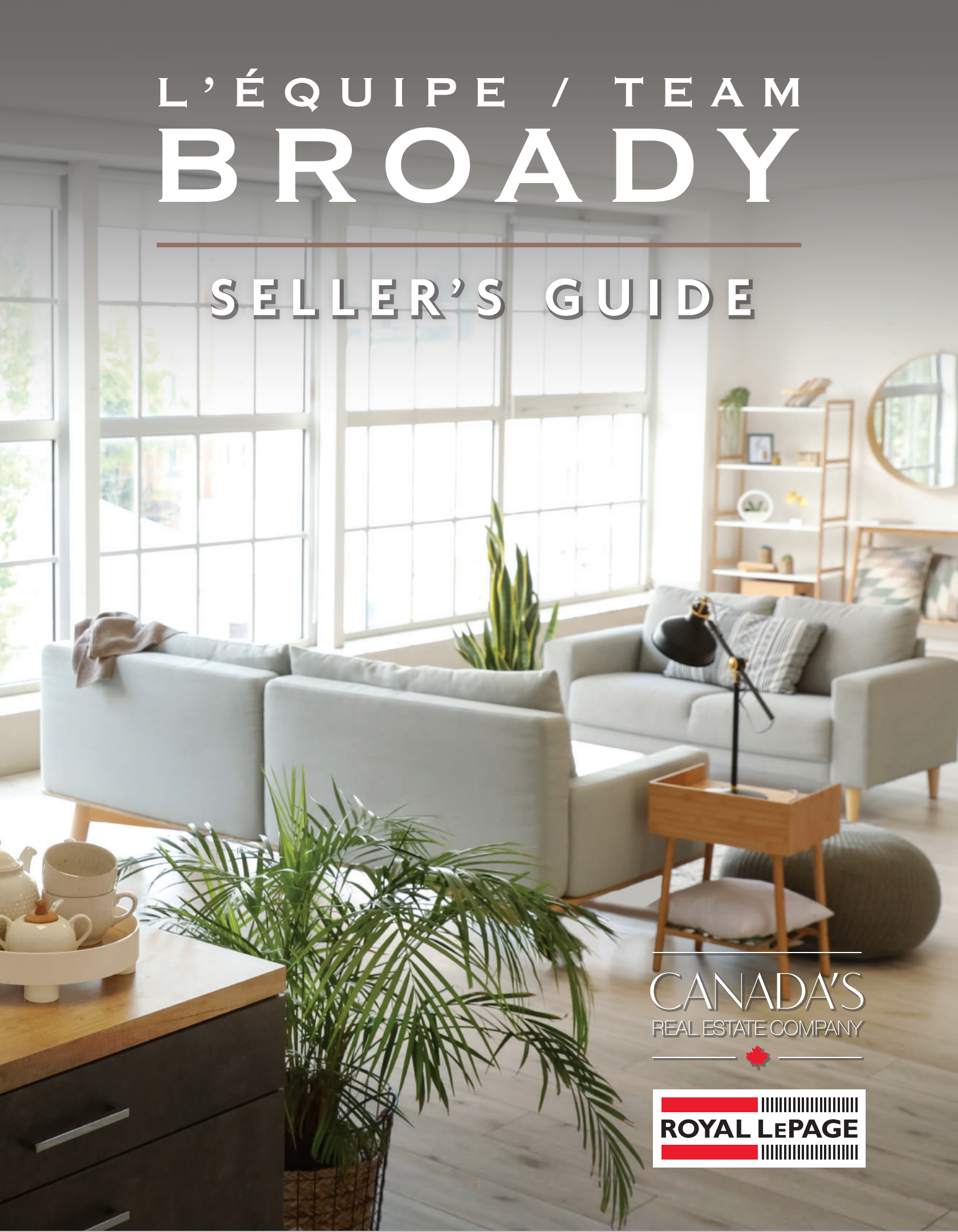
L'ÉQUIPE / TEAM

# BROADY

## SELLER'S GUIDE



CANADA'S
REAL ESTATE COMPANY

ROYAL LEPAGE

# OUR FAMILY HELPING YOUR FAMILY

*"Our Mission is to facilitate the process of buying and selling real estate, by providing best in-class service through quality communication, education and a clear understanding of the real estate market. Our success comes from our dedication to maintaining the highest standards of integrity and trust with our clients and colleagues. Above all, our ultimate goal is to serve the communities we live in, be a valuable resource to our clients, and to continue to fulfill hopes and dreams through real estate."*

The following guide is designed to help you better understand the process of selling your home in today's marketplace. We hope that you will find this guide helpful as you navigate through the process and we look forward to being a resource for you along the way.

*Team Broady*

# OUR SERVICES

If you choose to work with our team to sell your home, here is a list of the services we provide that are included in our fees and the order in which they will most likely transpire.

