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REALTOR® · Keller Williams Select Realty

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For Sale By Owner Guide

Everything it takes to sell it yourself.

Market value, prep, photography, marketing, showings, offers and closing. The whole job, step by step, with no pressure to list.

MARKET VALUE

PREP AND PHOTOS

MARKETING

OFFERS AND CLOSING

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You can sell your own home. Here's everything it takes.

Plenty of Nova Scotians sell privately, and some do it very well. If you're thinking about it, you deserve the full picture: every job, every document, every deadline and every decision. That's what's in this guide, with nothing left out.

There's no catch and no pressure. Use it to sell on your own. If you get partway in and want a hand, I'm a call or text away.

Travis Mesher, REALTOR®

My promise to you

NO PRESSURE

1**Straight answers**

Ask me anything about selling, even if you never list with me.

2**No obligation**

A free market evaluation of your home, yours to keep and use.

3**No sales pitch**

I won't chase you. You reach out when, and if, you're ready.

4**Help if you want it**

If the job gets bigger than you expected, I can take it off your plate.

INSIDE THIS GUIDE

Getting ready

The job, market value, costs and paperwork · pages 3 to 10

Prep and photos

Prep, staging, photography and your ad · pages 11 to 15

Selling it

Marketing, showings, offers, closing and your checklist · pages 16 to 22

Sixteen steps from sign to SOLD

Here's the entire private sale on one page. Every step is covered in detail later in this guide, and every one of them is now yours.

- 1 Decide if it fits**
Your time, skills, budget and how fast you need to move.
- 2 Find your market value**
Pull sale records, choose comparables, adjust and set a price.
- 3 Run your numbers**
Mortgage payout, penalties, legal fees and marketing costs.
- 4 Hire a lawyer**
Before you advertise, so the agreement is ready when a buyer calls.
- 5 Gather documents**
Deed, survey, taxes, power bills, receipts, water and septic.
- 6 Inspect before you list**
Optional, but it finds problems before a buyer's inspector does.
- 7 Repair and prepare**
Fix, clean, declutter, paint and stage every room.
- 8 Photos, video, floor plan**
Shoot, edit, measure every room and draw the plan.
- 9 Write and post your ad**
Description, disclosure, price, photos and how to reach you.
- 10 Advertise everywhere**
Signs, online sites, social media, flyers and open houses.
- 11 Screen buyers**
Answer every call, check pre-approvals and book showings.
- 12 Run the showings**
Host, answer hard questions, keep everyone safe, follow up.
- 13 Negotiate offers**
Price, deposit, conditions, dates, inclusions and deadlines.
- 14 Manage the conditions**
Inspection, water, septic, financing, appraisal and insurance.
- 15 Firm up the deal**
Waivers signed, repairs done, lawyers prepare the closing.
- 16 Close and hand over keys**
Final walk-through, adjustments, registration and keys.

A REALISTIC TIMELINE

4 to 8 weeks

Pricing, paperwork, repairs, prep and photos before you advertise

Weeks to months

On the market, depending on price, condition and season

30 to 60 days

From accepted offer to closing, with deadlines all the way

Before you start, an honest check

Selling privately can save the listing commission. It also means you take on the whole job, often while working full time and living in the home. Answer these honestly.

YOUR TIME AND COMFORT

- ☐ Can I answer calls and texts within the hour, seven days a week?
- ☐ Can I be home for evening and weekend showings?
- ☐ Am I comfortable letting strangers into my home?
- ☐ Can I stay calm when a buyer criticizes my home to my face?
- ☐ Can I keep the home show-ready for weeks or months?
- ☐ Can I pay for photos, signs, ads and legal fees up front?

YOUR KNOWLEDGE AND SKILLS

- ☐ Do I know what homes like mine **sold** for, not just listed for?
- ☐ Can I negotiate directly with a buyer, or with their agent?
- ☐ Do I understand conditions, waivers and deposit trust rules?
- ☐ Can I tell a qualified buyer from one who isn't?
- ☐ Do I have a lawyer who handles private sales lined up?
- ☐ If I'm buying too, can I time both closings on my own?

