

CLIENT PROCESS PLAYBOOK

The Residential Seller Playbook

Your Step-by-Step Guide to Selling Your Home
in the GTA

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Hey — read this first

Selling your home is part business transaction, part emotional milestone. You're moving on from somewhere that holds memories, and you want top dollar for it. Both things can be true.

This guide walks you through exactly how I sell homes — every stage, every cost, every decision. By the time we sit down to talk strategy, you'll already know what to expect. That's the way it should be.

— Aidan

The 9 Stages of Selling Your Home — At a Glance

Stage	What Happens	Typical Timeline
1. Listing Consultation	Pricing strategy, prep plan, timeline	Day 1 (60-90 min)
2. Pre-Listing Prep	Decluttering, staging, repairs	1-3 weeks
3. Photos + Marketing Build	Professional photos, video, copy	3-7 days
4. Go to Market	MLS live, marketing launch	Day of listing
5. Showings + Open Houses	Buyers tour your home	1-4 weeks
6. Offers	Receive, review, negotiate	1-7 days
7. Conditions Period	Buyer does due diligence	5-14 days
8. Firm Deal	Conditions waived, sale binding	1 day
9. Closing	Funds transfer, keys handed over	30-90 days from firm

Total timeline: Typically 30-60 days from listing to firm deal in normal markets. Can be faster in hot markets, longer in slow markets.

Stage 1 — Listing Consultation (Day 1)

What we cover

- **Your goal** — top dollar, fast sale, or both?
- **Your timeline** — when do you NEED to be sold? Any closing date constraints?
- **Pricing strategy** — comparable sales, current market, listing strategy
- **Prep work** — what needs to happen before we list (declutter, paint, repairs, staging)
- **Marketing plan** — how I'll promote your home
- **Commission + fees** — full transparency, signed agreement
- **Existing mortgage** — discharge fees, prepayment penalties

- **Capital gains** — primary residence exemption vs. investment property tax

What I bring to the table

- **Comparative Market Analysis (CMA)** — recent sold homes within 1km, with adjustments
- **Current active listings** — your competition
- **Pricing recommendation** — with strategy options (aggressive, market, conservative)
- **Days-on-market data** — realistic timeline expectation
- **Marketing plan** — specific to YOUR home

Cost

\$0 upfront. I'm paid commission ONLY when your home sells.

My role

Tell you the truth about your home's value, even if it's not what you want to hear. Build a strategy that fits YOUR goal.

Your role

Be honest about your timeline and bottom line. Trust the data.

Stage 2 — Pre-Listing Prep (1-3 Weeks)

What gets done

This is where we maximize value. Done right, prep can add \$20K-\$100K to your sale price.

Declutter:

- Remove personal photos, knick-knacks, religious items
- Pack away 50% of your belongings (homes look bigger with less stuff)
- Empty closets to 50% capacity (signals "tons of storage")

Deep clean:

- Professional cleaning (windows, baseboards, grout, appliances)
- Cost: \$300-\$600

Repairs:

- Fix obvious issues (broken handles, dripping taps, scuffed walls, missing tiles)
- Touch-up paint or full repaint (neutral colours)
- Minor landscaping refresh

Stage:

- For empty homes: full staging (\$2K-\$8K)
- For occupied homes: consultation + edit (\$300-\$800)
- Staged homes sell faster + for more money — proven

Pre-listing inspection (optional):

- Have your home inspected BEFORE listing
- Surfaces issues you can fix or disclose
- Shows buyers you're transparent
- Cost: \$400-\$800

Cost

- Cleaning: \$300-\$600
- Repairs: variable
- Painting: \$1,500-\$5,000 if professional
- Staging: \$300-\$8,000
- **Typical total: \$2K-\$10K** — usually returns 5-10x in higher sale price

My role

Recommend trusted vendors for everything (cleaners, painters, stagers, photographers, contractors). Coordinate the timeline. Tell you what's worth doing vs. not.

Your role

Trust the prep recommendations. Skipping prep to "save money" almost always costs more in lost sale price.

Stage 3 — Photos + Marketing Build (3-7 Days)

What gets created

Professional photography (\$300-\$800):

- 25-40 high-resolution photos
- Wide-angle, well-lit, professionally edited

Drone photography (\$200-\$400, for larger lots / location features):

- Aerial of property + neighbourhood
- Critical for waterfront, large lots, ravines

Video tour (\$400-\$1,200):

- 1-2 minute cinematic walkthrough
- Used on MLS, Instagram, YouTube, my website

Floor plan (\$200-\$400):

- Accurate dimensioned drawing
- Buyers love this — sets you apart

Virtual tour / 3D scan (\$300-\$600):

- Buyers can "walk through" online
- Critical for out-of-town buyers

Listing copy:

- I write the MLS description
- SEO-optimized for Realtor.ca + Google
- Hook + features + neighbourhood + call-to-action

Marketing brochure:

- Branded one-pager / multi-page
- Printed + digital versions

For Sale sign:

