

Thinking of Selling Your Home Privately? Start Here Before You Put a Sign on the Lawn.



**The Ontario FSBO Seller's**  
**Support Kit**

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**Keep What's Yours!**

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# Before You Sell Privately: What FSBO Really Means

Selling your home privately can sound simple: put up a sign, post it online, find a buyer, and save commission. But in Ontario, selling a home is still a major legal and financial transaction. When you sell FSBO, you are not just the homeowner; you also become the pricing strategist, marketer, showing coordinator, negotiator, paperwork manager, and risk manager.

## Here are the key tasks you'll need to manage:

- Price the home accurately based on recent local sales and current competition.
- Prepare the home for photos and showings.
- Market the property to qualified buyers.
- Purchase for sale signs, create flyers and/or printed brochures.
- Screen inquiries and manage access.
- Coordinate and manage showings: Be available to schedule and conduct showings, answer buyer questions, and ensure your home is always presentable.
- Answer buyer questions without weakening your negotiating position.
- Review offers, deposits, conditions, closing dates, inclusions, exclusions, and rental items.
- Coordinate with your real estate lawyer.
- Understand what happens if the buyer does not deliver the deposit.
- Understand what happens if conditions are not waived or the buyer does not close.
- Disclose known issues carefully and keep written records.
- Have your real estate lawyer ready before you sign an offer.
- Stay on top of critical deadlines: Missing key dates or failing to notify the buyer when action is required can lead to financial penalties or, in some cases, serious legal consequences.

This guide is not designed to scare you away from selling privately. It is designed to help you understand the work, the risks, and the decisions involved before you put your home on the market.

Selling privately can save commission - but only if you protect your price, your contract, and yourself.

# Can You Sell Privately? Yes But Go In With Your Eyes Open

If you choose to proceed on your own, take the time to fully understand each step of the process before you put your home on the market. Selling privately can work for some homeowners, but it is important to understand where the savings can disappear if the process is not handled carefully.

Industry research from the United States has shown that FSBO sales represent a small share of overall resale transactions, and that FSBO homes have historically sold for less than agent-assisted homes. While those numbers are not Ontario-specific, the lesson is still important: saving commission only helps if you do not lose money through pricing, preparation, marketing, negotiation, or contract mistakes.

In Ontario, the real question is not simply, “Can I sell my home privately?”

## **The better question is:**

Can I protect my price?

Can I attract enough qualified buyers?

Can I negotiate without emotion?

Can I handle deposits, conditions, inclusions, exclusions, rental items, and deadlines properly?

Can I work with my lawyer before I sign something binding?

That is why it may be worth interviewing a few local agents before deciding to sell privately. Not because you have to hire one, but because it helps you compare what you may be giving up versus what you may actually need.

**Remember, real estate commission is negotiable.** There is no fixed commission rate in Ontario. The right question is not only, “What do you charge?” The better question is, “What do you do for that fee, and how does that help protect my final net result?”

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# Pricing Your Home Without Losing Money

Online estimates, neighbourhood averages, and sold-price apps can be helpful starting points, but they are not a pricing strategy. They may not account for condition, layout, lot size, renovations, school catchment, exposure, basement finish, rental equipment, parking, buyer demand, or what else is competing with your home right now.

If you underprice by \$30,000 to save \$25,000 in commission, you did not save money. If you overprice and sit on the market, buyers may start wondering what is wrong with the home.

In Burlington and Oakville, two homes in the same neighbourhood can sell very differently depending on the street, school boundary, lot, renovation quality, layout, and timing. Pricing is not just about what sold nearby. It is about why it sold for that amount.

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# Preparing Your Home for Photos, Showings & Buyer Confidence

Buyers make decisions quickly. Before they study the furnace age or roof shingles, they react emotionally: Is the home clean? Bright? Well cared for? Does it feel easy to move into?

