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REALTOR® Rodney Harvey's Seller's Services Offered

Why Was This List Prepared?

Surveys show that many property owners and property buyers are not aware of the true value a REALTOR® provides during the course of a real estate transaction.

At the same time, REALTORS® have generally assumed that the expertise, professional knowledge and just plain hard work that go into bringing about a successful transaction were understood and appreciated.

Many of the important services and steps are performed behind the scenes by either the REALTOR® or the brokerage staff and traditionally have been viewed simply as part of their professional responsibilities to the client. Without them, the transaction could be in jeopardy.

Comprehensiveness

This list is by no means complete. I routinely provide a wide variety of additional services that are as varied as the nature of each transaction.

Not all transactions require all of these steps. However, given the unexpected complications that can arise, it's far better to know about a step and make an intelligent, informed decision to skip it, than to not know the possibility even existed.

Why Use a REALTOR®?

The typical actions, research steps, procedures, processes and review stages taken by a REALTOR® to complete a successful residential real estate transaction depend on the transaction. Some tasks may take minutes, hours, or even days to complete, while some may not be needed.

These tasks reflect the level of skill, knowledge and attention to detail required in today's real estate transaction, understanding the importance of having help and guidance from someone who fully understands the process - a REALTOR®.

REALTORS® are pledged to uphold the stringent, enforceable tenets of the REALTOR® Code of Ethics in their professional dealing with the public.



Remember, not every real estate registrant holds REALTOR® membership or MLS® access; I do make sure yours does!

For peace of mind, ensure the individual seeking to represent you is both a registrant of the Real Estate Council of Ontario and a member of OREA - permitted to be called a REALTOR®. Check the RECO website for a searchable list of registrants.

Not all brokerages and REALTORS® provide these services. As a REALTOR® dedicated to providing exceptional, personalized service and expert guidance; I do.

Pre-Listing Activities

1. Contact seller to make appointment for the listing presentation
2. Send seller a written or email confirmation of listing appointment, place a follow-up call with
3. seller to confirm and provide reminder
4. Review pre-appointment questions to prepare to respond and move forward
5. Research all comparable currently listed properties
6. Examine all comparable sales activity in the area from MLS® and public databases
7. Research average days-on-the-market for similar properties, list to sale price ratio, location, type and other related statistics
8. Review property tax assessment information
9. Prepare Comparative Market Analysis (CMA) to establish market value
10. Obtain copy of subdivision plan/complex layout
11. Research property's ownership and how title is held (deed)
12. Obtain Corporate Profile Report
13. Obtain Certificate of Status Report for corporations
14. Confirm signing authorities and board of directors for corporations
15. Check municipal tax records or other documents for varied pieces of property information such as lot size or boundaries
16. Enquire with the Planning Department of municipal offices for current zoning and/or potential uses
17. Verify legal description of the property
18. Check for land use restrictions, restrictive covenants, easements and/or zoning



19. Verify ownership names via the Registry Office, deed, mortgage charge, tax bill or a number of other documentation with indicators
20. Prepare listing presentation from materials gathered
21. Drive by the property and geographic area to assess the curb appeal, neighbourhood benefits or accents such as shopping and schools; compare with other property for impact on value
22. Determine whether property is subject to special title interests, such as shoreline road allowance and obtain clarification or expanded information related to special interests
23. Confirm local services (schools, gym, worship, groceries) and explain their impact on market value
24. Compile and assemble formal file on property
25. Review all pertinent information to ensure that it's complete in preparation for distributing to interested parties, if requested
26. Review listing appointment checklist to ensure completion of all tasks

Listing Appointment Presentation

27. Explain the various service relationships by providing the "Working With a REALTOR®" pamphlet and request acknowledgement that this has been reviewed, understood and copy retained by the seller
28. Provide the seller with an overview of current market conditions and projections pertaining to expected sale time or adjustments that may be necessary
29. Review sales representative and brokerage's credentials and accomplishments
30. Discuss with the seller the possibility of a seller take-back (STB) mortgage situation and other options to enhance sale negotiations while recommending that the consumer speak with industry related experts
31. Review any appraisals that have been done in recent past
32. Present CMA to the seller including brief details and value adjustments with comments relating to comparable sold properties, current listings and expired listings
33. Offer pricing strategy based on experience and current market conditions