### Property Walk-Through

This initial appointment will take place at your house. It will give us the opportunity to meet and get to know each other while allowing you to take us on a tour of your home. During this time we can gather detailed information about your property.

### Comparable Market Analysis

This is a detailed and comprehensive report which will provide you with an estimated value of your home. We encourage all potential sellers to meet with us in person, at our office in Pointe Claire, to review and discuss this report. If this is not possible, we can also do this by way of video conference call. We will show you not only the current "as-is" value of your home, but also the potential added value that could be unlocked by following our strategic plan. We will present you with different options for pricing and marketing strategies custom-suited to your situation. This meeting usually takes between 60-90 minutes.

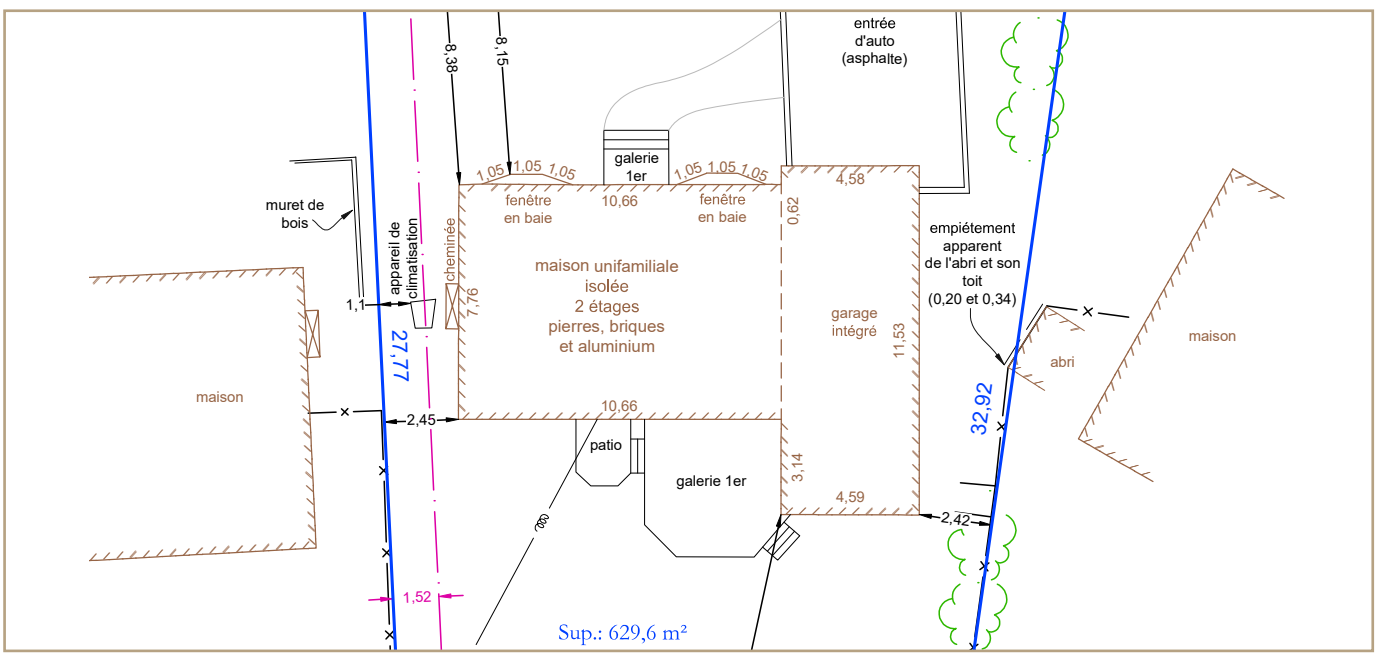
### Preparation and Verification of Documents

