

THE COMPLETE SELLER'S GUIDE

Everything you need to know
before, during & after selling your home

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PHASE 1

Before You Sell

PHASE 2

During the Sale

PHASE 3

After the Sale

LPT REALTY

WHAT'S INSIDE THIS GUIDE

A complete roadmap — every question answered, every step explained.

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PHASE 1 — IS NOW THE RIGHT TIME TO SELL?

There's no perfect time — but there are smart times. Here's how to think about it.

Good Reasons to Sell Now

- ✓ You've built significant equity in your home
- ✓ You need more (or less) space for your lifestyle
- ✓ You're relocating for work, family, or lifestyle
- ✓ Market conditions are favouring sellers in your area
- ✓ Interest rates are making buyers motivated to act
- ✓ You're ready to upsize, downsize, or cash out

Pro Tip from Arjun:

Spring (March–May) and Fall (Sept–Oct) are typically the busiest markets in Metro Vancouver and the Fraser Valley. But serious buyers exist year-round, the right pricing and marketing matters more than the season.

Key Market Indicators to Watch

- | | |
|-----------------------------|---|
| Months of Inventory: | Under 4 months = seller's market. Over 6 months = buyer's market. |
| Days on Market: | Fewer days = high demand. Your agent tracks this weekly. |
| Sale-to-List Ratio: | Over 100% means homes sell over asking — strong market signal. |

Questions to Ask Yourself First

- i** Where will I go after I sell, do I have a plan?
- i** Can I afford the costs of selling (commission, legal, moving)?
- i** Am I emotionally ready to leave this home?
- i** Do I have enough equity to make the sale worthwhile?
- i** Is my timeline flexible, or do I need to sell by a set date?

PHASE 1 — CHOOSING THE RIGHT AGENT

Not all agents are equal. Here's exactly what to look for — and the questions to ask before you sign.

Proven Marketing Strategy

Do they use professional photography, video, and social media, or just MLS? Ask to see examples of past listings.

Local Market Knowledge

Do they know your neighbourhood's recent sales, price trends, and buyer demand? Hyperlocal expertise matters.

Strong Negotiation Track Record

What's their average sale-to-list ratio? Can they show you evidence of getting top dollar for clients?

Digital & Social Reach

Does their marketing reach beyond MLS? Agents with active social media get your home in front of more buyers.

Full Fiduciary Duty to You

Your listing agent works for you. They must disclose all material facts, act in your best interests, and maintain confidentiality.

Clear Communication & Availability

Will they update you after every showing? Are they reachable when you need them? Ask about their communication process.

PHASE 1 — UNDERSTANDING YOUR HOME'S VALUE

Price is the single most important factor in how quickly and profitably your home sells. Here's how it works.

What is a CMA?

A Comparative Market Analysis (CMA) is how your agent determines the right listing price. It compares your home to similar properties recently sold in your area.

Location & Neighbourhood: Proximity to schools, transit, parks, and amenities directly impact value.

Size & Layout: Square footage, number of bedrooms/bathrooms, and functional layout.

Condition & Age: Updated homes command higher prices. Recent renovations add measurable value.

Recent Comparable Sales: What similar homes actually sold for in the last 90 days, not list price.

Current Active Listings: Your competition. Buyers compare your home to every other home on the market right now.

What Does NOT Determine Your Price

✗ What you paid for the home

✗ What you need to net

✗ What a neighbour thinks

✗ Another agent's inflated estimate

✗ The cost of renovations you did

✗ What you see online

The Danger of Overpricing

- i Your home sits on the market while buyers move to newer listings
- i Price reductions signal desperation, buyers lowball
- i Overpriced homes often sell below market value in the end
- i You miss the critical first 2–3 weeks of peak buyer interest
- i Appraisers and lenders won't support an inflated price anyway

PHASE 1 — PREPARING & STAGING YOUR HOME

First impressions are formed in seconds. A well-prepared home sells faster and for more money — every time.

Curb Appeal

- Fresh paint on front door and trim
- Clean gutters, pressure-wash driveway & walkway
- Tidy lawn, trimmed hedges, fresh mulch
- Replace outdated house numbers and exterior lighting
- First impression is made before buyers step inside

Interior Prep

- Declutter every room, less is more for showings
- Deep clean, including windows, baseboards, and appliances
- Neutralize odours, no pets, smoke, or strong cooking smells
- Touch up paint in high-traffic areas
- Fix leaky taps, squeaky doors, cracked tiles, small things matter

Staging Essentials

- Remove personal photos and excessive décor
- Arrange furniture to maximize space and flow
- Use neutral colours and clean lines
- Ensure every room has a clear purpose
- Add fresh flowers or plants for warmth and life