WHERE THE TIME GOES (ROUGH ESTIMATES)

TASK	TIME	TASK	TIME
Pricing research	6 to 10 hours	Calls, texts and screening	3 to 6 hours a week
Repairs, prep and staging	20 to 60+ hours	Showings and open houses	4 to 10 hours a week
Photos, editing, floor plan	6 to 12 hours	Offers and negotiation	5 to 15 hours
Writing and posting ads	4 to 8 hours	Conditions to closing	10 to 20 hours

BE HONEST Mostly yes? You may do well on your own. Several no's? Better to know now than halfway through. I can help you with this process. If you find this overwhelming, reach out.

Selling it yourself means wearing every hat

In a listed sale, these jobs are split between an agent, a brokerage, a photographer and the buyer's agent. In a private sale, each one is yours.

Appraiser

Research sales and set a price buyers and their lenders will accept.

Project manager

Line up trades, cleaners and repairs, on budget and on time.

Stager

Arrange every room so it photographs and shows at its best.

Photographer

Shoot, light and edit 25 to 40 photos, plus video and drone.

Copywriter

Write an ad that sells without overstating a single thing.

Marketer

Reach buyers without MLS® or realtor.ca.

Receptionist

Answer every call, text and message, fast, at all hours.

Screeners

Check who is qualified before they walk through your door.

Tour guide

Open the door, give the tour and answer the tough questions.

Security

Protect your family, your valuables and your information.

Negotiator

Work price, terms and repairs with the buyer or their agent.

Deal manager

Track every deadline, waiver and document through closing.

WHAT A LISTED SALE INCLUDES THAT'S HARD TO REPLACE

MLS® and realtor.ca

Where most buyers and nearly every buyer's agent search.

Sold data

Full sale history with photos, condition and days on market.

Trust accounts and forms

Deposits held by the brokerage, and standard schedules.

A buffer

Someone between you and the buyer when talks get tense.

I CAN HELP I can help you with this process. If you find this overwhelming, reach out. Even one hat off your head can make a big difference.

Finding your home's market value

Market value is what a ready, willing buyer will pay today, based on what similar homes actually **sold** for. It isn't what you paid, what you owe, what you need, or the asking price down the street.

STEP 1

Recent sales

Similar homes nearby that sold in the last 3 to 6 months.

STEP 2

Your competition

What's for sale now, and what expired without selling.

STEP 3

Adjust

Add or subtract value for every difference. See next page.

WHERE TO FIND SALES DATA

Public sale records

Sites such as ViewPoint.ca show registered sale prices. They can lag behind and say nothing about condition or updates.

Property Online (Nova Scotia land registry)

Deeds and parcel details by PID, usually for a fee per search.

PVSC assessments

Assessed values and basic details. Built for property tax, not for pricing.

Private sale sites and Marketplace

Asking prices only. You won't see what those homes sold for, or if they did.

MLS® sold data

The most complete source, with photos, days on market and price changes. Available through a REALTOR®.

CHOOSING GOOD COMPARABLES

FACTOR	GOOD COMPARABLE	WEAK COMPARABLE
Location	Same neighbourhood or school area	A different town, or across the highway
Size and style	Same style, within about 10 to 15% of your size	Much bigger or smaller
Lot and services	Similar size, town water or well, sewer or septic	Acreage against a town lot

Adjusting your comparables

No two homes are the same, so appraisers adjust each sale. If a comparable has something yours doesn't, subtract value from its price. If yours has something it doesn't, add.

WHAT USUALLY NEEDS AN ADJUSTMENT

☐ Beds, baths, and finished space up vs down	☐ Garage, and heat: heat pump, oil, electric, wood
☐ Age of roof, windows, furnace and wiring	☐ Kitchen and bathroom updates
☐ Lot size, privacy, view and frontage	☐ Busy road, or backing onto commercial

YOUR PRICING WORKSHEET

YOUR HOME	COMP 1	COMP 2	COMP 3
Address			
Sale price and date			
Size, beds and baths			
Garage, heat, basement			
Updates and condition			
Lot and services			
Total adjustments			
Adjusted value			

THE HARD PART Putting a dollar figure on each difference takes local sales data and experience. A heat pump, a garage or a finished basement is worth different amounts in Kentville, Berwick and Halifax. Miss by a few percent and you either leave money on the table or scare buyers off. **I can help you with this process. If you find this overwhelming, reach out.**

Setting the asking price

Your adjusted value tells you what the home is worth. Your asking price is a strategy. Buyers compare every home in their range, so price is the loudest thing your ad says.