## **Focus on:**

Deep cleaning | Decluttering

Minor repairs

Paint touch-ups

Lighting

Curb appeal

Exterior tidy-up

Window cleaning

Furniture placement

Soft staging

Odour control

Basement organization | Garage clean-up

In my full-service listing process, preparation often starts before the sign goes on the lawn. Depending on the property, this may include cleaning support, decluttering guidance, packing supplies, exterior tidy-up recommendations, soft staging suggestions, and preparing the home for professional media.

**Do not spend money blindly. Some improvements create a strong return. Others simply make you feel better but do not move the sale price.**

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# Marketing Beyond a Lawn Sign and Facebook Post

A lawn sign and a Facebook post are not a marketing plan. They may create some exposure, but exposure alone does not sell a home. The goal is qualified buyer demand.

## A strong marketing plan may include:

- Professional photography
- Cinematic video
- Drone footage
- Floor plans
- Property feature sheets
- Neighbourhood positioning
- MLS exposure
- Social media advertising
- Coming-soon promotion
- Agent network outreach
- Buyer follow-up
- Retargeting ads
- Open house strategy, if appropriate

Marketing is not just attention. Marketing is conversion. The question is not simply, “How many people saw the home?” The question is, “Did the right buyers see it, did they book showings, and did the marketing protect the price?”

For your home, local context matters. Buyers are not just buying bedrooms and bathrooms. They are buying school zones, commute options, neighbourhood feel, lot size, renovation quality, and lifestyle. Your marketing needs to tell that story.

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## Disclosures, Defects & Ontario Seller Risk

In Ontario, sellers need to be careful about what they know, what they say, what they advertise, and what they fail to disclose. This is especially important with known defects, past problems, renovations, permits, water issues, and anything that could affect a buyer's decision.

Basement leaks

Water penetration

Foundation concerns

Roof issues

Electrical or plumbing issues

Knob-and-tube or aluminum wiring where applicable

Renovations completed without permits

Additions

Structural changes

Rental equipment

Easements or rights-of-way | Shared driveways

Flooding history | Insurance claims

Condo status certificate issues

Special assessments | Maintenance fee increases

POTL or condo obligations

Do not guess. Do not exaggerate. Do not hide known issues. Do not make claims you cannot support. Keep records, receipts, permits, warranties, rental contracts, and repair documents organized.

***This guide is not legal advice. Always consult your real estate lawyer about your disclosure obligations before accepting an offer.***

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# Showings, Buyer Screening & Safety

When you sell privately, you become the appointment desk, showing coordinator, salesperson, security guard, and negotiator. Not every person who wants to walk through your home is qualified. Some are serious. Some are curious. Some have not spoken to a lender. Some may have a home to sell first.

## **Before showings:**

Confirm full name and contact information.

Ask whether they are working with a Realtor.

Ask whether they have mortgage pre-approval.

Avoid showing alone where possible.

Secure medication, jewelry, financial documents, keys, mail, and valuables.

Do not leave personal information visible.

Keep a record of who viewed the home and when.

Be careful with casual questions. Buyers may ask why you are moving, whether you have already bought, how flexible you are, how long the home has been available, or whether you have had offers. These questions may sound innocent, but your answers can create negotiation leverage.

**Every buyer question is not just a question. Sometimes it is negotiation research.**





# Offers, Deposits, Conditions & Negotiation

Many FSBO sellers think, “I am saving commission.” But when a buyer discovers there is no listing agent involved, the buyer may think the same thing: “Great, the seller is saving commission — I want that savings too.”

This is where the psychology changes. The seller wants to keep the savings. The buyer wants it as a discount. So be prepared: buyers may challenge your price, your kitchen, your roof, your furnace, your windows, your basement, your flooring, your appliances, and your closing date.

It is your home, but to the buyer it is a financial decision. Do not take negotiation personally. The buyer is not insulting your memories. They are looking at risk, cost, and leverage.

## **When reviewing an offer, look at:**

Buyer strength and ability to close

Price

Deposit amount | Deposit timing | Who holds the deposit

Irrevocable time

Financing condition | Inspection condition

Lawyer review condition | Status certificate condition for condos

Closing date

Inclusions and exclusions | Chattels and fixtures

Rental items | Repair requests

The highest offer is not always the best offer. The best offer is the one with the right balance of price, certainty, timing, and risk.

