

STEPS TO GET YOUR HOME SALE-READY

HOME SELLERS

guide




KYLE MCDERMID
REAL ESTATE



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ABOUT

Kyle

Originally from Ontario, Kyle McDermid brings over 15 years of experience as a successful gym owner and personal trainer to his real estate career. After relocating to Abbotsford, he quickly connected with the area's vibrant energy, natural beauty, and strong sense of community.

Before entering real estate, Kyle built a thriving fitness business by focusing on relationships, consistency, and results. That same client-first approach now guides his work as a Realtor. He is known for being a great listener, communicating quickly, and creating a stress-free experience for his clients.


Kyle specializes in helping first-time buyers, young families, and investors across Abbotsford and the Fraser Valley. He combines his strong people skills with a modern edge, producing his own high-quality video content, and leveraging social media to give every listing maximum exposure.


Now working with Sutton West Coast Realty, Kyle is committed to helping clients make informed, confident real estate decisions. His creativity, professionalism, and drive make him a trusted choice in today's fast-moving market.

When he's not working with clients, Kyle enjoys staying active, exploring the outdoors, and traveling to experience new places and cultures.


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HOME SELLING

Process

STEP 1

MEET YOUR REALTOR

Your first step in selling your home is meeting with your Realtor. During this stage, you'll establish a working relationship by signing the necessary disclosure forms, ensuring everything is clear and transparent from the start.

STEP 2

SET THE RIGHT PRICE

Using market data and comparable sales, your realtor will help you determine a competitive listing price that attracts buyers while maximizing your return.

STEP 3

PREPARE TO LIST

Declutter, clean, and make necessary repairs. Consider staging to highlight your home's best features and make it more appealing to buyers.

STEP 4

MEDIA & PHOTOS

High-quality photography, videography, and floorplans are key to effective marketing. Photos capture your home's best features, video tours provide an immersive experience, and floorplans give buyers a clear understanding of the layout.

STEP 5

STRATEGIC MARKETING

Your home will be listed on MLS and marketed through professional photography, online listings, social media, and open houses to reach the widest pool of buyers.

STEP 6

SHOWINGS

Potential buyers will tour your home in person or virtually. Keeping your home clean, bright, and welcoming helps make a strong impression.

STEP 7

OFFERS & NEGOTIATIONS

Once offers come in, I will present them, explain the terms, and help you decide whether to accept, counter, or decline. If negotiations are needed, I will advocate for your best interests to secure the strongest possible price and terms.

STEP 8

ACCEPTED OFFER

Once you've selected the offer that works best, you and your Realtor will accept it, officially placing your home under contract.

STEP 9

SUBJECT REMOVAL

Once all subjects, such as financing, inspection, or insurance etc., are satisfied, your home sale is considered firm.

STEP 10

LAWYERS & COMPLETION

Your home will be listed on MLS and marketed through professional photography, online listings, social media, and open houses to reach the widest pool of buyers.

PREPARING TO *List*



INTERIOR



MAINTENANCE



EXTERIOR

Getting your home ready for the market is key to attracting buyers and achieving the best sale price. Organizing your preparation into interior, exterior, and maintenance tasks can make the process easier and more effective.

Declutter and Depersonalize:

Remove personal items, excess furniture, and clutter so buyers can envision themselves in the space.

Repairs and Upgrades:

Fix minor issues like leaky faucets, chipped paint, or broken fixtures. Focus on updates that add value, such as modernizing kitchens or bathrooms.

Deep Cleaning:

Ensure every room is spotless. Consider professional carpet cleaning, window washing, and scrubbing kitchens and bathrooms to make a strong impression.

Staging:

Arrange furniture and décor to highlight your home's best features. Professional staging can help buyers imagine living there.

Systems Check:

Make sure plumbing, electrical, HVAC, and other systems are in good working order.

Documentation:

Gather warranties, permits, and records of renovations or repairs to show buyers your home has been well cared for.

Curb Appeal:

Maintain landscaping, trim shrubs, mow the lawn, and clean walkways.

Exterior Touch-Ups:

Freshen paint on doors, touch up siding, and clean windows. Small improvements like new house numbers or potted plants can make a big first impression.

