
Seller's Guide – Rural Homes & Cottages

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Sales Representative



Linda Brumbill, Realtor
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About Me



inda is a graduate of the Legal Administration Program (3 years) at Durham College (graduated 1995). After working for ten years in Toronto, with GWL Realty Advisors in the multi-family leasing (rentals) side, she decided to do what she really wanted, and become a real estate agent.

She was licensed originally in 2005, where she worked as a Sales Representative with Great Gulf Homes and Re/Max Rouge River (Whitby).

In 2006 she made the move to Bancroft, where she lived until 2021.

She has been a full time realtor since 2011, selling in Durham & Cottage Country Hastings.



Documents Sellers May Need

Property Tax Bills/Information

Preferably Last 1-2 Tax Bills (and any reassessment information, if applicable)

Hydro Bills

Last 6-12 months of hydro costs (or average) – if equal billing, than cost per month

Heating Bills

Buyers will want to know roughly how expensive the property is to heat in the spring/fall and winter months (yearly average may suffice – example, oil tank filled 2 times a year)

Water and Sewer Bills (If Municipal)

Last 3 months of bills, (or average cost per month)

WETT (Wood Energy Transfer Technology) Certificate

All wood stoves, wood burning fireplaces and wood burning furnaces require a WETT certificate for insurance purposes.

Potable Water Test

Water test will be required for any property with a well, whether it be dug or drilled. Buyers may want to take the test for themselves, but we suggest having one done, so if there are issues they can be dealt with before an offer. (These tests are free of charge & done by province, and we can assist you with this).

TSSA Report (Technical Standards & Safety Authority) – Oil Tank/Furnace

Oil tanks and furnaces require an inspection for insurance purposes. In most cases, if the Oil tank is over 8 years old, less than 2.5 mm thick and not double walled, it will not pass inspection for insurance.

Septic pumping

Most Buyers will ask for the Sellers to have the septic pumped (at seller's cost) before closing, and provide a receipt.



Things to Remember

You only get one chance to make a first impression...

Your property won't be the only property a buyer will be viewing. Quite often buyers see anywhere from 2-5 properties each time they go looking. And most times it takes several days of viewings before they make a decision, even if the "one" was one of the first properties they viewed.

Make sure your property stands out – for all of the right reasons!

A clean, fresh well maintained home or cottage that is warm and inviting is more likely to invite an offer from a buyer – and a buyer will be less likely to "low ball" in an offer if the listing has little to complain about, or allow a buyer an excuse to "discount" it. No one will pay close to full price for a property that "needs work".

Much better to delay listing your property for a week or two in order to finish the little projects that need to be done, possibly give some of the rooms a fresh coat of paint and declutter the home. (Get rid of what you don't need, and find a place outside of the home to store any of the items you won't need but don't want to throw out). This is a great time to hold a few yard/garage sales. The listing pictures will look much more inviting!



Location Condition Price

There are 3 factors that affect the sale of a property – LOCATION, CONDITION & PRICE

Location

Unfortunately, this one is something a Seller can't do much to change. But, a seller should also consider the location as to how it affects pricing. If the location does not reflect in the price, the property will not sell. Make sure you are comparing apples to apples when looking at other properties that have sold in the area.... A cottage with a water view will not command the same price as one that sold down the road that is water front.

Condition

The same goes for condition. If the roof needs replacing, the wood stove won't pass inspection, the kitchen is dated and there is junk in the yard, the property will not look high end, or command a high end price. There's no need to gut and renovate the property – do as much as you can to remedy the situation. And price the property accordingly.

Price

Over priced properties do not sell! They sit on the market until either the Seller reduces to where the property should be – or in some cases, below market because now it's a "stagnant" listing.

- Buyers may not see your property.
- Buyers who view will find more value in comparable properties that are priced right.
- It will take longer to sell. The longer the days on the market the more buyers will question what is wrong with the house.
- Miss the peak and excitement of the “launch”
- Even if a buyer is willing to pay more – they may not be able to obtain financing (the appraisal will come in low)
- Other agents will use your property to sell their listings.
- Endless showings, or no showings, with no offers

**You want buyers to think your property is the nicest one in their price range!
If it's overpriced, it will be the less attractive property they view!**



Getting Ready to List

Inside

Have the carpets steam cleaned if needed; wash the windows, blinds, drapes and lights. Wash all floors, walls (if needed) and window sills.

Kitchen and Bathrooms

Clear off the counter tops and maximize the available counter space. These rooms should be gleaming.

Repairs

Buyers will see any small repairs as a reason to discount the price. Most will have a home inspection, or a second showing where they list all of the issues. The less issues the better.

Closets

Remove out of season clothing and organize your clothing and the shoes on the floor. Remove all clutter from the cabinets and closets.