Professional Photography

- HDR interior & exterior shots
- Golden-hour / twilight options available
- Delivered and MLS-ready within 48 hours
- Optimized for MLS, print, and social media
- Listings with professional photos sell 32% faster

Cinematic Video Tour

- Short-form reels for Instagram & TikTok
- Full walkthrough video for online listings
- Professional editing, music, and narration
- Reaches buyers scrolling social, not just MLS
- One video alone has surpassed 245,000 views

Pre-Listing Checklist

- Schedule home inspection (optional but recommended)
- Gather all permits, warranties, and renovation records
- Locate strata documents if applicable
- Identify what's included vs. excluded in the sale
- Confirm your preferred completion and possession dates

PHASE 1 — COSTS & FEES TO KNOW UPFRONT

Know what you'll owe before you list. Here's a complete breakdown of every cost sellers typically face in BC.

Real Estate Commission

Total Commission

**7% on first \$100K
+ 3% on balance**

Seller's Agent

**3.78% on first \$100K
+ 1.85% on balance**

Buyer's Agent

**3.22% on first \$100K
+ 1.15% on balance**

Example (\$750K sale)

**Total: \$24,500
Your net: ~\$725,500**

Legal / Notary Fees

\$1,200–\$2,500+
Required to transfer title, pay out mortgage, and prepare closing documents.

Mortgage Discharge Fee

\$200–\$500+
Your lender may charge a fee to discharge (remove) your mortgage on sale.

Prepayment Penalty

Varies significantly
If breaking a fixed-rate mortgage early, penalties can be 3 months' interest or IRD, check with your lender.

Property Transfer Tax

Paid by the buyer
As the seller, you don't pay PTT, but knowing this avoids confusion at the table.

Strata Special Levies

If applicable
Any outstanding strata levies must be disclosed and may need to be settled before closing.

Staging & Repairs

Varies
Investment in prep typically returns 2–5x the cost. Budget for painting, repairs, and staging.

Moving Costs

\$1,000–\$5,000+
Local moves average \$1,500–\$3,000. Long-distance moves cost significantly more.

Property Tax Adjustment

Prorated at closing
You and the buyer will split the year's property tax based on the possession date.

PHASE 2 — LISTING & MARKETING YOUR HOME

Going live on MLS is just the beginning. Here's the full marketing strategy your home deserves.

MLS Listing (Realtor.ca)

Your home is listed on the MLS, BC's primary real estate database, and automatically syndicates to Realtor.ca, Zillow, and dozens of other portals, maximizing your online visibility instantly.

Instagram & TikTok Reels

1,000,000+ social media views. Your listing is produced as a professional reel, reaching buyers scrolling social media, not just those actively searching MLS.

Professional Photography

Every listing I take receives HDR interior and exterior photography, golden-hour/twilight options, and images optimized for MLS, print, and social, delivered within 48 hours of shoot day.

Cinematic Walkthrough Video

A full walkthrough tour video gives online buyers an immersive preview before they ever step foot inside. Combined with short-form reels, this drives significantly more showing requests.

Open Houses & Showings

Strategically scheduled open houses promoted across all channels. Every showing is coordinated, feedback is collected from every agent, and you're updated after each visit.

LPT Realty Power Pack

Backed by LPT Realty's full marketing platform: professional flyers, geo-targeted digital ads, SMS text codes for instant buyer info, AI-powered listing tools, and maximum portal syndication.

PHASE 2 — REVIEWING & NEGOTIATING OFFERS

Receiving an offer is exciting — but it's also a negotiation. Here's how to read one and respond strategically.

What's in an Offer?

Purchase Price:	The amount the buyer is offering, may be below, at, or above asking price.
Deposit:	Typically 5% of the purchase price, paid within 24 hours of acceptance.
Subject Clauses:	Conditions that must be satisfied before the deal is firm (financing, inspection, strata docs).
Completion Date:	The legal transfer date, when your lawyer receives funds and title changes hands.
Possession Date:	The date the buyers physically move in. Usually 1–2 days after completion.
Inclusions/Exclusions:	What stays (appliances, fixtures) and what you're taking with you.

Your 3 Options When You Receive an Offer

- 1. Accept:** Sign as written. The deal is binding once both parties sign.
- 2. Counter-Offer:** Modify the price, date, or terms and send it back. Most deals go through at least one round of counter-offers.
- 3. Reject:** Decline entirely. You can always come back later, but there's no obligation for the buyer to re-submit.