Outdoor Living Spaces:

Ensure decks, patios, and porches are clean, safe, and inviting.

PRICING

Setting the right price is one of the most important decisions in the home-selling process. The right price attracts buyers, generates interest, and can ultimately help you sell faster and for the best possible value.

Overpricing can lead to your home sitting on the market longer, which may make buyers hesitant and reduce interest over time. Underpricing may generate quick attention but could leave money on the table. A well-researched price balances market demand with your financial goals.

FACTORS THAT INFLUENCE THE PRICE



COMPARABLE SALES

Recent sales of similar homes in your neighbourhood give insight into what buyers are willing to pay.



MARKET CONDITIONS

Supply and demand, interest rates, and buyer activity all affect pricing strategy.



HOME CONDITION

Homes that are well-maintained, updated, and staged often command higher prices.

I will provide a detailed market analysis, review current listings, and help you determine a strategic price that reflects your home's value and aligns with your goals. Pricing is both an art and a science, and expert guidance ensures your listing is positioned for success.

REALTOR COMMISSION

Explained

In a real estate transaction, commissions are how agents are compensated for their services. When a home sells, the seller typically agrees to a total commission, which is a percentage of the sale price and is outlined in the listing agreement with the listing agent.

The total commission is usually split between the listing agent (representing the seller) and the buyer's agent (representing the buyer). A common structure for this commission is 7% on the first \$100,000 of the sale price and 3% on the remaining balance. This split ensures both agents are fairly compensated for their work in marketing the property, facilitating showings, negotiating offers, and guiding their clients through the transaction.

7% / 3%

on the 1st 100K

on the balance
plus GST

LISTING AGENTS COMMISSION

As the listing agent representing the seller, I receive a portion of the total commission. My share is 3.78% on the first \$100,000 of the sale price and 1.85% on the remaining balance.

BUYERS AGENTS COMMISSION

The remainder of the total commission is paid to the buyer's agent, who typically receives 3.22% on the first \$100,000 of the sale price and 1.15% on the balance. This commission split is outlined in the listing agreement and is also displayed on the Multiple Listing Service (MLS).



MARKETING

Strategy

A strong marketing plan is essential to selling your home quickly and for the best possible price. It ensures your property reaches the right buyers, showcases its best features, and creates demand in the market.

Your personalized marketing strategy is designed to sell your home quickly and for a price you're happy with. We use a mix of online, social media, mobile, print, and traditional marketing channels to reach the most qualified buyers. By diversifying these channels, we maximize exposure and ensure your property is seen by as many serious buyers as possible.

SOCIAL MEDIA MARKETING

Your home will be promoted across social media platforms, including Facebook, Instagram, TikTok, YouTube, my website, and other relevant networks. This expands visibility to potential buyers and creates additional interest.

MLS

Your home will be listed on the Multiple Listing Service (MLS) and other real estate websites such as Realtor.ca to reach the widest possible audience. Optimized listings with professional visuals, compelling descriptions, and accurate details to generate maximum interest.

OPEN HOUSES & SHOWINGS

Open houses and private showings give buyers the opportunity to experience your home firsthand. Your Realtor will coordinate and manage these events to maximize exposure while maintaining convenience for you.

PRINT MARKETING

Strategic print marketing, such as brochures, postcards, or local publications, can target buyers who may not be actively searching online but are looking in your neighbourhood.



OFFER

Process

RECEIVING AN OFFER



A buyer submits a written offer through their real estate agent. This includes the proposed purchase price, any conditions (such as home inspection or financing), the requested possession date, and other terms they want to include. You will receive a copy to review with your agent.

REVIEWING THE OFFER



Carefully examine all parts of the offer, not just the price. Consider whether the conditions are reasonable, if the possession date works with your plans, and whether any other terms need clarification. I can provide guidance on whether the offer is fair based on current market conditions.

RESPONDING



As a seller, you can accept the offer, reject it entirely, or submit a counteroffer proposing changes to price, conditions, or possession date. If you counter, the buyer can accept, reject, or respond with another counteroffer. Negotiations continue until both parties reach an agreement.