- Installed at the property
- Standard or custom

Cost

- Most marketing included in my commission
- Specialty additions (drone, premium video, etc.) discussed case-by-case

Stage 4 — Go to Market (Day of Listing)

What happens on Day 1

Morning:

- MLS goes live (TRREB / Realtor.ca)
- Sign installed
- Lockbox installed
- Brochure rack stocked

Throughout the day:

- Realtor.ca / Zillow / public portals update with your listing
- I email my buyer database
- I email the broker network
- Social media posts go live (Instagram, Facebook, LinkedIn)
- Boosted Facebook ads launch geo-targeted to relevant buyers
- Listing on aidanholt.ca with SEO optimization
- Direct outreach to buyer agents I think have matching clients

What you'll see

- Sudden surge in showing requests (often within first 24-48 hours)
- Inquiries via the MLS
- Interest from buyer agents

My role

Push your listing as hard as humanly possible in the first 7 days — this is when buyer interest peaks.

Your role

Be flexible on showing access. The first week is critical. Every showing missed is a buyer not seen.

Stage 5 — Showings + Open Houses (1-4 Weeks)

How showings work

- Buyer agents request showings via the lockbox booking system
- I (or your home) approve/decline based on your availability rules
- Buyers tour with their agent (or me if unrepresented)
- Agent provides feedback after the showing

Open houses

- I run open houses on weekends (typically Sat 2-4 or Sun 2-4)
- I greet buyers, walk them through, collect contact info
- High-traffic open houses signal demand to other buyers + agents

What you'll get from me

- **Showing log** — every showing with feedback, agent contact, interest level
- **Weekly summary** — total showings, feedback themes, market signals, recommendations
- **Strategy adjustments** — if showings are slow or feedback is consistent ("priced too high", "needs paint"), we adjust

Your role

- Keep the home show-ready every day
- Vacate during showings (10-15 min before through 15 min after)
- Don't take feedback personally — it's data

Cost

\$0.

Stage 6 — Offers (1-7 Days)

How offers come in

Offer date strategy (hot markets):

- We list low, set an offer date 5-7 days out
- Multiple buyers compete with bully offers + offer-day offers
- Goal: drive bidding war

Open offers strategy (balanced/slow markets):

- Buyers can submit any time
- Each offer reviewed and countered individually
- Typical in less competitive segments

What's in an offer (OREA Form 100)

- Price
- Deposit
- Closing date
- Inclusions / exclusions
- Conditions (financing, inspection, etc.)
- Irrevocable date

Negotiation

- I review every offer with you
- Compare price, terms, conditions, deposit, irrevocable
- Counter-offers go back and forth (usually 2-3 rounds)
- Decide: accept, counter, or reject

Multiple offers / bidding war strategy

When 3+ offers come in:

- Review all offers side-by-side
- Compare: price, deposit, conditions, closing flexibility, irrevocable, buyer strength
- Sometimes I "send back for highest and best" — gives buyers one more chance to improve
- Sometimes accept the strongest immediately — bird in hand

My role

Maximize price + minimize risk. Coach you through emotional moments. Push hard when there's room. Tell you when to take a deal.

Your role

Stay grounded. Have your minimum acceptable price decided BEFORE offers come in. Don't get greedy on a fair deal.

Stage 7 — Conditions Period (5-14 Days)

If the accepted offer has conditions, this is the buyer's due diligence window.

Common buyer conditions

Financing (5-10 days):

- Buyer's lender finalizes mortgage
- May require appraisal
- Risk: appraisal comes in low, deal falls apart

Inspection (5-7 days):

- Buyer hires inspector
- Inspector finds issues — buyer may renegotiate or walk
- Mitigation: pre-listing inspection eliminates surprises

Status Certificate (condos only):

- Buyer's lawyer reviews condo financials, rules, special assessments
- Risk: pending special assessment or weak reserve fund kills deal

What can happen

- **Buyer waives conditions** → deal becomes firm
- **Buyer asks for credit/repair** → we negotiate
- **Buyer walks** → home back on market

My role

Coordinate with buyer's agent. Keep the timeline moving. Negotiate any post-inspection issues. Tell you straight if I think the buyer is getting cold feet.

Your role

Provide any documents requested (utility bills, tax bills, recent renovations). Stay patient.

Stage 8 — Firm Deal (1 Day)

What happens

Once buyer waives conditions, the sale is firm. Deposit becomes non-refundable. Sale is binding.

What I do

- Notify buyer's agent
 - Send firm deal to your lawyer
 - Confirm closing date logistics
 - Update MLS to "Sold"
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Stage 9 — Closing (30-90 Days from Firm)

What happens between firm and closing

You hire a real estate lawyer (\$1,500-\$2,500)

Pay off existing mortgage:

- Lawyer arranges discharge
- Watch for prepayment penalties (can be \$10K-\$30K depending on mortgage type and term remaining)

Discharge other registered items:

- Lines of credit, liens, etc.

