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ROYAL LEPAGE
Estate Realty
BROKERAGE INDEPENDENTLY OWNED AND OPERATED

Everything You Need to Know

Before You Sell Property



Let me show you how serious we are about helping you get the best experience from selling your home.

Pre-listing: Getting You Started

Hello!

I have enclosed some information for you that I hope you will have a chance to review, including some general information about Royal LePage Estate Realty and myself.

I understand that selling a home is a substantial financial transaction that is also very personal. Every seller has different wants, needs and concerns. Even savvy businesspersons can become confused by the long lists of financing possibilities, contract stipulations and closing issues and requirements.

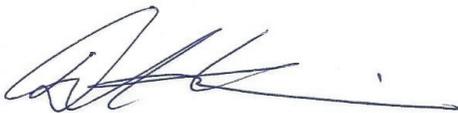
My GOAL is to provide you with pertinent information so YOU can make informed decisions, and always being available for your urgent needs in this hot market.

I will walk with you through the entire process, keeping you up to date and offering practical guidance. Be assured that I am immersed daily in the business of real estate, and knowledgeable in the fluctuations of the ever changing real estate market. I recognize the need for you to feel on top of the ever changing current market.

You probably have a lot of questions, and if you're going to feel confident in your listing, you'll need some answers.

That's why I've created this comprehensive Seller's Guide for your reference throughout the listing process.

Yours truly,

A handwritten signature in blue ink, appearing to read 'Derek Kaiser', with a long horizontal flourish extending to the right.

Derek Kaiser

A Little About Me



Over the past several years my business has grown and all of my clients have played a major part in this process and I want to thank all of you for putting your confidence in me over the years. The only thing that's growing faster is my daughter Lilli.

I quickly learned that Real Estate was a perfect fit for me. I am often told by those that work with me, that I am easily trusted and have a calm and patient approach, combined with a persistent and hardworking strategy to get the job done. Since starting my business, I have continually re-invested into real estate. I own a home in Riverdale, a Triplex in Riverside, a Duplex in Brockton Village, a waterfront Cottage up North. I am

also a part owner of a downtown Whiskey Bar with my brother Andrew, at 924 College St. called "The Emmet Ray", as well as "The Dock Ellis", a sports bar at 1280 Dundas St.

My mission is to exceed your expectations of the Real Estate experience, so that you are excited to introduce my services to your family and friends.

I obtained my Broker License in 2012, am a member of the Commercial Division of the Toronto Real Estate Board, and am an Accredited Buyer's Representative.

In 2012 I was awarded the Diamond Award by Royal LePage, putting me in the Top 3% of Royal LePage Realtors. I also recieved the Award of Excellence recognizing me as a consistant top producer for 10 years.



2007, 2008



2009, 2010,
2011, 2013



Royal LePage

Royal LePage is the oldest and largest Canadian-owned full service real estate Company in the country.

We are over 14,000 sales representatives and more than 600 offices from coast to coast.

We are the first choice in the mind of the consumer when it comes to real estate.

Royal LePage Estate Realty is a team of professionals. We are the most innovative, highly trained and technologically advanced company in the industry. We are backed by the most efficient and advanced support network. On-going training and coaching ensures that we offer our clients the highest level of expertise. Our offices are staffed 7 days a week, and our agents are available by our messaging system 24 hours a day. Our ownership team is second to none with full time management support that is always available.

The Royal LePage name is respected and admired for the integrity it brings to all of its relationships.



Helping you is what we do.™

Royal LePage Services

The process of selling your home may look quite simple. Most consumers believe that the standard procedure in selling a home is one of putting a sign on the lawn, and hoping the buyers show up at the door. There is so much more involved in the process.

Upon meeting with you I will be providing you with a detailed comprehensive Marketing Plan tailored specific for your home. I will also take the time to show you the sales in your area so you can understand the value of your property.

Below I have listed a few of the “Value Added Services” that you receive by working with me. By partnering together, Royal LePage Estate and I can expose your home to every potential buyer that could be in the marketplace for your home. This provides my clients with the assurance that we will effectively attain the highest sale price possible.