	PRICED TO THE MARKET	PRICED TOO HIGH
Showings	Strong interest in the first two weeks	Few calls, often from the wrong buyers
Offers	Better offers, sometimes more than one	Low offers, or none at all
Appraisal	The buyer's lender agrees with the price	The appraisal comes in low and the deal stalls
Final price	Close to market value	Price cuts, often ending below market

Search price bands

Buyers search in ranges, like up to \$375,000. At \$379,900 you miss everyone with that limit.

Online estimates

They can't see inside your home. A starting point, never the answer.

Assessed value

PVSC values are for property tax and are based on an earlier date. Not market value.

PRIVATE SALE PRICING TRAPS

- 1

Keeping the "savings"
Buyers know you're not paying a listing agent. Many expect that saving to show up in their offer.
- 3

Pricing to your needs
The market doesn't know what you owe or what your next home costs.

- 2

Room to negotiate
Pricing high to leave room usually just means fewer showings.
- 4

Waiting to adjust
Every week on the market makes buyers wonder what's wrong.

FREE, NO STRINGS Even if you sell on your own, I'll prepare a free market evaluation using MLS® sold data. Use it to set your price. There's no obligation to list with me, and I won't hound you afterwards.

What a private sale really costs

Selling privately saves the listing commission, but it isn't free. Most of these costs come up front, before you know whether the home will sell.

COSTS TO PLAN FOR

Lawyer's fees

Drafting or reviewing the agreement, the deed, the payout and closing

Photography and floor plan

Photos, drone, video and 3D tour, if you hire them out

Advertising

Private sale sites, boosted posts and print ads

Repairs, paint and cleaning

Usually the biggest prep cost

Location certificate or survey

If you don't have one and the buyer's lender asks

Buyer's agent commission

Most buyers have an agent. Decide if you'll pay them, in writing

Signs and printing

Yard sign, directional signs, feature sheets and flyers

Pre-listing inspection

Optional, but it helps you price and disclose honestly

Mortgage payout and penalty

Ask your lender for the exact figure before you price

Carrying costs

Mortgage, tax, power, heat and insurance, every month it sits

YOUR NET SHEET

Sale price _____

minus Mortgage payout _____

minus Lawyer's fees _____

minus Buyer's agent, if any _____

minus Marketing and photos _____

minus Repairs and prep _____

minus Tax and other adjustments _____

= What you net _____

Deed Transfer Tax

In Nova Scotia, the buyer pays this, not the seller.

Principal residence

Usually tax-free, but the sale must be reported on your tax return. Ask your accountant.

Non-resident seller?

Extra CRA steps and holdbacks apply. Talk to your lawyer early.

I CAN HELP I can help you with this process. If you find this overwhelming, reach out. I'll run your real numbers with you, free.

Getting your paperwork ready

Buyers, their agents, lenders, insurers and lawyers will all ask for documents, usually on short deadlines. Gather them before your first showing, not after an offer.

THE PROPERTY

- ☐ Deed and PID (property identification number)
- ☐ Location certificate or survey
- ☐ Property tax bill and PVSC assessment
- ☐ Easements, rights of way and covenants
- ☐ Permits for additions, decks and basements
- ☐ Condo documents, if applicable

THE HOME'S HISTORY

- ☐ Nova Scotia Power bills, 12 to 18 months
- ☐ Oil, propane or wood use for a year
- ☐ Receipts: roof, windows, furnace, heat pumps, wiring
- ☐ Warranties that transfer to a buyer

RURAL HOMES

- ☐ Water test results, bacteria and chemical
- ☐ Well details: dug or drilled, depth, flow
- ☐ Septic approval, tank location, last pump-out
- ☐ Oil tank install date and tag
- ☐ WETT inspection for a wood stove

RENTALS AND CONTRACTS

- ☐ Rented hot water tank, propane tank or alarm
- ☐ Heat pump or solar financing still owing
- ☐ Tenant leases, if any part is rented
- ☐ Your mortgage statement and payout request

SHOULD YOU INSPECT BEFORE YOU LIST?