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# Contracts, Lawyers, Deposits & Closing Responsibilities

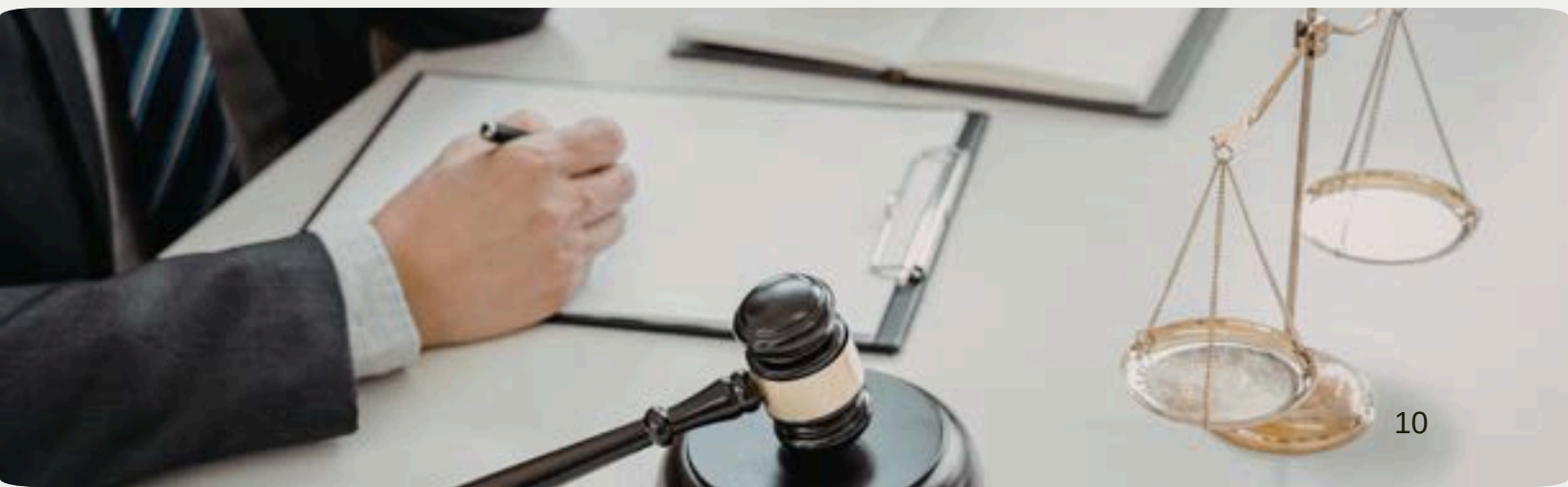
In Ontario, the Agreement of Purchase and Sale is not casual paperwork. It is the deal. Once accepted, the rights and obligations of both parties are governed by what is written in the agreement.

If you sell with a Realtor, the deposit is typically delivered to the listing brokerage and held in the brokerage trust account. If you sell privately, you need to decide in advance where the deposit will be held. Will it go to your lawyer's trust account? The buyer's lawyer? Another agreed arrangement?

## You need to know:

- When the deposit is due
- How receipt will be confirmed
- What happens if the buyer does not deliver it
- What happens if the deal falls apart
- Who signs the mutual release
- When the deposit can be released
- What happens if there is a dispute

Have your real estate lawyer ready before you list privately — not after you receive an offer.