- Counsel you as to Current Market Value.
- Attract every possible buyer qualified to buy your home.
- Create an Innovative Marketing Plan Specifically Designed for Your Home including: Custom Colour Presentation Brochures; Open Houses.
- Canada's largest Relocation company handling over 80% of all relocation business in Canada.
- Canadian affiliate of the largest international relocation company Brookfield Relocations
- Name brand recognition.
- Advertise on multiple web sites.
- Your home will be advertised on Facebook, Twitter, LinkedIn and Youtube
- Slide Show Presentation.
- Virtual Tour
- Dedicated in-house Marketing Department available to create custom marketing material for your home.
- www.royallepage.ca “Canada's Real Estate Portal”
- Your home is sent out to: www.realtor.ca www.hometrader.ca; www.homefinder.ca; www.househunting.ca
- Your home can have its own Web Page.
- “Contact Agent” Feature right from your homes Web Page. I can be contacted immediately by any buyer wanting additional information.
- Internet Tracking of all inquiries made on your home.
- Public accessibility – Our offices are fully staffed, 7 days a week, with personnel available to handle any buyers inquiring about your home.
- Available home staging consultation and service.
- Available home inspectors, lawyers and contractors to help ensure you get to most out of your property.

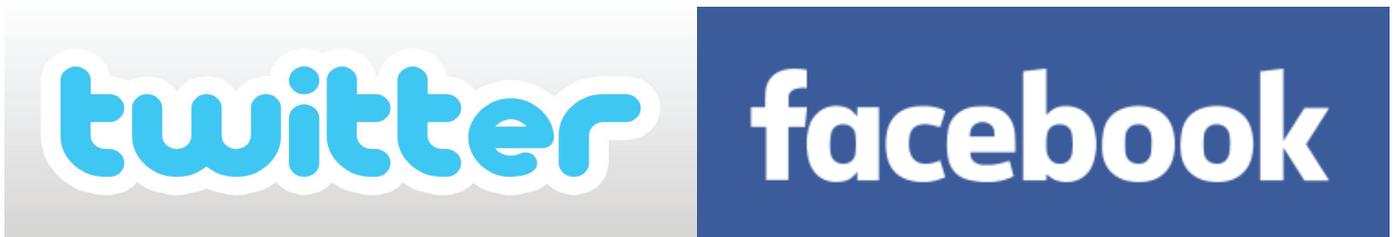
When you buy any product you look for certain things. You look for a name you know and trust, service you can count on and positive results from that choice.

Ongoing Continued Service

I want to make sure that each of you are being kept up to date in the manor of your choosing and to provide you with information on the Real Estate Market, and the value of your property and any other real estate needs & wants you may have.

Here are some of the services I offer:

- Seasonal phone calls to catch up and keep each other in the loop. Or sign up to my Facebook Group, Linked In, and Blog for articles and videos.
- Market Watch: our monthly industry newsletter breaking down neighbourhood average price levels, and up to date market statistics.
- Current listings for properties available and sold in your area
- A yearly Comparative Market Analyst showing how your property compares with properties for sale in your neighbourhood
- First time buyer's consultation – want to buy but not sure where to start?
- Want to do a renovation? Have a leaking roof? Do I need a permit for that? I can help direct you to our preferred contractors
- Put you in touch with financing, legal professionals and home inspectors.



NEVER TOO BUSY FOR YOUR REFERRALS

ONE STOP Selling System

The Process

Selling your home may seem quite simple. Most consumers believe that all a real estate agent does is put a sign on the lawn, post it on MLS.ca and hope the buyers show up at the door.

In reality, to sell for the most amount of money, in the least amount of time and with the least amount of disruption, there's so much more involved.



During Our Appointments

I will walk you through my ONE STOP Selling System, to ensure you understand how I will deliver the best result for you.

The Seller Survey

By completing this survey, you'll assist me to provide you with an accurate and detailed presentation which will closely reflect the value of your home.