Furniture

The less furniture, the larger the room appears to be. If there are any pieces you are not planning to take with you after the move, get rid of them now. (Have a yard sale if the weather permits – before you list, declutter!) In cases of a cottage, furniture often stays with the property. Any furniture that is in disrepair, falling apart or unappealing, the Buyer will not want to remain anyway – get rid of it now.

Light Appearance

As a rule, do everything to lighten the appearance. Dark and dreary does not sell. A good coat of light white, egg shell or gray paint to dark walls will make all of the difference. Replace any stained or yellowed light fixtures for new updated ones.

Outside of the Property

Walk the property. Clean anything that looks unkempt or dirty; repair and replace anything that looks loose, dingy, rusted or broken. Wash the windows.

The Yard

Turn and weed the gardens & flower beds. Trim the trees & shrubs. Pick up the litter. Make sure the dog is picked up after. If you are unable to do so, hire a local who can come & mow the lawn, weed wack and continue to maintain it weekly until the property is sold.

The Garage / Outbuildings

Discard virtually everything in the garage that hasn't been used for a year (sell what you don't need in a yard sale). Wash it down.



The Paperwork

As your Listing Agent, I will prepare and explain the paperwork throughout the process. Here's a little taste of some of the paperwork that goes into purchasing a property.

Listing Agreement – This form creates a client relationship between the Seller (you) and the Broker (Us – agents of the brokerage). It is designed to protect both of us. In order for us to represent you with your sale, this form is mandatory under the Real Estate Broker's Act.

Agreement of Purchase & Sale (known as the offer) – The Meat & Potatoes of Buying – This form is designed to create a legal contract between a Buyer and a Seller. There is very important pre-printed information in this form. We will of course go through this form with you when you are ready to put an offer on a property so you understand what it is all about.

Confirmation of Co-operation & Representation – This form is used to give a clear understanding to all of the parties involved in the transaction of who is working for whom & that these arrangements are acceptable to all parties involved.

Notice of Fulfillment – This is a form to create a legally binding agreement of Purchase and Sale. When an offer is accepted and agreed by both parties there are usually conditions included in the offer that must be fulfilled before the offer becomes a legally binding contract. For example: buyer arranging financing, home inspection, or the seller finding suitable accommodation etc. Once the conditions have been satisfied, a notice of fulfillment will be signed and your purchase will become firm and binding.

Amendment to the Agreement – This form can be used before, or after, the agreement is firm and binding. It is used to alter terms within an agreement. For example: a situation may arise and the closing date may need to be changed, or you haven't had confirmation that your financing is in place and need your condition extended. This form must be signed and agreed by both parties in a transaction.



Testimonials

We have helped many sellers over the years with their property sales – from sellers selling their family home in Belleville to sellers who are selling off grid hunting camps, land or their water access cottages.

But don't take our word for it ... here are some testimonials from our past seller clients...

"We had the pleasure of working with Linda & Rich not only for the sale of our past home, but also the purchase of our current home. We were extremely satisfied with the knowledge and loyalty afforded to us by both of them, ensuring that our financing and personal requirements were met. We would highly recommend Linda & Rich for your next real estate needs."

– Alex & Lauri Kostik (St. Ola, Ontario)

"These agents go above and beyond the call of duty. I would highly recommend them. Will also use them again if we sell or buy."

– Theresa & Wayne Wright (Apsley, Ontario)

"If you want to work with real estate people who truly take an interest in not just your home, but in you and your real estate goals as well, then these agents are excellent."

– Mary Esta Latham (Bannockburn, Ontario)

"Great realtors to work with, accommodating, honest and upfront!! Worked with them on more than one occasion. Thanks guys!"

– Kirstina Walters (Trent Hills, Ontario)

"Based on a recommendation we hired them to list and sell our cottage... Everything was done remotely/virtually, which felt like a daunting task, but it was not a problem for them. Linda is fast, her turnaround time is really quick, she is very accessible and clearly works long hours for the client. There were times when I thought of a detail and would text, and she already had it covered.... Linda's husband, Rich, teamed with her and supported our process. They took wonderful photos, and we were pleased to have several offers within a very short time frame."

– Cheryl Austin & Dave Esposito (Marmora, Ontario)



The Next Step...

What is Your Next Step? *Contact me!*

I can –

- Provide comparable listings that are for sale and sold in the area so you have a general idea of what your place is worth – it is just a general idea, as I would have to see the property to give you a better, complete picture of what the value is.
- Meet with you at the property and give you some suggestions as to what you may want to complete, change or renovate to get better value for your property, and sell quicker.
- Send you listings fitting the criteria for your next property, if you are looking to buy as well as sell – if the property isn't in my area, don't worry – I can refer you to another realtor who can help!
- Share my marketing plan with you.
- SELL YOUR PROPERTY!!!

I am always available to discuss your real estate needs,
so please feel free to contact me!

Text, Email, Call or Facebook message me!

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