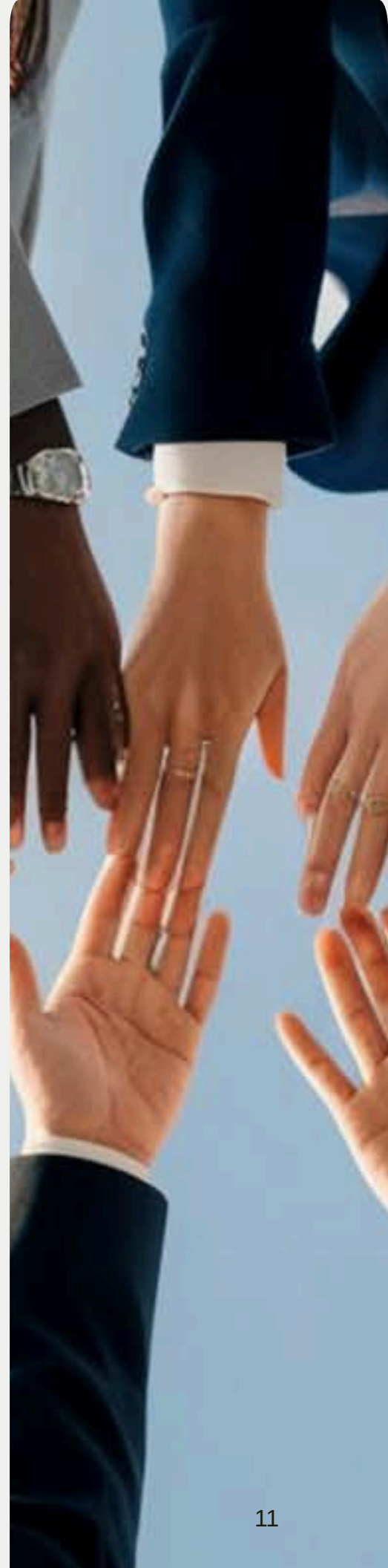
# How I Can Help If You Want Support

Not every seller needs the same level of help. Some sellers want full-service representation. Others want a professional opinion before deciding whether FSBO makes sense. The best first step is a conversation about your goals, your timeline, your property, and your risk tolerance.

I can help you:

- Review your likely market position and pricing range
- Identify what preparation may improve buyer confidence
- Explain how commission negotiation works
- Walk you through what a full-service listing strategy includes
- Discuss marketing options for your home
- Help you understand common offer terms, conditions, deposits, and closing issues
- Introduce the questions you should ask your real estate lawyer before selling privately
- Compare FSBO versus full-service listing options

Available services depend on the level of representation, brokerage requirements, and applicable real estate rules. We can discuss what support is appropriate for your situation.



# When FSBO Goes Wrong: Common Mistakes to Avoid

Selling privately becomes risky when:

- The home is priced based on emotion, not market evidence.
- The buyer expects a discount because no listing commission is being paid.
- The seller does not screen buyers properly.
- The deposit process is unclear.
- The offer has vague or risky conditions.
- Rental items are missed.
- Inclusions and exclusions are not clear.
- Known issues are not disclosed properly.
- The seller negotiates emotionally.
- The lawyer is brought in too late.
- The seller accepts the highest offer without checking whether it is the strongest offer.

**The goal is not just to find a buyer. The goal is to close safely, with the strongest net result and the least amount of risk.**



# About the Roshan Basnet

Roshan Basnet is a Real Estate Broker with Real Broker Ontario Ltd., serving Burlington, Oakville, Hamilton, and the GTA West. With over 25 years of real estate, finance, and mortgage-related experience, Roshan brings a practical, numbers-driven approach to helping homeowners make smart selling decisions.

His work focuses on pricing strategy, preparation, negotiation, and local market insight; helping sellers understand not just what their home may be worth, but how to position it properly in the market.

Roshan is also the creator of “**Where to Live in Oakville and Burlington,**” a local real estate education platform designed to help buyers and sellers understand neighbourhoods, market trends, schools, lifestyle, and the real-world details that affect property value.

## **Thinking of Selling Privately? Let’s Talk Before You Decide.**

If you are considering selling your home privately, I hope this guide helped you understand the work involved. FSBO may be the right path for some sellers; but before you make that decision, it is worth understanding your home’s market position, your likely buyer pool, your preparation needs, and the risks involved in the offer and closing process.

Book a no-pressure Seller Strategy Call. I’ll walk you through your options, explain what a full-service listing would include, and help you decide whether selling privately or hiring professional representation makes more sense for your situation.

Keep What’s Yours! but protect it properly.



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