Once you've committed to working with our Team, we will meet to prepare and sign contracts and review all pertinent documentation.

### Certificate of Location

We will review your current certificate of location and determine if a new one will need to be ordered. If a new certificate is required, we will look after ordering it for you to make sure it is completed in a timely fashion.

**The cost of a new certificate is not included in our fees.*



### Pre-Listing Building Inspection

If you choose to do a pre-listing building inspection this is something we will coordinate for you. After you have received the inspection report, we will thoroughly review it with you and provide you with recommendations on items that we feel you should either fix, or obtain estimates for. We have good relationships with reliable tradespeople who will make themselves readily available to you in these situations.

**The cost of the inspection is not included in our fees.*

### Home Staging Consultation

We will conduct a home staging consultation customized uniquely to you. We will provide you with a checklist of to-do items to complete before a certain date. We can also put you in touch with a professional home stager if this is the route you choose to take.

**Professional home staging and furniture rentals are not included in our fees.*

### Professional Photography / 3D Virtual Tours / Floor Plans

We hire our professional photographer to come in and take both interior and exterior photos. They will also use a 3D camera to create a virtual tour and floor plans of your home.

### Listing Preparation and Strategic Launch Date

We take great care in preparing your listing for Centris. We take the time to write descriptive property remarks to attract as many buyers as possible. We like to strategically launch a listing on a Wednesday or Thursday and tie it in with a first Sunday open house followed by a Tuesday brokers' caravan. We want to maximize the impact of that very first week on the market.

### Social Media, Websites, Email and Print Marketing

We are partnered with a digital marketing agency who looks after all of our social media and website platforms. Your listing will be featured in our email marketing campaigns which are sent to our long-standing database of clients. We also send out direct mail to almost 15,000 homes across the West Island each month. We want to make sure your home gets the maximum amount of exposure it possibly can.

### Public Open Houses and Brokers' Caravans

Although optional, these are additional services we offer. They allow us to personally showcase your home to potential buyers without having to book an appointment and to market to local brokers who are actively working with qualified buyers. We also have a unique approach to open houses, where we leverage the power of your neighbours. They are potentially a home-seller's greatest allies and often advocates for your community and your street. Be sure to ask us about it!

### Pre-Qualifying Potential Buyers

We carefully screen any potential buyers who inquire about your property and ensure that they are financially qualified.

### Scheduling and Coordinating Visits

Because every seller's situation is unique, we work together to establish the best procedures for showing your home efficiently and effectively.

### Providing Constructive Feedback from Visits

We try our best to provide you with feedback from every visit. This won't usually come immediately after a visit, as most buyers like to take some time to reflect.

### Market Updates

We feel it's important to keep you up to speed on the market while your home is for sale. We will notify you of any new listings, sales and price reductions on homes that are direct competition to yours.

### Receiving and Negotiating Offers

Real estate negotiation is a skill developed through training and experience. Our objective is to optimize the potential for multiple offers, and to capitalize on the best possible outcome in these situations. This also involves careful coordination of dates, financing, and other factors, especially when selling and then buying, or vice-versa.