Negotiation Tips from Arjun

- ✓ Don't fixate only on price, dates, inclusions, and conditions all have value
- ✓ Emotionally detaching helps you make better decisions at the table
- ✓ Multiple offers change everything, I'll advise you on how to handle them
- ✓ A fast, clean offer with few conditions can be worth more than a higher price with risk
- ✓ Your first offer is historically your best, don't wait too long to counter or accept

PHASE 2 — SUBJECTS, REMOVAL & THE ACCEPTED OFFER

Understanding subjects protects you. Here's what happens from accepted offer to firm deal.

Common Subjects in an Offer

Subject to Financing

The buyer needs lender approval. Typical window: 5–7 business days. If financing falls through, the deal collapses and your deposit is returned.

Subject to Inspection

The buyer arranges a home inspector. You must provide reasonable access. Results may trigger renegotiation — or the buyer may walk away.

Subject to Strata Documents

For condos/townhomes, buyers review meeting minutes, financials, depreciation reports, and bylaws. Standard review period: 5–7 days.

Subject to Sale of Buyer's Property

Riskier for sellers. You may counter with a 'time clause' allowing you to continue marketing and give the buyer 24–48 hours to remove subjects if a new offer arrives.

From Offer to Firm Deal — Timeline

Day 0:	Offer accepted by both parties. Deposit due within 24 hours.
Days 1–7:	Subject period. Buyer completes financing, inspection, and due diligence.
Subject Removal Day:	Buyer signs subject removal form. Deal becomes legally firm.
After Firm:	Lawyer/notary is engaged. Completion and possession dates confirmed.

What You Must Do as the Seller

- ✓ Provide reasonable access for the home inspection
- ✓ Allow access for the buyer's lender's appraisal if required
- ✓ Deliver all strata documents promptly if applicable
- ✓ Disclose any known material defects in a Property Disclosure Statement
- ✓ Continue maintaining the property as agreed until possession
- ✓ Vacate the property by the agreed possession date and time

PHASE 3 — CLOSING, TAXES & AFTER THE SALE

The deal is firm — here's what happens in the final stretch and what to expect once the sale is complete.

Your Lawyer / Notary's Role

- Reviews and executes the Contract of Purchase and Sale
- Pays out your existing mortgage from sale proceeds
- Calculates property tax and adjustment credits
- Transfers title to the buyer at the Land Title Office
- Releases your net proceeds (usually same day as completion)

Tax Considerations After Selling

- Principal Residence Exemption: No capital gains tax if it was your primary home — you must designate it on your tax return
- If it was a rental or secondary property, capital gains tax applies on 50% of the profit
- Flips & short-term holds: CRA may treat profits as business income — consult an accountant
- HST/GST: Generally not applicable on resale homes, but may apply to new builds
- Always consult a CPA or tax advisor for your specific situation

Possession Day — What to Do

- Vacate the property by the agreed time (usually noon)
- Leave all included items — appliances, fixtures, blinds
- Ensure the home is clean and in the same condition as viewed
- Leave all keys, fobs, garage openers, and manuals
- Contact Arjun immediately if anything unexpected arises on possession day

Moving Out Checklist

- Book movers 3–4 weeks in advance — possession days fill fast
- Forward your mail with Canada Post
- Update address: CRA, bank, driver's licence, health card, employer
- Arrange utility transfers or cancellations (hydro, gas, internet)
- Cancel home insurance effective possession day — not before

After Sale Admin Checklist

- File your principal residence designation with your T1 tax return
- Keep all closing documents from your lawyer for your records
- Ensure your mortgage is discharged and confirmation received
- Track your proceeds for future tax or investment planning
- Update your will and insurance beneficiaries if home value changes your estate

Frequently Asked Questions

- When do I get my money? Same day as completion, via your lawyer
- What if the buyer backs out after subjects are removed? You keep the deposit — consult your lawyer immediately
- Can I accept another offer after accepting one? Not unless the deal collapses
- Do I need to be home for closing? No — your lawyer handles everything
- What if the appraisal comes in low? The buyer's financing may fall through — I'll advise you on options

Selling your home is one of the biggest financial decisions you'll ever make.

You deserve an agent who treats it that way.

I bring professional-grade marketing, a proven negotiation record, and a full network of trusted vendors to every listing I take on. **Your success is personal to me — and I won't stop working until we get you the best possible outcome.**

Whether you're just starting to think about selling, or ready to list next month — **the first step is a free, no-obligation market evaluation of your home.**

Free Home Evaluation

Find out exactly what your home is worth in today's market — no pressure, no obligation.

Proven Marketing Reach

1,000,000+ views. Your listing gets exposure most agents simply can't match.

Let's Talk

Call, text, or email anytime. I'm always available and ready to answer every question you have.