Find problems early

Fix them on your schedule, not the buyer's deadline.

Price with confidence

No surprises that knock thousands off later.

Know the catch

Anything you learn, you must disclose to buyers.

I CAN HELP

I can help you with this process. If you find this overwhelming, reach out. I have the checklist, the forms and the local contacts.

First impressions are everything

Most buyers see your home online before they ever step inside. A clean, bright, uncluttered home photographs better, shows better and sells for more.

DO IT IN THIS ORDER

- | | | |
|--|---|--|
| 1 Repairs
Big fixes first, so dust and mess are done early. | 2 Declutter and pack
Box up a third of what you own. Store it off site. | 3 Paint
Touch-ups, then bold colours to soft neutrals. |
| 4 Deep clean
Top to bottom, inside every cupboard and appliance. | 5 Stage
Arrange furniture for space, light and flow. | 6 Photos
Only once every room is finished. |

OUTSIDE

- ☐ Mow, weed, edge and trim shrubs back from the house
- ☐ Pressure wash siding, deck and walkways
- ☐ Clean the gutters and every window
- ☐ Fix loose siding, missing shingles and broken steps
- ☐ Freshen the front door, mat and a planter
- ☐ Make your civic number easy to see from the road
- ☐ Tidy the shed, garage and wood pile

INSIDE

- ☐ Clear every counter, closet and shelf
- ☐ Pack away family photos and personal items
- ☐ Fix drips, holes, sticky doors and burnt bulbs
- ☐ Replace mismatched bulbs with one colour
- ☐ Clean or replace worn grout and caulking
- ☐ Deal with odours: pets, smoke, damp basements
- ☐ Test smoke and CO alarms

WINTER LISTINGS Keep the driveway, walkways and steps clear and salted at all times. Buyers can call for a showing on short notice, even the morning after a storm.

Room by room staging

Staging isn't decorating. The goal is to help a buyer picture their own life in the space. Less stuff, more light, clear paths.

KITCHEN

- ☐ One or two items on the counter
- ☐ Nothing on the fridge
- ☐ Clean oven, range hood and sink
- ☐ Tidy the cupboards. Buyers open them

BEDROOMS

- ☐ Neutral bedding, made tight
- ☐ Closets half empty to look roomy
- ☐ Nothing under the bed that shows
- ☐ An office or gym? Show it as a bedroom

BATHROOMS

- ☐ New white towels, just for show
- ☐ Fresh caulking around tub and sink
- ☐ Clear counters, shower and tub ledge
- ☐ Toilet lid down, every time

BASEMENT

- ☐ Run a dehumidifier for weeks ahead
- ☐ Clear a path to the panel and furnace
- ☐ Stack storage neatly, off the walls
- ☐ Bright bulbs in the laundry and utility

LIVING AREAS

- ☐ Remove extra chairs and tables
- ☐ Float furniture to open walkways
- ☐ Hide cords, remotes and game gear
- ☐ A lamp in every dark corner

GARAGE AND YARD

- ☐ Room to park at least one car
- ☐ Deck furniture clean and set out
- ☐ Toys, tools and bins put away
- ☐ Pet waste picked up, every day

WHAT'S WORTH DOING

USUALLY WORTH IT	SOMETIMES	USUALLY NOT
Cleaning, decluttering, paint touch-ups, small repairs	New light fixtures, hardware, fresh flooring in one worn room	A new kitchen or bathroom just before you sell

I CAN HELP I can help you with this process. If you find this overwhelming, reach out. A walk-through with fresh eyes catches what you've stopped noticing.

Listing photos: the gear and the settings

Buyers decide in seconds whether to book a showing. Dim phone snapshots are one of the most common reasons private listings get scrolled past.