Name	
Home Phone	
Work Phone	
Email	

Name	
Home Phone	
Work Phone	
Email	

Mortgage Information

Amount (\$)	
Rate	
Percentage Due	
Payment (\$)	
Assumable	
Are Discharge Penalties Applicable?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Age of Features

Roof	
Windows	
Hot Water Tank	
Air Conditioner	
Furnace	

Average Monthly Energy Costs

Heat (\$/Month)	
Hydro (\$/Month)	

Listing Preparation

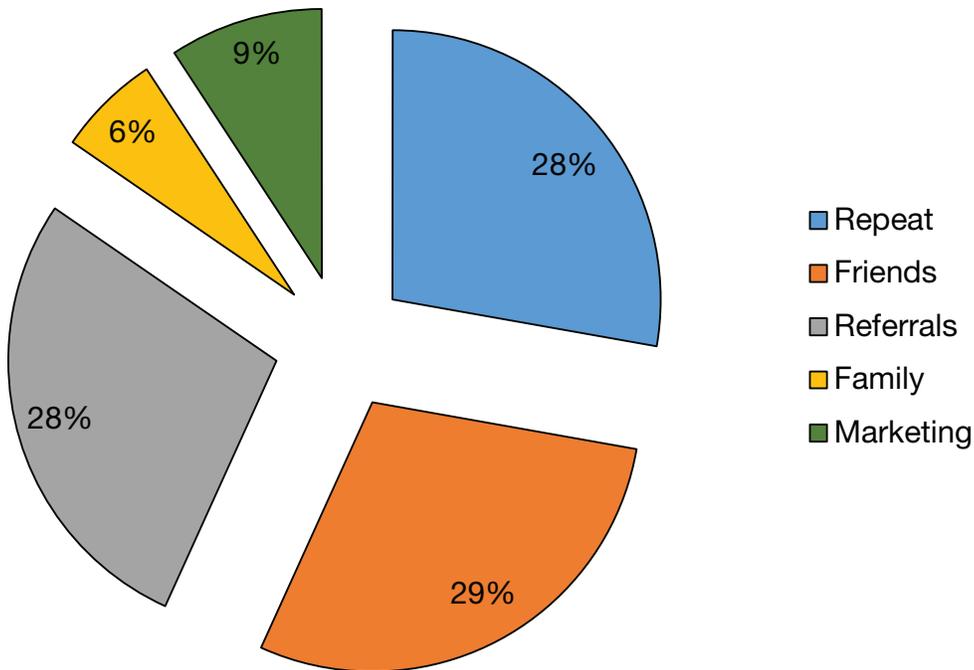
How soon do you want to list your home?	
Do you have a survey of your property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What improvements have you made to your home?	

Favourite Features

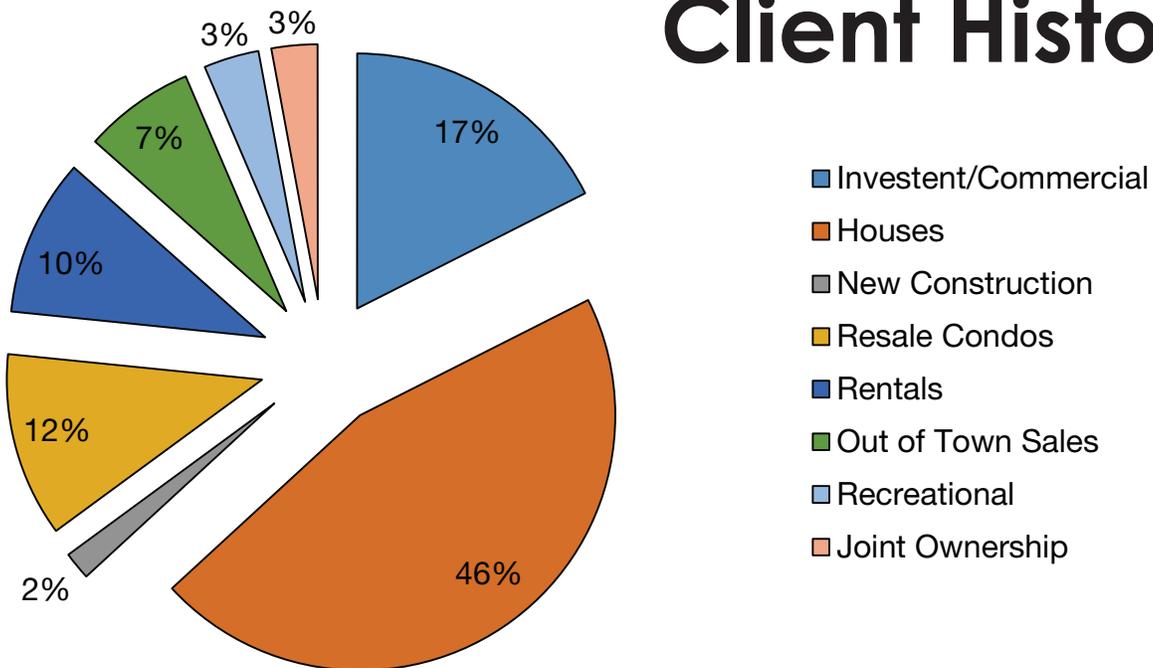
Since you know your home better than anyone, what are your 10 Favourite Features of your Home, Property and/or Neighbourhood?