34. Discuss a suggested marketing plan to achieve success in finding most suitable target prospects and eventual buyer(s) suitable to the seller(s)
35. Explain the advantages and power of Multiple Listing Service®
36. Explain the use and power of web marketing, IDX and www.realtor.ca
37. Explain work that both the salesperson and brokerage do behind the scenes and service availability, elaborate and clarify to establish mutual expectations and obligations
38. Explain the sales professional's role in taking calls and screening for qualified buyers and curiosity seekers
39. Confirm the final strategic master/overall marketing plan
40. Review and explain the Listing Agreement, salesperson/broker signs committing the brokerage and request the signature of the seller(s); provide each of the signing seller(s) with individual copies
41. Obtain copies of government identification for those on title
42. Complete government FINTRAC documents

After the listing agreement is signed

43. Measure the property (interior - and exterior) to create the best and most accurate description of the property for marketing and advertising
44. Obtain / copy house plans for reference, if available
45. Obtain / copy survey for reference, if available
46. Confirm lot size from owner's survey or other resource such as land deed/transfer -- if a survey is not available, make a note in the listing file and ensure that the seller is aware of possible requests from prospective buyers
47. Note any lot line fencing, easements and variances as per obtained documentation showing such
48. Advise seller of process for showing appointments
49. Prepare instructions for salespeople showing the property and confirm with the seller the best times to show to prospective buyers
50. Obtain signed Mortgage Verification Form, submitted to the seller's mortgagee/lender to be returned with mortgage detail to the seller with discussion of any effect on sale



51. Verify with lender any penalties, terms and current rates and if the mortgage can be discharged
52. Check whether the existing mortgage can be assumed and under what terms
53. Discuss possible buyer financing alternatives and options with seller.
54. Confirm if there any Condominium Fees or Homeowner Association fees
55. Get a copy of the Condominium Bylaws & Rules, if applicable
56. Identify Home Owner Association manager if applicable
57. Order copy of Home Owner Association bylaws if applicable
58. Review current appraisal if available
59. Confirm hydro source or any other provider of utility
60. Calculate the utility usage for the past 12 months from seller's records
61. Research and verify city sewer/any septic bed layout or permits at time of installation
62. Confirm the water supply is municipal, check on rates for the past 12 months
63. Validate if the water supply comes from a well, depth, confirm well type, condition and water quantity and or quality. Identify and advise of any abandoned wells on the property and include in the listing remarks
64. Determine natural gas, heating oil or propane supplier's name and telephone number and obtain copy of any records for reference
65. Note on listing any rented appliances i.e. hot water tank, furnace, etc. and request documentation for review and reference
66. Verify security system -- owned or rented, terms and service terms
67. Ascertain if any lead-based paint, asbestos insulation, UFFI or other latent defect may be present for disclosure
68. Prepare a list of property features such as pool, sauna, whirlpool, landscape water features and assess market impact
69. Prepare a list of chattels and fixtures included or excluded from the sale of the property with specific details to ensure they are accurately described
70. Compile a list of recent improvements, repairs or maintenance and obtain copy of any documentation for reference