1

Camera
DSLR or mirrorless that shoots RAW and brackets exposures

2

Lens
16 to 24 mm full-frame equivalent. Never fisheye

3

Tripod
For every interior, with a level built in

4

Editing
Software to blend brackets and fix colour

CAMERA SETTINGS AND TECHNIQUE

SETTING	WHAT TO USE	WHY
Height	About 4 to 5 feet, near chest height	Shows floors and counters naturally
Level	Camera level, vertical lines straight	Leaning walls look cheap and distorted
Exposure	Bracket 3 to 5 shots and blend them (HDR)	Keeps windows from turning pure white
Aperture and ISO	f/7.1 to f/9, ISO 100 to 400	Sharp front to back, no grain
White balance	Set it manually and match your bulbs	No yellow room beside a blue one
Composition	Shoot from corners and doorways	Shows size and how rooms connect
Exterior	When the sun lights the front, or at dusk	Bright, even light and a blue sky

EDIT HONESTLY

Correct colour, straighten lines and brighten. Never remove permanent flaws like cracks, stains or power lines. Misleading photos can come back on you after the sale.

Photo day, the shot list and the extras

SHOT LIST, IN THIS ORDER

- ☐ Front exterior, your best photo, first
- ☐ Street view and approach
- ☐ Entry, then living room from two angles
- ☐ Kitchen from two or three angles, then dining
- ☐ Primary bedroom and ensuite
- ☐ Other bedrooms and bathrooms
- ☐ Basement, laundry and mechanical
- ☐ Backyard, deck, garage and shed
- ☐ Aerial of the lot and the area

PHOTO DAY CHECKLIST

- ☐ Cars out of the driveway and off the street
- ☐ Counters clear: no soap, cords or mail
- ☐ Beds made, towels folded, toilet lids down
- ☐ Garbage and recycling bins out of sight
- ☐ Pets, bowls, beds and toys away
- ☐ Every light on, every blind open
- ☐ Ceiling fans and TVs off
- ☐ Check mirrors for your own reflection
- ☐ Aim for 25 to 40 final photos

THE EXTRAS BUYERS NOW EXPECT

Drone

Transport Canada requires registration and a pilot certificate for drones from 250 g to 25 kg. Check airspace and stay clear of neighbours.

3D tour

Needs a 3D camera and a hosting subscription. Out-of-province buyers love them.

Video walk-through

Smooth, steady, 60 to 90 seconds. Shoot vertical for reels and horizontal for YouTube.

Floor plan

Measure every room carefully and say how. Buyers rely on these numbers.

I CAN HELP Every listing I take gets professional photos, drone, video, a 3D tour and floor plans. I can help you with this process. If you find this overwhelming, reach out.

Writing your ad, and disclosing honestly

Your words need to sell the home without promising anything you can't back up. Everything in your ad can be held against you if it turns out to be wrong.

WHAT YOUR AD NEEDS

- ☐ Price, address and PID
- ☐ Beds, baths and square feet, and how you measured
- ☐ Lot size, water and sewer type
- ☐ Heat source and yearly heating and power costs
- ☐ Property taxes
- ☐ Updates, with the year each was done
- ☐ What's included, and what isn't
- ☐ Possession date and how to book a showing

WRITING TIPS

- ☐ Lead with your single best feature
- ☐ Be specific: "2023 heat pump," not "updated"
- ☐ No guesses on age, size or condition
- ☐ Describe the home, never the ideal buyer. Human rights law applies
- ☐ Never post when you'll be away
- ☐ Have someone else proofread it

DISCLOSURE: THE PART THAT PROTECTS YOU

Buyers, their agents and their lawyers will expect a written disclosure of what you know about the home. Selling privately doesn't lower the bar. Hiding a problem you knew about can lead to a claim against you after closing. When in doubt, disclose.

- Water in the basement
- Roof leaks and repairs
- Flooding or drainage
- Insurance claims
- Wiring type and age
- Oil spills or old tanks
- Septic or well trouble
- Pests, mould or rot
- Work done without permits

I CAN HELP I can help you with this process. If you find this overwhelming, reach out. A second set of eyes on your ad and disclosure costs you nothing.

Getting buyers to find your home

Most buyers, and nearly every buyer's agent, search MLS® listings on realtor.ca. Only a REALTOR® can put a home there, so a private seller has to work harder everywhere else.