### Fulfillment of Conditions

We are in constant communication with the collaborating parties to ensure that financing approval, building inspections, and any other conditions are fulfilled within the prescribed time delays.

### Notary Preparations

This involves submitting all necessary documents to the acting notary and communicating pro-actively to minimize the risk of there being any unpleasant surprises (title insurance, minor exemptions, transmissions, etc.).

### Planning to Move

Advising you on moving preparations, and being a liaison between you and the buyer for any after-sale requirements (measurements for furniture, estimates for future renovations, etc.).

### Closing

Being present at the notary for the signing and ensuring that the closing process runs smoothly.

# REAL ESTATE FEES

Real estate fees (also known as commission) are established at the time of signing an Exclusive Brokerage Contract for the sale of a property. When a property is listed, the total commission is typically split with the collaborating broker who represents the buyer in the transaction. Once an offer to purchase is firm and final, the invoice for real estate fees is sent to the acting notary. The notary then pays the invoice from the proceeds of the sale at the time of the signing.

We're often asked the question: "Are real estate fees negotiable?"
The simple answer is, "Yes".

As independent brokers, we have the discretion to charge whatever rate of commission we choose, as long is it's agreed upon by the seller. There are certain industry standards, which usually fall between 4% - 5% of the sale price (plus applicable taxes – GST / QST).

There will always be brokers out there who are willing to work for less, sometimes as low as 2%-3%, just as there are brokers who may charge as much as 6%-7%. But like most things in life, you tend to get what you pay for.

After years of experience, we have learned that different sellers have different priorities, and that not all commission structures are one-size-fits-all. Therefore, when we meet with you to evaluate your home, we'll take the time to discuss commission options in detail, identify your priorities, and tailor a package that works best for you, so you feel comfortable and confident with the plan we put in place.

# HOME STAGING PLAN

When listing your home for sale, you're most likely hoping to get top dollar. Did you know home staging is one way to maximize your home's value and give you the most return on your investment (ROI)?

Many people are hesitant to spend a substantial amount of money to potentially obtain a higher selling price... but guess what? Statistics prove that home staging really is worth it - and you don't always have to spend that much.

If your home is empty, it's a perfect candidate for professional home staging, but what if you are still living in your home? We don't expect you to pack up and move out. Instead, we will often tell you what you need to remove to help de-personalize and de-clutter your home. We try to use your existing furniture while perhaps incorporating a few new pieces that will help showcase your home to its fullest potential.

Making small changes such as hanging new curtains, adding area rugs, switching out old bedding and towels for new white linens, adding some new throw pillows, installing new light fixtures, and a fresh coat of paint can make a huge difference.

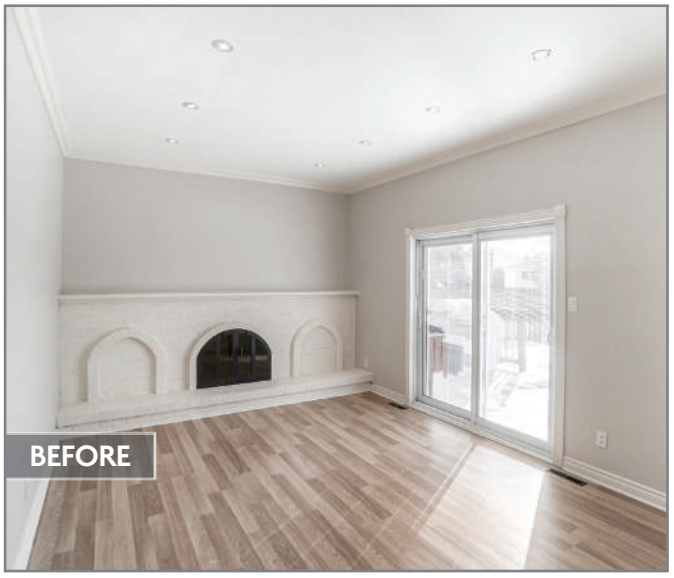
When it comes to curtains, we suggest white. Remember to always hang them as close to the ceiling as possible and make sure they hit the floor. It's the best way to make any room appear larger.