OPEN HOUSES & Showings

One of the most important steps in selling your home is allowing potential buyers to see it in person. Open houses and private showings give buyers a chance to experience your home's layout, features, and overall feel, often influencing their decision to make an offer. Being prepared and presenting your home in the best possible light can make a big difference in attracting serious buyers and achieving the best price.

DECLUTTER & CLEAN

- » Remove personal items, excess furniture, and clutter.
- » Deep clean every room, including bathrooms and kitchens.

MAXIMIZE LIGHT

- » Open curtains and blinds to let in natural light.
- » Turn on all lights, including lamps, for a bright and welcoming atmosphere.

REMOVE VALUABLES

- » Hide family photos and personal keepsakes.
- » Secure valuables and sensitive documents.

ACCESSIBILITY & SAFETY

- » Make sure entryways, hallways, and outdoor areas are clear and safe.
- » Ensure the home is easy to navigate for all visitors.

FIRST IMPRESSION

- » Pay attention to curb appeal: mow the lawn, trim hedges, and clean the porch.
- » A welcoming entrance sets the tone for the entire visit.

STAGE YOUR HOME

- » Highlight key areas like the living room, kitchen, and master bedroom.
- » Arrange furniture to create an open, inviting flow.
- » Add neutral décor and small touches like fresh flowers.

MAKE IT COMFORTABLE

- » Keep the temperature comfortable, cool in summer, warm in winter.
- » Play soft background music if appropriate.

PETS & ODORS

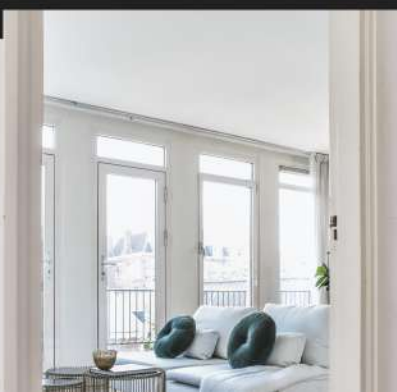
- » Keep pets out of the home or in a safe area.
- » Eliminate strong odors from cooking, smoking, or pets.

BE FLEXIBLE

- » Open houses and showings may happen at short notice.
- » The more accessible your home, the higher the chances of a sale.

HIGHLIGHT FEATURES

- » Showcase unique aspects like fireplaces, outdoor spaces, or updated appliances.
- » I will provide information sheets or brochures for visitors.



NEGOTIATIONS



Once a buyer submits an offer on your home, the next step is negotiation. You have several options: accept the offer, reject it, or present a counteroffer.

It's common for a buyer's initial offer to differ from your listing price. Buyers may try to negotiate a lower price, while you may feel their offer undervalues your home. This is where negotiation comes in. I will guide you through the process, helping you evaluate the terms, weigh your options, and respond strategically. The goal is to reach an agreement that satisfies both parties and moves the sale forward smoothly.

Negotiation isn't just about price—it can also include terms such as possession dates, included appliances, or repairs. By approaching the process thoughtfully, you increase the likelihood of a successful and fair transaction.



ACCEPT



If you accept an offer that is unconditional (with no subjects), congratulations, you've officially sold your home! If the accepted offer includes conditions (subjects), the buyer's Realtor will work with their clients to satisfy and remove these conditions before the specified expiry date.

COUNTER



If you decide to counter an offer, we'll review any terms you want to adjust, such as the price, possession date, or other conditions. Together, we'll prepare a counteroffer that reflects your preferred terms and protects your interests.

REJECT



If you choose to reject an offer, it's then up to the buyers to decide their next steps. They may submit a new offer or move on to explore other properties.



WHAT HAPPENS AFTER

Inspection

THE INSPECTION

After the buyers complete their inspection, they will receive a detailed report about your home's condition. These reports often flag a wide range of items, from small maintenance issues to larger concerns. It's completely normal for almost every home to have something noted, even newer ones.