1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

Sales History



Client History



Like many successful businesses, the foundation of real estate is founded on personal relationships. It is important for me to work with those I know and trust, rather than specialize in a certain area or property type. My goal is to have a 100% referral based Business.

Pricing Your Home

Price it Just Right

Pricing your home properly is critical to selling for the highest price possible.

Overpriced homes don't sell, resulting in price reductions. After price reductions, an overpriced home will often sell for less than its value.

ASKING PRICE vs INTERESTED BUYERS



Definition of Market Value

Market Value is the highest price estimated in terms of money which a property will bring if exposed for sale on the open market allowing a reasonable time to find a purchaser who buys with the knowledge of all the uses to which it is adapted and for which it is capable of being used. Frequently it is referred to as the price at which a willing seller would sell and a willing buyer would buy, neither being under abnormal pressure.

Costs Related to a Real Estate Transaction

The conveyance of real property results in the payment of certain expenses by the parties involved. Set forth below is brief summary of these expenses, that are incurred when transactions are handled properly and professionally.

Disbursements – Sale

The Seller in a real estate transaction is not required to pay any Land Transfer Tax. However, the Seller is responsible to pay for certain disbursements incurred by their lawyer such as:

Registration of a Discharge of Mortgage \$ 70.50
Disbursements (including transaction levy and office costs) \$200.00

Legal Fees – Normal

Approximation of average legal fees on a residential real estate transaction is \$650 for sale price up to \$750,000

Adjustments on Closing Between Seller and Buyer

On closing there will be adjustments to the sale price between the Seller and the Buyer which will appear on a Statement of Adjustments as credits in favor of the Seller or the Buyer. If the Seller is relying on receiving or if the Buyer is relying on paying a fixed amount on closing, it is unpleasant if these adjustments come as a total surprise to your client. For example, if taxes for the calendar year are \$4,000.00, the deal closes June 30th and the Seller has paid the taxes for the entire calendar year, there will be a credit on closing to the Seller of \$2000.00. In other words, the Seller receives \$2000.00 more and the Buyer pays \$2000.00 more.

Also, if there is a fuel tank at the property, the Seller usually fills the tank on closing and sells a full tank to the Buyer. If the adjustment were approximately 52 cents per litre for 909 litres, the Seller would receive \$450.00 more and the Buyer pay \$450.00 more on closing.

Survey

Most financial mortgage institutions now require a Buyer to produce a recent survey for the real property being purchased showing the boundaries of the lands and the location of the dwelling thereon. The term "recent" varies from lending institution to lending institution but as a loose rule a survey 10-15 years old will probably still be acceptable to a lender if accompanied by a Declaration of the Seller saying it is still accurate. If the Buyer requires a survey for the lender and the Seller does not have one, it is the responsibility and the expense of the Buyer to obtain one.

Title insurance will take care of the problems incurred in the absence of a survey or an up to date survey! **It is highly recommended that title insurance be obtained in the absence of a survey.**

Costs Related to a Real Estate Transaction

Building Inspection Fees or Home Inspection Fees

It is generally recommended that when purchasing a resale home or new construction that a building inspection be carried out on the structure, either prior to making an offer on the property or at the time you have entered into the Agreement of Purchase and Sale. The fee for a normal building inspection can range from \$250.00 to \$500.00.

