



A SIMPLE GUIDE TO

Selling Your Home

A calm, step-by-step guide for homeowners, families and anyone who wants the selling process explained in plain language.

Your move should work for you.

The goal is not simply to sell your home. It is to create a clear plan that protects your time, your comfort and your financial goals.

What you will find inside

1. Start with the right plan

Clarify your goals, timing, value and estimated net proceeds.

3. Make the move easier

Break downsizing, belongings and timing into manageable steps.

5. Know who can help

Understand when to involve legal, tax, lending, moving and other professionals.

2. Prepare without overdoing it

Focus on the work that matters and avoid unnecessary spending.

4. Understand the sale process

Know what happens from listing and showings through offers and completion.

A personal, step-by-step approach to your next chapter.

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STEP 1

Start With the Right Plan

Before photographs, open houses or a listing date, start with the bigger picture. Your best selling plan depends on where you are going next and what matters most to you.

Questions worth discussing

- ☐ Why are you considering selling now?
- ☐ Where would you like to live next?
- ☐ Do you need to sell before purchasing or moving?
- ☐ Is there a preferred date or season for your move?
- ☐ Would you prefer a quick sale or more time to prepare?
- ☐ Are there family members or other decision-makers who should be involved?
- ☐ Are there belongings, pets or personal circumstances that need special consideration?

Understanding your home's value

A good pricing discussion should look at recent comparable sales, current competing listings, location, condition, features, market conditions and how buyers are responding to similar homes. The asking price is a strategic decision - not simply an estimate of what you hope the home is worth.

Your estimated net proceeds

One of the most useful numbers to have is an estimated net amount: the approximate money remaining after the sale price and expected selling-related costs, mortgage payout and other applicable adjustments. Ask Bertie for an estimate of the net cash proceeds based on the proposed asking price and the information available at that stage.

One number worth understanding early

Your estimated net proceeds can help you plan your next housing decision with more confidence. Exact proceeds can only be determined once the transaction details are known.

STEP 1 • PLANNING WORKSHEET

Your Personal Planning Worksheet

Use this page during your first planning conversation. There are no perfect answers - the goal is to make your priorities visible.

My goal for the move	_____
Ideal timing	_____
Estimated home value	\$ _____
Mortgage balance / payout	\$ _____
Estimated selling costs	\$ _____
Estimated net proceeds	\$ _____

Remember: confirm legal, tax, mortgage and other specialized costs with the appropriate qualified professionals.

Notes for my planning conversation

STEP 2

Preparing Your Home - Without Overdoing It

You do not have to make your home perfect. The objective is to make it clean, comfortable, easy to understand and attractive to the right buyers.

Start here

- ☐ Remove excess furniture and personal items where practical.
- ☐ Clear kitchen and bathroom counters.
- ☐ Deep-clean the home, including windows where appropriate.
- ☐ Complete small, obvious repairs.
- ☐ Tidy closets, storage areas, garage and workshop spaces.
- ☐ Refresh landscaping and the front entrance.
- ☐ Replace burnt-out bulbs and address obvious maintenance issues.
- ☐ Discuss whether painting or other improvements are actually worthwhile before spending money.

What may NOT be worth doing

Large renovations can be expensive and may not return their full cost. Before spending significant money, ask whether the work is necessary, whether buyers are likely to value it, and whether it will delay your move. Sometimes a clean, well-maintained home with a realistic price is the better strategy.

Before spending money

Talk with Bertie before committing to major improvements. The goal is to focus time and money where they are most likely to help the sale.

STEP 2 • SHOWINGS & LISTING DAY

Keep the Process Manageable

A showing plan can protect your time and make the selling process feel more manageable.

A senior-friendly showing plan

- **Set showing windows:** You do not have to feel as though buyers can arrive at any moment.
- **Protect your routine:** Build showings around meals, appointments, rest and other important commitments.
- **Reduce stress:** A written schedule can make the process feel much more manageable.
- **Secure valuables and sensitive documents:** Keep important personal information safely stored.

Property information and disclosures

In B.C., sellers should provide accurate information about the property and discuss disclosure questions with Bertie. Known material latent defects may need to be disclosed. If you are unsure about a legal disclosure issue, Bertie can help identify the question and you can obtain independent legal advice where appropriate.

Before listing day

- ☐ Confirm listing price and marketing plan
- ☐ Review photographs and property description
- ☐ Gather keys, remotes and relevant property information
- ☐ Discuss showing instructions
- ☐ Plan where pets will be during showings
- ☐ Keep a simple folder for offers and transaction documents

Keep the process manageable

A good plan should fit your life. Ask for clear notice, written dates and a showing routine that respects your needs.

STEP 3

Making the Move Easier

For many long-time homeowners, the hardest part is not selling - it is deciding what happens to decades of belongings and memories. You do not have to do everything at once.

