home.

## THINGS TO REMOVE

- Posters + non-neutral Paintings
- photos of family
- Jewelry, religious symbols
- Kids toys + artwork
- political items
- Taxidermy Conflicting color schemes



### PREPARING PAPERWORK

The more transparent we are with documentation, the more buyers will be confident.



















## FINDING THE PERFECT REALTOR

Things your Realtor should do for you.

- price your home correctly
- prepare market analysis Provide creative Marketing
- Maximize exposure
- O Communicate clearly
- Tough Negotiations
- Have your best interest in mind.
- provide market education



This in a no-obligation call, where i will walk you through the selling process, help you discover your goals and determine the best way to achieve them.



First Make Your HOUSE LOOK Attractive



# CURB APPEAL















let's work on the inside.

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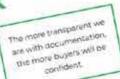




### preparing paperwork

- Utility bills
- Property Tax Bills
- Renovation Details
- Warranties
- Land Survey

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- Rental Contracts



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## DOWNPAYMENT SAVEA

How much money you need for your downpayment depends on several key

- The Price of the property
- 1st home or investment?
- Type of property





Purchase price of your home amount of down payment

5% of the

\$500,000 or less

\$999,999

- \$500,000
- purchase price 5% of the first \$500,000 of the purchase price
- o 10% for the portion of the purchase price above \$500,000

\$1 million or more

20% of the purchase price

#### MORTGAGE INSURANCE



If the down payment is less than 20% of the purchase price you must use mortgage insurance.



Mortgage insurance premiums typically decline the more money you put

#### MORTGAGE TYPES

Make extra payments with no fees or

Closed Mortgage No prepayment, no refinancing, no

More Than 20% down.

High Ratio Mortgage Less Than 20% down.

Fried-Rate Mortgage Interest stays consistent for a set period of time.

Variable Rate Mortgag Interest rates change as the primem rate

can refer you to top mortgage brokers in Ottawa to support your journey.

#### TEADY INCOME )wning a home comes with many expenses!

NOW WHAT???

- O Utility bills
- O Property Taxes Renovations
- Major repairs Insurance Premiums
- Mortgage Payments

#### Can you afford to own a house?

- Talk to a trusted financial advisor and/or mortgage
- broker. Feel free to reach out and I can refer you to a few fossionals.

#### LOCAL MARKET CONDITIONS

It is important to understand which type of real estate market you are in. The real estate market is determined by supply and demand.

Supply > Demand Buyer's Market Demand > Supply

Seller's Market

Demand = Supply Balanced Market Knwoing which type of strategy to utilize is what will make

you successful.

#### HOUSE HUNTING

During our initial consultation, we will determine:

- Your list of wants and needs
- Your goals and where you
- The home parameters to meet these needs/wants/goals



I'm going to begin searching for homes within your criteria.

#### PREPARING OFFERS AND NEGOTIATING TERMS

Once we find the home for you, I will walk you through the offer process, draft all paperwork, and negotiate for your best interests.

#### Ways to make an offer attractive:

- Offer price
- O Deposit amount
- Attractive Closing Date
- 6 Conditions or lack thereof

#### Let me support you on your real estate journey

#### We' re offering a free consultation

It's really important that my clients feel comfortable and confident when purchas a home.

I focus on education and prioritize patience while supporting you on your home buying journey.

Feel free to book a no-obligation ca we can discuss how I will help you suc in this intricate real estate market.



#### First make your HOUSELOOK Attractive.













### NOW LET'S WORK ON THE INSIDE.



## SETTING UP YOUR PROPERTY

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DECLUTTER

REPLACE LIGHTBULBS

REPLACE HARDWARE

CLEAN FURNITURE FRESH PAINT

CLEAN



















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**BOOK NOW** 

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photos of family



Kids' toys \* artwork







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Details

0













I want to **SELL MY HOUSE,** now what?

# First... Make Your Attractive

# CURB APPEAL













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# OUR WANT TO



How much money you need for your downpayment depends on several key factors:

- P The Price of the property 2 1st home or investment?
- Type of property



# DOWN PAYMENT THE MINIMUM BASED ON THE PURCHASE PRICE OF YOUR HOME

Purchase price of your home Minimum amount of down payment

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# MORTGEGE Insurance



If the down payment is less than 20% of the purchase price you must use mortgage insurance.



Mortgage insurance premiums typically decline the more money you put down.



#### MORTGAGE TYPES

- Make extra payments with no fees or O Open Mortgage charges.
- Closed Mortgage No prepayment, no refinancing, no
- O Conventional Mortgage changes.
- More Than 20% down, High Ratio Mortgage
- Less Than 20% down. Fixed-Rate Mortgage

Interest stays consistent for a set period of

O Variable Rate Mortgage Interest rates change as the primem rate changes.



I can refer you to tep mortguge brokers in Ottowa to support your journey.

#### STEADY INCOME

#### Owning a home comes with many expenses!

- Utility bills
- Property Taxes
- Renovations
- Major repairs
- Insurance Premiums
- Mortgage Payments

#### Can you afford to own a house?

- Talk to a trusted financial advisor and/or mortgage broker.
- Feel free to reach out and I can refer you to a few professionals.

#### LOCAL MARKET CONDITIONS

It is important to understand which type of real estate market you are in. The real estate market is determined by supply and demand.

- Supply > Demand Buyer's Market
- Demand > Supply
- Demand = Supply Balanced Market



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- Offer price
- O Deposit amount
- Attractive Closing Date
- O Conditions or lack thereof

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# free consultation

- #'s really important that my clients fee! comfortable and confident when purchasing a nome.
- (2) I focus on education and prioritize patience while supporting you on your home buying journey.
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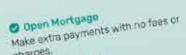
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