Area rugs ground a room. They should be big enough that at least the front legs of each piece of furniture in the room are on it. In the bedroom, your area rug should extend at least two feet beyond the bed as well as on each side. If you skimp on size, your room will look smaller.

Artwork can also make a difference when it comes to home staging. It doesn't have to be expensive, but it should always be hung at eye-level to ensure that it's admired comfortably.

New, white towels and linens give your bedrooms and bathroom that fresh, hotel-feel, which buyers love. Upgrading your light fixtures, and a fresh coat of paint are also excellent ways to transform your home without spending too much money. Investing a few thousand dollars on these upgrades will surely pay off and help you get a maximum return on your investment.

In some instances, if it's possible for you to move out entirely (maybe you have a country home, or you've already bought a property) then renting home-staging furniture may be the way to go. We know a few professional home stagers that we can refer to you for this. This usually costs around $3000-$5000 per month.



If professional home staging is not within your budget, there is a second, more cost-effective method... going the digital route. For virtual staging, photos of empty rooms are taken and then "dressed up" using 3D virtual design programs. This type of staging superimposes furniture, curtains, and décor items and can even add artwork directly into your listing photos. With buyers shopping for homes online this can be a great way to entice them to book a visit.

# PRE-LISTING HOME INSPECTION

We strongly suggest that all sellers obtain a written report from a certified building inspector before listing their home. This way, you will be aware of any problems well in advance and have the time to further evaluate these issues without any pressure or time constraints.

The mistake many sellers make is to wait for the buyer to do their own inspection first. This strategy can be a recipe for disaster. If a buyer discovers a problem or a surprise during their inspection, they will usually do one of two things:

1. **Negotiate a price reduction**
2. **Cancel their offer**

Imagine the stress levels involved when facing these two possible scenarios under the pressure of deadlines following an accepted offer. It can be an absolute nightmare!

This is why the pre-listing inspection is so important. When a potential problem is flagged by an inspector, they will often recommend further investigation by an expert. This could include things like plumbing or electrical issues, foundation or structural problems, roof repairs, or even soil testing. It is usually wise to then obtain estimates, perhaps make a few minor repairs, and perform any necessary tests. Once this information has been gathered, which can sometimes take weeks, we will then decide together if it will have any impact on your asking price or potential sale value. We can then list your property with full disclosure, declaring all known problems with complete transparency. We will then ensure that any interested buyers will have taken these items into consideration when making their offer - which practically eliminates the risk of a deal going sour due to inspection. If anything, it helps ward off problematic buyers before they become a problem.

Below are the names of a few reliable, qualified, building inspectors.

**Paul Duey - Pro-Inspexx**
(514) 966-6309
pro-inspexx.com

**Adam Bronstein - Amersipec**
(514) 237-7700
bronstein.inspections@gmail.com

**Gary Bloomfield or Kevin Lantaff - Enspeco**
(514) 945-7732
enspeco.ca

# CERTIFICATE OF LOCATION

## THE IMPORTANCE OF AN UP-TO-DATE CERTIFICATE OF LOCATION

One of the most important documents in any real estate transaction is the certificate of location. As the seller, you are responsible for providing an up-to-date certificate to the buyer. This document, prepared by a land surveyor, describes your property and its current condition, including the building, lot boundaries, servitudes, and compliance with municipal bylaws.

A certificate is considered valid for up to 10 years, but it must also accurately reflect the property as it exists today. Even small changes can render it outdated. For example, if your old certificate shows a shed in the backyard that has since been removed, or if you added a new walkway that isn't shown, your certificate is no longer accurate.

