

YOUR EXCLUSIVE GUIDE TO

SELLING

A HOME

WITH

Cheryl Barnes

VICTORIA REAL ESTATE EXPERT

MEET *Cheryl Barnes*

You might say Cheryl Barnes has always been drawn to real estate. Prior to earning her license, she privately staged, marketed, listed, and sold her first home in Winnipeg. After moving to British Columbia with her husband, she developed a passion for the business while buying and selling properties across the city. Seeking an opportunity that allowed her the flexibility to be there for her children while still speaking to her entrepreneurial spirit, she decided to leave her longstanding position in the corporate world and finally pursue her real estate license—and the rest is history.

When listing a property, Cheryl equips her clients with a diversified strategy. She helps them fully prepare their home by providing a suite of professional photography and staging services, then markets the home over targeted digital and social media campaigns. She also leverages the cutting edge technical resources at RE/MAX to give her sellers an added reach throughout the region. Cheryl also markets her listings to local print publications like Homes & Lands and Boulevard Magazine—all to generate as much buzz as possible leading up to the market day and open houses.

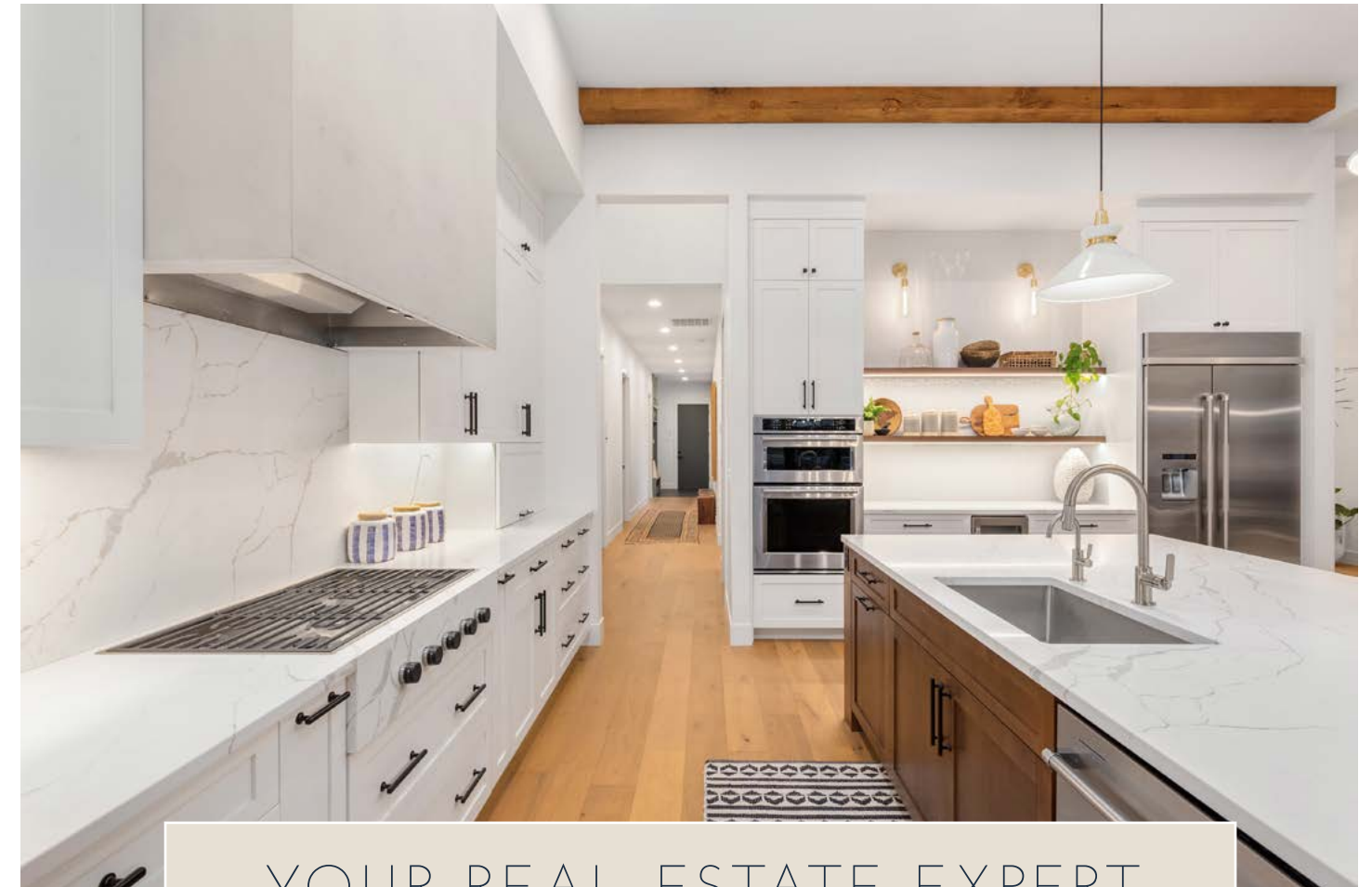
Cheryl is just as hands-on with her buyers, using her years of experience to carefully guide them to the right home for their best interests. From start to finish, she centers her process around their goals, offering a

uniquely candid approach and fresh insights into the market. “I’m straight up with people right from the beginning, but I’m also very patient with my clients. Once I understand precisely what they’re looking for, I can keep them focused on their priorities.”