ONLINE

Facebook Marketplace and local groups

Lots of messages, many not serious, some scams

Kijiji

Free and paid ads. Renew and repost to stay near the top

Private sale websites

Paid packages with a sign and an online listing

Your own social media

Ask friends to share, and post updates often

IN THE COMMUNITY

Yard sign

Large, clear, with a phone number readable from a car

Feature sheets

A weatherproof box at the road, kept full

Open houses

Advertised days ahead, with directional signs

Word of mouth

Neighbours, work, church, teams and clubs

THE BUYER'S AGENT QUESTION

Most buyers work with an agent, and their agents will call you. Decide before you advertise: will you pay the buyer's agent, and how much? Put it in writing before any showing. If you won't, some agents may not show your home, or the buyer may have to pay their agent, which often comes out of their offer.

Rental scams

Scammers copy private sale photos into fake rental ads. Search for your own listing.

Payment scams

Out-of-town "buyers" who want to send a cheque or a deposit before seeing it.

Your information

Never share banking details, ID or your schedule by message.

I CAN HELP I can help you with this process. If you find this overwhelming, reach out.

Showings, screening and safety

You'll be opening your door to people you've never met. A little screening saves time, and it keeps your family and your belongings safe.

1**Screen the caller**

Full name, phone, pre-approved or cash, home to sell, timeline, working with an agent?

2**Book and confirm**

One group per time slot. Confirm by text the day before.

3**Give the tour**

Point out features, then step back. Don't oversell or argue.

4**Follow up**

Ask for feedback within a day, and note every question.

BEFORE EACH SHOWING

- ☐ Quick tidy: dishes, beds, bathrooms
- ☐ Lights on, blinds open, comfortable temperature
- ☐ Pets out of the house, or crated
- ☐ Garbage out, no strong cooking smells
- ☐ Feature sheets and your disclosure ready

STAY SAFE

- ☐ Never show alone. Have someone with you
- ☐ Ask for photo ID and note licence plates
- ☐ Lock away valuables, medications, mail and keys
- ☐ Walk behind visitors, near the exit
- ☐ Tell someone who's coming, and when

QUESTIONS YOU'LL BE ASKED. HAVE YOUR ANSWER READY

"Why are you selling?" Careful, it can weaken your position

"Any water in the basement?" Answer honestly, in writing

"What's the lowest you'll take?" Ask for an offer in writing

"Have you had other offers?" Be truthful and treat all buyers alike

I CAN HELP I can help you with this process. If you find this overwhelming, reach out.

When a buyer wants to make an offer

This is where private sales most often go wrong. A signed, accepted offer is a binding contract, so have your lawyer review it before you sign anything.

WHAT'S IN AN OFFER	WHAT TO WATCH FOR
Price	Compare it with the conditions and dates, not on its own.
Deposit	There's no brokerage trust account, so it's usually held in a lawyer's trust account. Never take cash.
Conditions	Financing, inspection, insurance, water, septic, sale of their home, a lawyer's review.
Deadlines	A date for each condition, and how long you have to respond to the offer.
Closing date	When the buyer takes possession and you get paid. Does it line up with your move?
Inclusions	Appliances, window coverings, sheds and anything else they want left behind.

YOUR THREE CHOICES

Accept

Sign it as written. The conditions clock starts.

Counter

Change the price, dates or terms and send it back.

Decline

Let it expire if it's too far from what works.

MORE THAN ONE OFFER?

Treat everyone alike

Same information, same deadline, for every buyer.

Keep numbers private

Never share one buyer's offer with another.

One at a time

Two signed acceptances is a legal mess.

I CAN HELP I can help you with this process. If you find this overwhelming, reach out, even if it's just a second opinion on an offer.

From accepted offer to firm deal

Accepted isn't sold. Now the buyer works through their conditions, often over 7 to 14 days. Each has its own deadline, and in a private sale, tracking them is up to you and your lawyer.

1**Deposit**

Confirm it actually arrived in trust, by the date in the agreement.

2**Home inspection**

The buyer's inspector checks everything. Plan to be out 2 to 4 hours.

3**Water and septic**

Water samples and a septic inspection for rural homes, booked by the buyer.

4**Financing and appraisal**

A low appraisal can mean a request to drop the price.

5**Insurance**

The oil tank, wiring and wood stove are where this usually trips up.

6**Waivers, then firm**

Every condition waived in writing, on time. Now it's firm.