The biggest concerns come from non-conformities. These are discrepancies between the property and current municipal regulations. In today's real estate market all parties involved are far more cautious,including lenders, notaries, buyers, and brokers. Even a minor non-conformity can become a major problem if it's discovered late in the process.

Examples include:
- A house that doesn't meet the required setback from the property line, even if only by a few inches.
- A shed built inside a Hydro-Québec servitude.
- A pool installed too close to the lot boundary.

These situations are more common than most sellers realize, and when they're uncovered at the last minute, they can cause delays, renegotiations, or even a collapsed sale.

For this reason, we strongly recommend preparing your certificate of location well in advance of listing your property. Doing so ensures there are no surprises and gives you and our team plenty of time to address any issues, making your sale smoother, faster, and far less stressful.

# REQUIRED DOCUMENTS

## Copies of the following documents are required before we can list your home

- Certificate of location (current)
- Deed of Sale
- Deed of Loan (if applicable)
- Copy of current tax bills (municipal & school)
- Bills/receipts for proof of any renovations or major repairs (especially for new roof, furnace, heat pump or central air)
- Copy of Rental Agreement for Hot Water Tank, Furnace, Propane Tank, etc. (if applicable)
- Copies of Utility bills (Hydro and Oil or Gas)
- Copies of Leases (if applicable)
- Deed of Acquittance (if applicable)
- Deed of Transmission/Mandate/Power of Attorney (if applicable)
- Copy of Separation/Divorce Agreement (if applicable)

# OTHER EXPENSES

## MORTGAGE PENALTY

If you are discharging your closed mortgage before the end of its term, your lender will most likely charge you a penalty. It is best to confirm the amount with your financial institution.

## NOTARY FEES

The acting notary will charge the seller administrative fees at the time of closing. These fees are associated with title searches and verifications made with the municipality regarding taxes etc. They may also charge service fees associated with their trust account for deposits and transfers. If you have a mortgage and/or line of credit registered against the property, the notary will prepare a deed of acquittance to deregister and clear any debts against the title. Furthermore, if you obtain bridge financing for your next property, some notaries will charge for those services as well. Costs may vary depending on the notary, and how many of these services are applicable to your situation. The typical range is usually somewhere between $1,500 - $3,000.

## CERTIFICATE OF LOCATION

If your old one does not show your property in its present state or if it is more than 10 years old, a new one will need to be ordered. The cost is normally between $1,200-$1,500 plus tax and takes 6-8 weeks to arrive in the mail.

## TITLE INSURANCE

Should your certificate of location reveal anything about your property that does not conform to municipal by-laws, you may be required to purchase title insurance. The cost is approximately 0.1% of the sale price of the property. In some cases, you may be required to apply for a minor derogation from the municipality.

## ADJUSTMENTS

Municipal and school taxes, as well as water taxes (if applicable) are adjusted at the time of closing and calculated based on the date of occupancy. The same can apply for fuel consumption such as heating oil or propane.

PLEASE NOTE: The proceeds of the sale will not be disbursed to you for at least 2-3 business days following the signing.

*Be advised that should you be moving outside the country, 50% of the proceeds of your sale may be withheld by the acting notary for up to 6 months. We recommend consulting an accountant or tax attorney.

# THE TEAM BROADY DIFFERENCE

Our outstanding client service, extensive marketing resources and deep roots in our community have been the foundation of our continued success.

## TEAMWORK

Our team consists of 4 full-time real estate brokers and a full-time transaction coordinator. We also partner with a digital marketing agency, professional photographers, videographers, home stagers, graphic designers and a website management team. This allows us to devote more time and attention to you.

## COMMUNICATION

Communication is key. We understand that having your calls, texts and emails returned promptly is important. We will keep you informed of all relevant market activity while your home is for sale. We will be in touch with you within 24 - 48 hours to provide feedback from every visit. Our team is here to serve you seven days a week including evenings.