BUYER'S OPTIONS

Once they review the report, the buyers can decide how to proceed. They may:

- » Move forward without requesting changes
- » Ask for repairs to be made
- » Request a price reduction or credit
- » In rare cases, walk away if the contract allows

RESPONSE TO THE SELLER

When requests come in, you have options too. You can agree to make repairs, offer a financial credit instead, negotiate new terms, or decline the requests. Each situation is unique, and your decision will depend on the nature of the requests and your goals for the sale.

SOME ITEMS INCLUDED IN THE INSPECTION

- » Roof
- » Foundation
- » Driveway
- » Windows
- » Stairways & Railings
- » Framing, Beams & Supports
- » Attic, Framing & Structure
- » Ventilation
- » Plumbing
- » Electrical
- » HVAC
- » Fireplace & Chimney
- » Crawlspace

SELLER

Costs

When selling a home, it's important to understand the potential costs involved. Being prepared ensures you can plan effectively and avoid surprises during the selling process.

1

Property Taxes: Property taxes are typically prorated between the buyer and seller at closing. This means you're responsible for taxes up until the day you sell, while the buyer covers the remainder of the year. The exact amount depends on your location, so it's important to include prorated taxes in your budgeting when preparing to sell.

2

Mortgage Disbursement: If you have a mortgage, the sale of your home will first pay off the remaining balance. Any equity you have will be returned to you after the mortgage is settled. If your mortgage balance exceeds your home's value, a short sale may be necessary, which requires lender approval. Ending your mortgage before the agreed term can also result in a penalty, which varies depending on your mortgage type and remaining term. It's important to understand this cost in advance and factor it into your budget to avoid surprises at closing.

3

Repairs: Many sellers choose to make repairs or upgrades before listing to boost their home's appeal. These can range from cosmetic updates to more significant fixes. While some homes are sold "as-is," addressing issues can attract more buyers and potentially increase the sale price. Keep in mind that inspections may uncover problems, which could result in repair credits and additional costs depending on the home's condition.

4

Legal Costs: Every real estate transaction requires a lawyer or notary to handle the title transfer, manage the funds, and ensure all contract terms are properly completed. Legal fees typically range between \$1,200 and \$1,800.

5

Realtor Costs: Sellers are generally responsible for paying the realtor commission, which is a percentage of the sale price split between the seller's and buyer's agents. While the rate is negotiable, it is typically deducted from the seller's proceeds at closing. This is standard practice and should be considered when planning your home sale finances.

6

Capital Gains Tax: If you sell a property that is not your principal residence, capital gains tax applies. The first \$250,000 of gains is taxed at a 50% inclusion rate, while any gains above that amount are taxed at a rate of 66.7%.



MEETING YOUR *Lawyer*

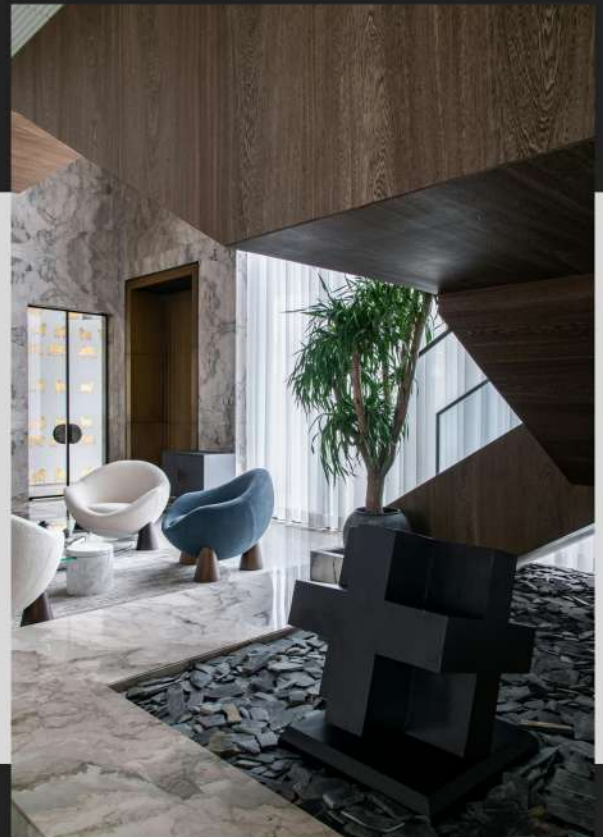


Completion day is the final step in the home selling process when ownership of the property officially transfers to the buyer. On this day, the buyer's payment is processed through their lawyer or notary, and after any mortgage payoffs, fees, and commissions, the remaining proceeds are released to you.