Prepare for moving:

- Book movers
- Cancel/transfer utilities
- Cancel home insurance for closing date

Pre-closing walkthrough:

- Buyer + their agent inspect property 1-3 days before closing
- Confirms property in same condition + inclusions present
- Any issues raised — we negotiate (usually \$\$ at closing)

Cost at closing

Item	Typical Cost
Real estate commission	Per listing agreement (typically 4-5% + HST)
Lawyer fees	\$1,500-\$2,500
Mortgage discharge	\$300-\$600
Prepayment penalty	\$0-\$30K+ (mortgage-dependent)
Moving costs	\$500-\$3,000+
Capital gains tax	\$0 (primary residence) or 50% of gain x your tax rate (investment)

What you walk away with

Sale price minus **mortgage payoff** minus **commission** minus **lawyer fees** minus **closing costs** = **your net proceeds**.

My role

- Coordinate the closing with your lawyer + buyer's lawyer
- Resolve any last-minute issues at walkthrough
- Hand the keys over on closing day

Your role

- Be moved out by closing date (you don't have until midnight — be out before noon)
- Leave the property "broom clean"
- Leave all keys, garage remotes, mailbox keys for buyer

Glossary — Selling Terms Decoded

Term	What it means
CMA	Comparative Market Analysis — pricing report based on recent sales
List Price	The advertised price
Sale Price	The actual price the home sells for
Days on Market (DOM)	How long the home is listed before selling
Showings	Buyer tours of your home
Offer Date	A scheduled day when offers are reviewed (creates bidding war potential)
Bully Offer	An offer submitted before the offer date
Conditional Offer	Offer with buyer conditions (financing, inspection, etc.)
Firm Offer	Offer with no conditions — binding immediately
Irrevocable	Deadline for the seller to respond to an offer
Holdback	Money held by lawyer for future repairs
Adjustments	Pro-rated property tax + utilities at closing
Discharge	Removing your mortgage from title
Prepayment Penalty	Fee for paying mortgage off before maturity

Pricing Strategy — Choose Your Game

Strategy 1: List LOW, Hold Offers (Hot Market)

- List 5-10% below comparable sales
- Set offer date 5-7 days out

- Goal: bidding war drives price ABOVE market
- **Risk:** if interest is weak, you sell below market
- **Best for:** hot segments with limited inventory

Strategy 2: List AT MARKET, Open Offers (Balanced Market)

- List at fair market value
- Accept offers as they come
- Goal: steady showings, fair sale within 30-45 days
- **Risk:** lower (no bidding war upside)
- **Best for:** typical market conditions

Strategy 3: List HIGH, Accept Reductions (Slow Market or Unique Home)

- List slightly above market to test ceiling
- Reduce price every 14-21 days if no offers
- Goal: catch the buyer willing to pay top dollar
- **Risk:** longer days on market = perception of "stale" listing
- **Best for:** unique properties or very slow markets

My recommendation depends on YOUR home + the current market. We pick at the consultation.

FAQ — The Top 10 Questions Sellers Ask Me

Q: What commission do you charge?

A: Standard residential commission varies — we'll discuss at the consultation. Full transparency, no surprises.

Q: How long will it take to sell?

A: Hot market: 1-3 weeks. Balanced: 30-45 days. Slow: 60-90 days. I'll give you a realistic estimate at our meeting.

Q: Should I sell first or buy first?

A: Hot market = sell first (your home will sell fast, you risk overpaying for new). Slow market = buy first. Bridge financing is also an option.

Q: Should I do repairs before listing?

A: Most of the time, yes. Small fixes (\$1K-\$5K) often return 5-10x in sale price.

Q: What's the difference between assessed value and market value?

A: Assessed value (MPAC) is the city's number for tax purposes. Market value is what buyers actually pay. They're often very different.

Q: Should I stage my home?

A: For empty homes, almost always yes. For occupied homes, at minimum a staging consultation. Staged homes sell faster + for more.

Q: What if I get multiple offers?

A: We compare price + terms + conditions + buyer strength. Sometimes the highest price isn't the best offer.

Q: Can I keep my home on the market while I have an accepted conditional offer?

A: Generally no — the offer creates an exclusivity. We can sometimes negotiate a "kickout" clause, but it's deal-by-deal.

Q: What about capital gains tax?

A: Primary residence: tax-free. Investment property: 50% of capital gain taxed at your marginal rate. Talk to your accountant.


Q: When do I get my money?


A: On closing day, your lawyer wires your net proceeds to your bank — typically within 1-2 business days of closing.


What Makes Me Different

- **I price honestly.** Some agents inflate value to win listings — then beg for price drops. I tell you the truth Day 1.
- **I market beyond MLS.** Direct buyer outreach, broker network, social ads, video — every channel.
- **I report weekly.** You always know what's happening. No silence, no surprises.
- **I negotiate hard.** My job is your bottom line. I don't take a "pretty good" offer when there's room for a great one.
- **I handle the stressful stuff.** Showings, feedback, negotiation, closing logistics — I'm your buffer.

What's Next?

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Let's get you sold.

— Aidan