71. Send letter to seller if the property is vacant to advise insurance company for appropriate coverage
72. Explain benefits of transferable Property Warranty to seller.
73. Assist sellers with completion and submission of Property Warranty application.
74. When received, place Property Warranty in property file for conveyance at time of sale.
75. Explain benefits of pre-listing transferable Property Inspection to seller.
76. Assist sellers with completion and submission of pre-listing Property Inspection application
77. When received, place Property Inspection in property file for conveyance at time of sale.
78. Explain benefits of transferable Title Insurance to the seller.
79. Assist sellers with completion and submission of Title Insurance application
80. When received, place Title Insurance in property file for conveyance at time of sale
81. Explain the option of a lock box (advantages and disadvantages)
82. Have extra keys made and keep secured
83. Verify if property has rental units within the building. If so:
84. Inquire as to compliance with the zoning by-laws, fire code and electrical safety code
85. Make copies of all rental agreements and tenant correspondence
86. Determine ownership of any appliances or other fixtures and chattels
87. Verify and list all rental amounts, deposits held and other details
88. Inform tenant of the listing and discuss showings and communications
89. Arrange for installation of For Sale sign
90. Advise the seller of the option to complete a Seller Property Information Statement and/or respective Schedule
91. Complete "new listing checklist"
92. Explain the Agreement of Purchase and Sale to the seller and discuss content
93. Explain the offer presentation process and the possibility and procedures if multiple offers are submitted, as well as the varying party rights and obligations
94. Discuss the type of conditions and terms that will likely be included in an offer to purchase from prospective buyers



95. Discuss results of curb appeal assessment, interior décor assessment and discuss ways to improve appearances in preparation for showings
96. Review results of Interior Décor Assessment and suggest changes to shorten time on market
97. Arrange for office tour/real estate association tour and explain the comments in the report to seller
98. Load listing into personal database and transaction management software

Entering Property in Multiple Listing Service® Database

99. Prepare and check MLS® data input sheet, provide signed copies within 48Hrs
100. Prepare property marketing brochure for seller's approval
101. Upload to real estate board – MLS® data input
102. Proofread listing as it appears as uploaded and on www.realtor.ca
103. Take additional photos for uploading to MLS® and for use in flyer
104. Talk to seller about virtual tour possibilities

Marketing the Listing

105. Create both print and internet ads with seller's input
106. Co-ordinate showings with the owner, tenants and other REALTORS®
107. Respond to all calls – after hours and weekends included
108. Install lockbox, if authorized by the owner
109. Prepare personal mailing and contact list
110. Generate mail merge letters to contact list
111. Order "Just Listed" cards and handouts
112. Prepare flyers and feedback faxes
113. Review MLS® listing regularly to ensure the property remains competitive in price and is accurately described
114. Prepare property marketing brochure for seller's approval
115. Arrange for printing of approved brochure and distribution
116. Distribute property brochure to all company salespeople
117. Mail out "Just Listed" notices to immediate neighbourhood residents
118. Advise company Network Referral Program of the listing



119. Provide marketing data to buyers coming through international relocation
120. Provide property marketing data to buyers coming from referral network
121. Create and submit advertisements to salesperson's / brokerage's internet sites
122. Submit ads to cooperating brokerage's internet sites
123. Convey price changes promptly to all databases and internet groups
124. Reprint supply of flyers/brochures/info sheets as required
125. Update mortgage information as available
126. Follow-up on emails and request feedback from representatives who have shown the property
127. Discuss feedback from showing representatives with the seller to determine if changes are required to accelerate the sale
128. Give regular updates to the seller to discuss marketing activity and results of activity

The Offer and the Contract

129. Receive and review all Offers to Purchase submitted by buyers and buyers' representatives
130. Evaluate offer(s) and prepare a "net equity sheet" on each offer for owner comparison and consideration
131. Counsel owners on each offer – explaining merits and weaknesses of each
132. Contact buyer's representative to discuss qualifications and motivations of their client
133. Provide/deliver relevant documents for disclosure(s), to buyer's representative or buyer upon request or prior to offer if possible
134. Confirm that buyer is financially qualified, hopefully with mortgage commitment from their Lender
135. Negotiate all offers on seller's behalf, suggesting terminology within clauses, establishing condition time limits and seller's desired closing date
136. Prepare and convey all counter offers, acceptance and/or amendments to buyer's Representative
137. Deliver copies or originals of all documents to the sellers' lawyer for the preparation