Your lawyer or notary finalizes all legal documentation to ensure the transfer of title is complete and registered. As the seller, you are responsible for moving out, leaving the home clean and in the agreed-upon condition, transferring or canceling utilities and services, and providing the buyer with any manuals or warranties for appliances and systems. Once everything is complete, you hand over the keys, and the sale is officially concluded.

ITEMS TO BRING TO YOUR CLOSING APPOINTMENT:

- » 2 pieces of valid government issued photo ID
- » Void Cheque
- » Check with your lawyer before your appointment to see if anything else is required.



BEFORE YOU

Leave

HOME PAPERWORK

Leave manuals, warranties, and instructions for appliances and systems (HVAC, security, irrigation). Also, provide final meter readings and transfer account information if needed

DEEP CLEAN

Make sure the home is spotless for the new owners. Clean floors, windows, appliances, bathrooms, and remove any personal belongings or trash.

REMOVE PERSONAL ITEMS

Clear out furniture, décor, and personal belongings. Make sure closets, cabinets, and storage spaces are empty for the new owners.

MAIL FORWARDING

Set up mail forwarding with Canada Post and notify banks, utilities, and other important contacts of your new address so nothing gets lost.

LOCK UP

Provide all keys, garage openers, alarm codes, and any access instructions to your Realtor or directly to the new owners as agreed.



THE MOVING

Checklist

PREP IN ADVANCE (8-6 WEEKS BEFORE)

Logistics:

- Set a moving budget
- Choose a moving company
- Book movers and truck (if needed)
- Schedule moving day off work
- Book elevator (if needed)

Purge and Pack:

- Declutter ruthlessly (donate, or sell)
- Gather packing supplies (boxes, tape, labels)
- Research packing hacks for efficiency
- Start packing non-essentials in labeled boxes (room by room)

New Place:

- Research your new neighborhood
- Measure doorways and furniture for fit at the new place
- Schedule utility and internet transfer/installation for new home

NOTIFY OF UPCOMING MOVE (6-4 WEEKS BEFORE)

Change of Address:

- Submit Change of Address (Canada Post)

Update Your Contact Information:

- Work & School
- Family & Friends

Utilities & Home Services:

- Electricity
- Water
- Gas
- Internet, Phone & Cable
- Garbage Removal
- Lawn Service
- Move-out cleaning

Finances:

- Bank & credit unions
- Credit cards
- Loan agencies

Subscriptions & Memberships

- Gym, clubs & organizations
- Streaming services
- Online shopping accounts

Insurances & Service Providers

- Homeowner & renters insurance
- Car insurance
- Health & dental insurance
- Life insurance
- Doctors, Dentists & Veterinarians
- Accountants
- Attorneys

Government Agencies:

- Update your address with ICBC
- CRA
- BC Services Card

THE MOVING

Checklist

PACK AN OVERNIGHT BAG (DAY BEFORE)

Essentials for your first night

- Pajamas & change of clothes
- Toiletries & medications
- Phone charger & power bank
- Snacks & drinks
- Paper towels & toilet paper

LABEL AN OPEN FIRST BOX (DAY BEFORE)

Essential unpacking items

- Trash bags & cleaning supplies
- Tools (screwdriver, multi-tool)
- Flashlight & headlamp
- Bottled water & snacks
- Medications
- Dishes, utensils & paper plates
- Bedding (sheets, blanket, pillow)

MOVING DAY

Preparation:

- Have cash on hand for moving crew tips and unexpected costs
- Clear walkways and driveways for movers' access
- Disassemble furniture (if not done by movers)

Oversee the Move:

- Double-check inventory list
- Direct movers where to place boxes in your new home

Settling In:

- Unpack your labeled "Open First" box and overnight bag
- Set up the kitchen and bedrooms first for immediate comfort
- Make sure all utilities are turned on

NOTES:

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