Home Staging Fees

A home staging consultation can run between \$250.00 and \$450.00. Additional costs are dependent upon the amount of staging done and upon who is responsible for completing the work.

Other costs related to the sale of your home will depend on your particular circumstances”

- Seek expert advice on your after-tax profits
- Co-operating agent commissions
- Listing commission – what does it include?
- Preparing your home for sale: small fixes and/or improvements
- Capital gains or primary residence
- Moving and storage expenses

NOTE: Royal LePage Estate Realty and the Realtor does not take any responsibility for the accuracy of the costs listed above. The costs are to give you an idea of the approximate expense range. As a buyer or seller, it is incumbent upon you to verify any costs. As mentioned previously, Buyers should budget 2-3% of the purchase price for closing costs.

Customer or Client

It's Your Choice

When you choose to work with a REALTOR, he or she may or may not be your agent. An agent owes certain duties to a client but has a different obligation to a customer. You must know whether you are a customer or a client in a real estate transaction.

In order to make an informed decision you should discuss the following information with the agent you are thinking about working with.

Who is a customer?

A customer is a person who seeks to purchase real estate, but who has NOT established an agency relationship and is NOT represented by an agent. A customer can expect the salesperson to provide honest information and act in good faith, but cannot expect the salesperson to act as an agent or to negotiate the best price in a purchase.

As a buyer, you may decide you don't need your own agent. The seller's agent may be able to provide you with all the information you require to buy real property, without your being represented by your own agent. If you are a customer, the Realtor's primary loyalty is NOT to you. It is to his or her client, the seller. The agent must convey all known information to his or her client, such as your urgency to move or your willingness to increase your offer.

Who is a client?

A client is a person who establishes an agency relationship with an agent and agrees to be represented by the agent in a real estate transaction. A buyer becomes a client of a real estate company by signing a BUYER AGENCY AGREEMENT with one of the company's Realtors. This agreement must be in writing and must clearly establish the obligations of both the buyer and the agent.

Do you want to be a customer or a client?

Do you want to receive services (customer) or be represented (client)? If you are not sure, discuss your options with the REALTOR with whom you are working. It is your choice and you need to decide whether you will hire an agent or be self-represented.

Agency

Broker Relationship Explained

Definitions:

- **Seller's Agent:** A seller's agent works solely on behalf of the seller and owes duties, which include the utmost good faith, loyalty and fidelity to the seller. The agent will negotiate on behalf of and act as an advocate for the seller. The agent must disclose to potential buyers all adverse material facts about the property known by the agent. A separate written listing agreement is required which sets forth the duties and obligations of both parties.
- **Seller's Sub-Agent:** A sub-agent owes the same duties of utmost good faith, loyalty and fidelity to a seller as the seller's agent and must make the same disclosures to buyers concerning adverse material facts about the property. A sub-agent will negotiate and act as an advocate for the seller, who is legally responsible for the acts of the subagent when acting within the scope of sub-agency. The seller must give written permission for the listing agent to employ sub-agents.
- **Buyer's Agent:** A buyer's agent works solely on behalf of the buyer and owes duties to the buyer, which includes utmost good faith, loyalty and fidelity. The agent will negotiate on behalf of and act as an advocate of for the buyer. The agent will disclose to the buyer, if known, all information relating to the seller's urgency and reasons for the sale of the home. A separate written buyer agency agreement is required which sets out the duties and obligations of both parties.
- **Limited Dual Agency:** A limited dual agent assists the buyer and the seller throughout a real estate transaction. Since the agent is acting for both parties, the agent shall make every reasonable effort to remain impartial to the seller and the buyer. The agent becomes the facilitator. A limited dual agency, however, does owe the parties a number of statutory obligations and responsibilities, including using skill and care in the performance of oral and written agreement.

Final Evaluation of Your Home...Coming Soon

FOR SALE



ROYAL LEPAGE



Estate Realty
BROKERAGE INDEPENDENTLY OWNED AND OPERATED



Derek Kaiser



Broker

416.690.8121

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LEAPING FOR YOUR REFERRALS



This will include recently sold and currently listed homes in your area