## REFERRALS

Almost half of our business is derived from referrals from past clients, other realtors, and multinational relocation firms that reach out to us to look after their corporate clientele. They have the confidence to refer their families, friends, colleagues and clients because they trust that we will deliver impeccable service due to our outstanding reputation.

## OUR BUYERS

Our team maintains anywhere from 20 to 40 pre-qualified, active buyers under exclusive contract. Our buyers know that we have a pipeline of new listings hitting the market on a regular basis. If we feel that any of our buyers are a good fit for a home like yours, we will always give you the option to explore those opportunities.

## OUR ROLODEX

Over the years, we have compiled an extensive list of trusted industry professionals, ranging from plumbers and electricians, to painters and handymen - many of whom we have personally used ourselves. Whatever the job entails... we have a reliable contact we can recommend.

## COMMUNITY

We take great pride in giving back and are involved in many aspects of community life. Team Broady actively supports the Alzheimer Society of Montreal, the West Island Women's Shelter, and various local community pools and sports teams.

## CLIENTS FOR LIFE

Our goal is to maintain long-term client relationships. We subscribe to the "client for life" philosophy and will be a resource to you long after you have settled into your new home.

# THE ROYAL LEPAGE ADVANTAGE

When you select a Royal LePage broker to market your property, you are tapping into the resources and talents of Canada's largest and most successful real estate company. With over 20,000 brokers, Royal LePage has an unparalleled network of real estate offices across the country, as well as the world's largest referral network (170,000 associates world-wide) to give your property exposure to buyers from your neighbourhood and around the globe.

# AWARDS AND DISTINCTIONS

ROYAL LEPAGE CHAIRMAN'S CLUB
NATIONAL TOP 1%

ROYAL LEPAGE EXECUTIVE CIRCLE AWARD

ROYAL LEPAGE NATIONAL TOP 2% AWARD

ROYAL LEPAGE AWARD OF Excellence LIFETIME MEMBER

ROYAL LEPAGE 35 Years of Service

10 ROYAL LEPAGE TOP TEN AWARD 2019 TEAM · QUEBEC

2022 TOP 10% DONOR ROYAL LEPAGE SHELTER FOUNDATION

REALTOR® OF THE YEAR 2017 A. E. LePage AWARD QUEBEC

ROYAL LEPAGE SHELTER FOUNDATION AWARD WINNER 2019

# MEET OUR TEAM

## MARK BROADY

Mark has been working with real estate buyers, sellers, and investors since 2010. Now focusing on representing sellers, Mark prides himself on his attention to detail, his ability to inspire others, and his creative thinking. He joined Team Broady after an adventurous career in the music business, in which he co-founded and ran an independent record label. Besides his passion for real estate, Mark is an avid outdoorsman. He enjoys camping, hiking, hunting, fishing, and backcountry skiing. You might also find him practicing yoga, meditation, or pursuing some other form of spiritual enlightenment. Mark is also committed to helping make our local community a better place. He volunteers and participates in several fundraisers each year for both the Alzheimer Society of Montreal, and the Royal LePage Shelter foundation. He currently lives in Lachine with his wife and three kids.

## CATHERINE BROADY

Catherine joined the real estate world in 2007, after having spent six years teaching Grade 5 at Kuper Academy, a private school in the West Island. Having always had an interest in real estate, design and renovating, joining Team Broady seemed like the perfect fit. In fact, Catherine had her first experience in real estate back in 2001 at the age of 23, when she bought her very first property. Since then, she has gone on to buy and renovate numerous properties with her husband - currently owning four investment properties together. Catherine is known for her impeccable organizational skills, and she prides herself on her attention to detail and efficiency. Catherine loves downhill skiing, golfing, hosting parties for her friends, and bowling with her new bowling league! She lives in Pointe-Claire South with her husband and little boy.