IF THE INSPECTION FINDS SOMETHING

Repair it

You fix it before closing, with receipts.

Credit or lower price

The buyer handles it after closing.

Say no

The buyer decides whether to go ahead.

Any amendment to price or terms must be in writing and signed by both of you. A handshake or a text message isn't enough.

IF THE DEAL FALLS APART

A condition isn't met

The deal usually ends and the deposit goes back to the buyer

A deadline is missed

The agreement may end, even if both sides wanted to go ahead

A deposit dispute

Funds can stay frozen in trust until it's settled

Back on the market

Buyers will ask what happened. Have an honest answer

I CAN HELP I can help you with this process. If you find this overwhelming, reach out.

Closing day, and after

In Nova Scotia, the lawyers handle the closing: the deed, the money and the registration. In a private sale, your lawyer may also be the one chasing the details an agent normally would.

HOW CLOSING WORKS

- | | |
|--|---|
| <p>1 Send your lawyer everything
The signed agreement, every amendment and waiver, and your mortgage details.</p> <p>3 Sign and walk through
You sign the deed. The buyer checks the home and any repairs.</p> | <p>2 Statement of adjustments
Property tax, oil left in the tank and other items, split to the closing date.</p> <p>4 Registration and payout
Funds arrive, your mortgage is paid, the deed is registered, you're paid.</p> |
|--|---|

LEAVE FOR THE BUYERS

- ☐ All house, mailbox and shed keys
- ☐ Garage door openers and alarm codes
- ☐ Manuals and warranties
- ☐ A broom-clean home, with everything you agreed to leave
- ☐ A note on garbage day and pickup

AFTER CLOSING

- ☐ Cancel home insurance **after** closing, not before
- ☐ Book final readings for power and oil
- ☐ Move or cancel internet, TV and the alarm
- ☐ Forward your mail with Canada Post
- ☐ Keep your closing papers for tax time

MOVING? Ask me for my Moving Connections guide. It has the utilities, internet providers and important phone numbers for the Valley in one place, free.

Your private sale checklist

Print this page and tick it off as you go. If you find yourself stuck on a line, that's a good time to call.

BEFORE YOU ADVERTISE

- ☐ Talk to my lender about payout and penalty
- ☐ Hire a lawyer who handles private sales
- ☐ Pull sales and complete the pricing worksheet
- ☐ Set my price and fill in my net sheet
- ☐ Decide on buyer's agent commission, in writing
- ☐ Gather every document on page 10
- ☐ Book a pre-listing inspection, if I want one
- ☐ Finish repairs, paint, clean and stage
- ☐ Photos, video, drone and floor plan
- ☐ Write my ad and my written disclosure
- ☐ Order signs and feature sheets

ON THE MARKET

- ☐ Post ads and share them everywhere
- ☐ Answer every call and message fast
- ☐ Screen buyers and book showings
- ☐ Host open houses and follow up
- ☐ Review my price every two weeks

OFFER TO CLOSING

- ☐ Lawyer reviews every offer before I sign
- ☐ Confirm the deposit is in trust
- ☐ Track every condition deadline
- ☐ Negotiate repairs, in writing
- ☐ Get signed waivers, then firm
- ☐ Sign with my lawyer and hand over keys

NOTES AND QUESTIONS

I CAN HELP I can help you with this process. If you find this overwhelming, reach out. No pressure. Call or text (902) 789-9182.

Questions private sellers ask

Can I list on MLS® myself? No. Only a licensed REALTOR® can put a home on MLS® and realtor.ca.

Do I have to pay a buyer's agent? No, but decide before you advertise and put it in writing.

What if I try it myself first? That's fine. If you change your mind later, I'm happy to talk. No hard feelings.

Do I need a lawyer? Yes. In Nova Scotia, a lawyer handles the deed, the money and the closing.

Can you just help me with the price? Yes. A free market evaluation, with no obligation to list.

Will you pressure me to list? No. Reach out when, and if, it makes sense for you.



TRAVIS MESHER

REALTOR® · Keller Williams Select Realty

Selling on your own? I'm still happy to help.

Want a free market evaluation, a second opinion on an offer, or someone to take the whole job off your plate? It starts with a no-pressure chat. Call or text any time.

Call or text (902) 789-9182

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