A gentle downsizing approach

- ☐ Start with one room, closet or drawer at a time.
- ☐ Create four groups: Keep • Give to family • Donate • Dispose.
- ☐ Photograph sentimental items before letting them go.
- ☐ Ask family what they genuinely want before setting things aside for them.
- ☐ Consider a professional organizer, estate-sale company, donation service or moving company if needed.
- ☐ Keep important documents together and secure.

The “Do I need to move this?” test

For each item, ask: Do I use it? Do I love it? Does it belong in my next home? If the answer is no to all three, it may be easier to let it go before moving.

Timing the sale and the move

Your move does not have to happen the day after the sale. Contract dates, completion and possession should be planned carefully with Bertie and your legal professional. If you need extra time, discuss your needs early rather than waiting until an offer is accepted.

You do not have to do this alone

Breaking the move into smaller decisions - and involving family or trusted professionals when helpful - can make the process feel much more manageable.

STEP 3 • YOUR SUPPORT TEAM

People Who May Help

Different parts of a move call for different expertise. Bertie can coordinate the real estate process and help you understand when another professional should be involved.

Who may help	What they can help with
Bertie Collins, REALTOR®	Pricing strategy, marketing, showings, offers, negotiations and transaction coordination
Lawyer / notary	Legal documents, title transfer and completion matters
Accountant / tax professional	Tax questions and reporting
Mortgage professional / lender	Mortgage payout and financing questions
Mover	Packing, transportation and move-day planning
Organizer / estate service	Downsizing, sorting and household contents
Family / trusted support person	Emotional support and practical decisions

Important: If the home is part of an estate, held jointly, used partly as a rental/business, or there are unusual ownership circumstances, get appropriate legal and tax advice before making decisions.

STEP 4

From Listing to Completion

Once your home is ready, Bertie can guide you through the market and transaction. Here is the process in plain language.

1	Prepare	Agree on the pricing strategy, marketing plan, photography, showing arrangements and target timing.
2	List	The property is marketed to prospective buyers through the agreed channels.
3	Show	Buyers and their representatives view the property according to your showing instructions.
4	Review offers	Review price, deposit, dates, subjects/conditions and other terms - not just the headline price.
5	Negotiate	Decide whether to accept, reject or respond to an offer, with guidance from Bertie.
6	Condition period	If an accepted offer contains conditions, the transaction proceeds according to the contract while those conditions are addressed.
7	Completion	Your lawyer or notary handles the legal completion and title transfer process.
8	Move	Hand over the property according to the agreed contract dates and move into your next chapter.

The goal at every stage

Know what is happening, what decision is yours to make, what the important dates are and who you should call when a question requires legal, tax, financing or other specialized advice.

STEP 4 • BEFORE YOU COMMIT

Questions to Ask Before You Sign

A good decision is easier when the important information is clear and written down.

- ☐ What is the recommended asking price, and what evidence supports it?
- ☐ What will my estimated net proceeds be?
- ☐ What marketing will be done, and who will handle it?
- ☐ How will showings be scheduled?
- ☐ What information or disclosures do you need from me?
- ☐ What are the important dates and what happens at each stage?
- ☐ Who should I contact if I have a legal, tax or mortgage question?

A note on taxes

If a property was solely your principal residence for every year you owned it, the principal residence exemption may generally eliminate tax on the gain, but the sale still has to be reported and the home designated appropriately. Special rules can apply if the property was rented, used for business, only partly a principal residence, or circumstances differ. Ask a tax professional about your situation.

A simple readiness check

- ☐ I understand why I am selling and where I hope to go next.
- ☐ I have discussed timing and important family considerations.
- ☐ I understand the proposed pricing strategy and estimated net proceeds.
- ☐ I know which home-preparation items are worth doing - and which are not.
- ☐ I have a showing plan that works with my routine.
- ☐ I know who will help with legal, tax, financing, moving or downsizing questions.
- ☐ I know the next important date and the next decision I need to make.



Your next move starts with a clear plan.

Selling a home can involve a lot of decisions. Bertie's goal is to make the process organized, understandable and as comfortable as possible - at your pace.

Start with a conversation

Whether you are ready to sell or simply want to understand your options, Bertie can help you map out the next steps.

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A note about professional advice

Bertie Collins is a REALTOR® and Canadian Certified Seniors Representative (CCSR). She can provide real estate guidance on pricing strategy, marketing, showings, offers, negotiations, timelines and transaction coordination. This guide provides general information for homeowners in British Columbia. Legal, tax, estate, financing and moving circumstances can vary, so lawyers/notaries, accountants, lenders and other qualified professionals should be consulted for advice in their specific areas of expertise.

General information only. B.C. real estate rules, forms and requirements can change. Confirm current legal, tax, financing or other specialized requirements with the appropriate qualified professional for your circumstances.