## SASCHA AGOSTINI

Sascha began her real estate career in 2019, bringing with her a unique blend of skills from her background in fashion marketing. Her keen eye for detail and ability to understand client needs were honed during her time in the fashion industry. These skills have seamlessly translated into helping clients navigate the real estate market with style and confidence. Sascha's real estate mantra is "Authenticity in Every Deal, Wisdom in Every Choice, Efficiency in Every Step." She stays true to her values, with trust and integrity at the heart of everything she does, both personally and professionally. Driven by a competitive spirit developed through years of competitive hip-hop dancing, provincial diving, and intercity softball, Sascha knows that true success comes from pushing limits, embracing challenges, and striving for excellence. Outside of work, Sascha finds balance through mindfulness, yoga, and spending quality time with family and friends. Whether you're starting a new chapter or making an investment, Sascha is here to make your experience enjoyable, memorable, and stress-free.

## MEAGHAN WALSH

Meaghan began her real estate career in 2019, drawing on her operational leadership experience overseeing teams, processes, and systems across high profile retail companies. A trusted and respected broker, Meaghan guides clients through every step of their real estate journey with care and confidence. By combining market expertise with a personal touch, she ensures every client feels supported, understood, and confident in their next move. A firm believer in community, Meaghan proudly supports the Royal LePage Shelter Foundation and is an active volunteer for a local food bank. Outside of work, she's devoted to her adorable Chow Chow, Mango, with whom she loves discovering new trails. She's a passionate home cook (pasta and pizza are her love languages!) and a dedicated OrangeTheory enthusiast.

## SHERRY TU

Working with Royal LePage since 2018, Sherry joined Team Broady in 2020 as the team's transaction coordinator. In her previous life outside of real estate, Sherry had a successful career in consumer retail where she managed franchise operations for the Asia Pacific regions of one of Canada's most notable retailers. With well-honed management skills and an eye for detail, Sherry ensures that both Team Broady, and her two children Lauren and Liam, stay organized and on top of their responsibilities. When she's not driving kids back and forth from tutoring, the pool, and the hockey rink, you can find Sherry out for early morning walks in Beaconsfield with her husband David, where they have lived since 2012.

# CLIENT TESTIMONIALS

## KELLI DIORIO

We have been working with Team Broady for almost 20 years. Libby helped us purchase our home in Kirkland and we've referred the team to friends over the years. Most recently Catherine helped us sell my parent's home - listing, pictures, visits, all done by Catherine with really limited effort on our part! She is knowledgeable, efficient, always available, a real pleasure to work with. Will continue to highly recommend and will of course use the team for future needs. Thanks Catherine (and Libby!).

## ANTHONY WICE

Manon and I wanted to THANK YOU for the incredible job you did in selling our home. Your guidance, steadfast direction and support through the process was above and beyond fantastic. Your attention to detail and prompt response to all correspondence was impeccable....You are exceptional at what you do and all who have you as their agent will be in the very best of hands.

## PAUL-ALEXANDRE MALENFANT-BEAULIEU

Our broker, Mark Broady was extremely professional. He believed in the potential of our home and he quickly gained our trust. Team Broady's marketing strategies are excellent. Mark always listened carefully to our needs and we felt he was always looking out for our best interest. Our house sold very quickly for more than we had ever expected. This was the fifth time selling a home and Mark Broady is by far the best agent we have ever had. We highly recommend him.

## CARYLLE DOHERTY

Catherine Broady, the agent who recently sold my condo, was professional, honest, and had integrity. I felt comfortable contacting her whenever necessary and always received an answer to my concerns. Working with her was stress free and I sensed from my earliest interactions with her, that she was trustworthy.

## JOSH AND ALEXANDRA

Great end to end service, expertise, and advice. Team Broady handled pitfalls quickly and with resolve. Their team dynamic was extremely helpful as they were able to have our home listed very quickly after notification of intent. We were very satisfied with the process as we await final signatures and delivery.

L'ÉQUIPE / TEAM

# BROADY

teambroady.ca

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