138. When an Agreement of Purchase and Sale is agreed upon and finalized by the seller and buyer, ensure all parties have copies
139. Record and deliver deposit to the brokerage for Trust Account timely deposit
140. Provide seller with deposit receipt
141. Provide copy of the accepted Agreement of Purchase and Sale to the brokerage office for creating a transaction file
142. Advise and counsel owner on the procedures while the original agreement is conditional
143. Advise seller in handling additional offers to purchase submitted between contract and closing
144. Update personal transaction program indicating sale pending
145. Review buyer's credit report results – advise seller of worst and best case scenarios
146. Provide credit report information to seller if property is to be seller financed
147. Assist buyer with obtaining financing and follow-up as necessary
148. Coordinate with lender on discount points being locked in with dates
149. Deliver unrecorded property information to buyer
150. Assist in arranging for appraiser to inspect the property and if requested, provide any information such as survey copy, new roof receipt, etc.
151. Make contacts for assisting with septic tank inspection, if applicable
152. Deliver copy of septic system inspection report to lender and buyer
153. Arrange for water tests to send to relevant testing facility
154. Arrange other inspections (termite, mold), as required by financial or insurance company or the seller or buyer's lawyer (as examples)

Mortgage Tracking

155. Confirm return of verifications of deposit and buyer's employment
156. Follow loan processing through to underwriter
157. Add lender and other vendors to transaction management program so agents, buyer and seller can track progress of sale
158. Contact other salesperson or as requested the lender regarding mortgage application progress
159. Rely final approval of buyer's loan application to seller



160. Prepare/obtain waiver or condition removal document(s), deliver copies to parties and brokerages and then ensure they are sent to the lawyer for the seller

Property Inspection

161. Provide buyers with recommendations for professional property inspection
162. Assist in arranging property inspection appointment
163. Review property inspectors report
164. Enter completion into transaction management tracking software program
165. Explain seller's responsibilities of loan limits and interpret any clauses in the contract
166. Ensure seller's compliance with property inspection clause requirements
167. Assist the buyers if they have enquiries regarding the inspection report
168. If repairs are required, assist seller in obtaining trustworthy contractor to perform required repairs
169. Negotiate payment and oversee completion of all required repairs on seller's behalf, if needed

The Appraisal

170. Schedule appraisal appointment and arrange with the seller
171. Provide appraiser with any additional helpful information that can be used to establish market Value
172. Follow up on appraisal
173. Assist buyer or seller in regards to mortgage or appraisal enquiries
174. Enter completion into transaction management program
175. Assist seller in questioning appraisal report if it seems to low
176. Suggest possible solutions for any glitches within the appraisal

Closing Preparations and Duties

177. Work with buyer's representative to arrange any visits prior to set closing date, as agreed in the Agreement of Purchase and Sale
178. Arrange for trust deposit monies, if in excess of commission due, to be given to the lawyer as requested or direct their return to the seller



179. Coordinate closing process with buyer's representative, lawyer and lender
180. Update closing forms and files
181. Ensure all parties have all forms and information needed to close the sale
182. Select the location for closing
183. Confirm closing date and time and notify all parties
184. Assist to solve title problems (boundary disputes, easements, etc) or in obtaining death certificates
185. Confirm the buyer and buyer's representative received title insurance commitment
186. Provide "Property Warranty" for availability at closing
187. Provide "Property Inspection" for availability at closing
188. Provide "Title Insurance" for availability at closing
189. Review all closing documents carefully for errors
190. Forward closing documents to absentee seller as requested
191. Coordinate closing with seller's next purchase, resolving timing issues
192. Be available for any concerns/questions from the seller, buyer or buyer's representative
193. Advise real estate board/association that property is sold and supply details as to price, date of sale, selling brokerage representative(s)_
194. Close out listing in transaction management program

Follow Up After Closing

195. Answer questions about filing claims with Property Warranty company, if requested
196. Attempt to clarify and resolve any repair conflicts if buyer is dissatisfied
197. Respond to any follow up calls and provide additional information required from transaction files