Over the years, Cheryl has earned a fantastic reputation throughout Victoria, evidenced by her strong rate of repeat clients and referrals. Averaging more than 75 transactions per year, she emphasizes the importance of a lighthearted touch with every purchase or sale. “I want each transaction to be a fun and pleasurable experience. Most of all, I love when I’m going to see a property with my clients, and we’re all looking forward to seeing each other again.”

Outside her career, Cheryl loves spending quality time traveling with her beloved family. Cheryl is also a diligent and devoted gardener and an avid weight trainer. But she also has solid plans for the future of her business. With her volume continuing its steady growth, she intends on scaling her workflow to offer boutique luxury services to any type of property.

“Whether it’s a \$300,000 condo or a \$3 million luxury waterfront home, the service is the same,” she says. “At the end of the day, my job is to help people. It doesn’t matter what a client does for a living; instead, it’s about standing for their needs.”



YOUR REAL ESTATE EXPERT



CHERYL BARNES

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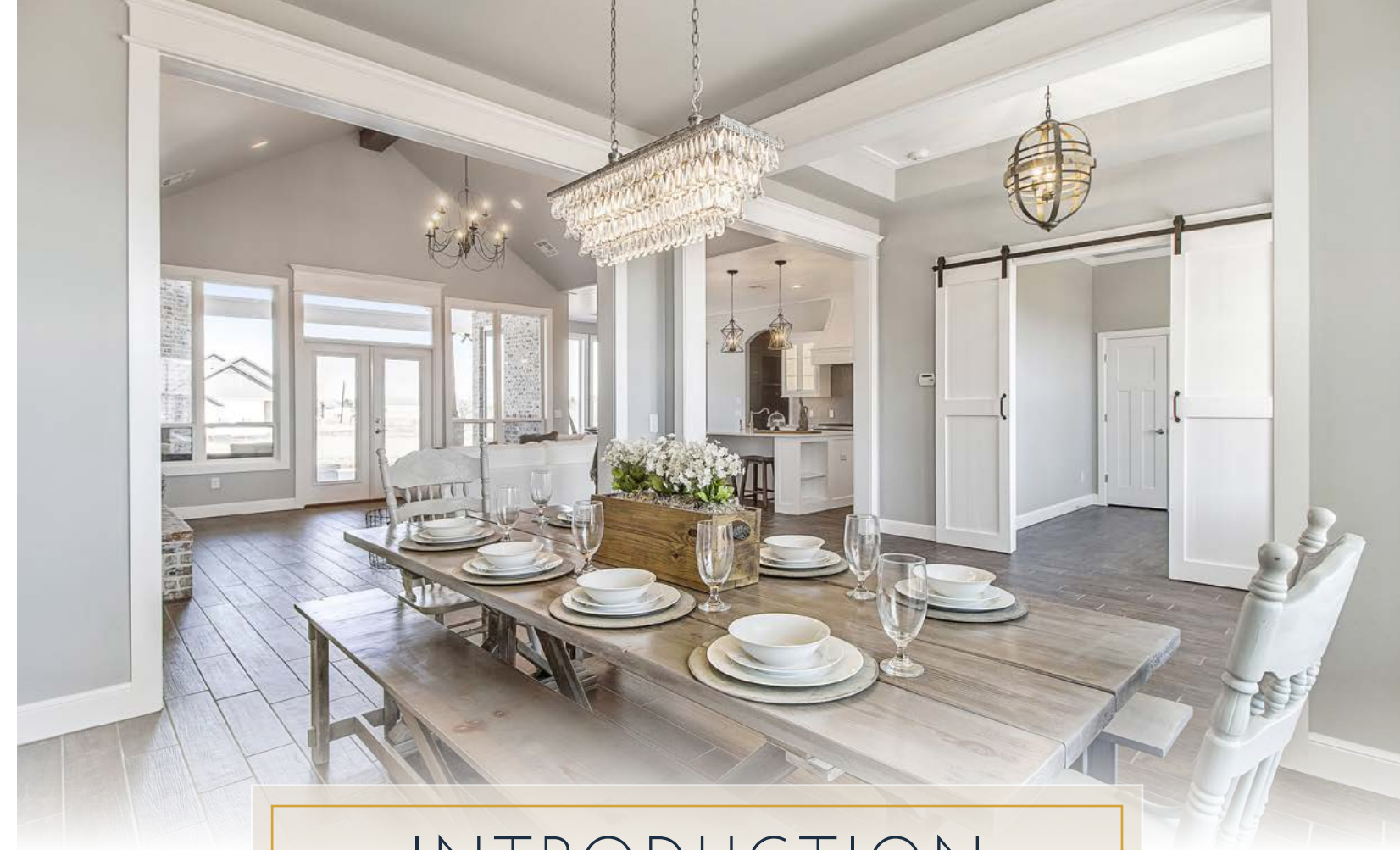
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RE/MAX
GENERATION

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INTRODUCTION

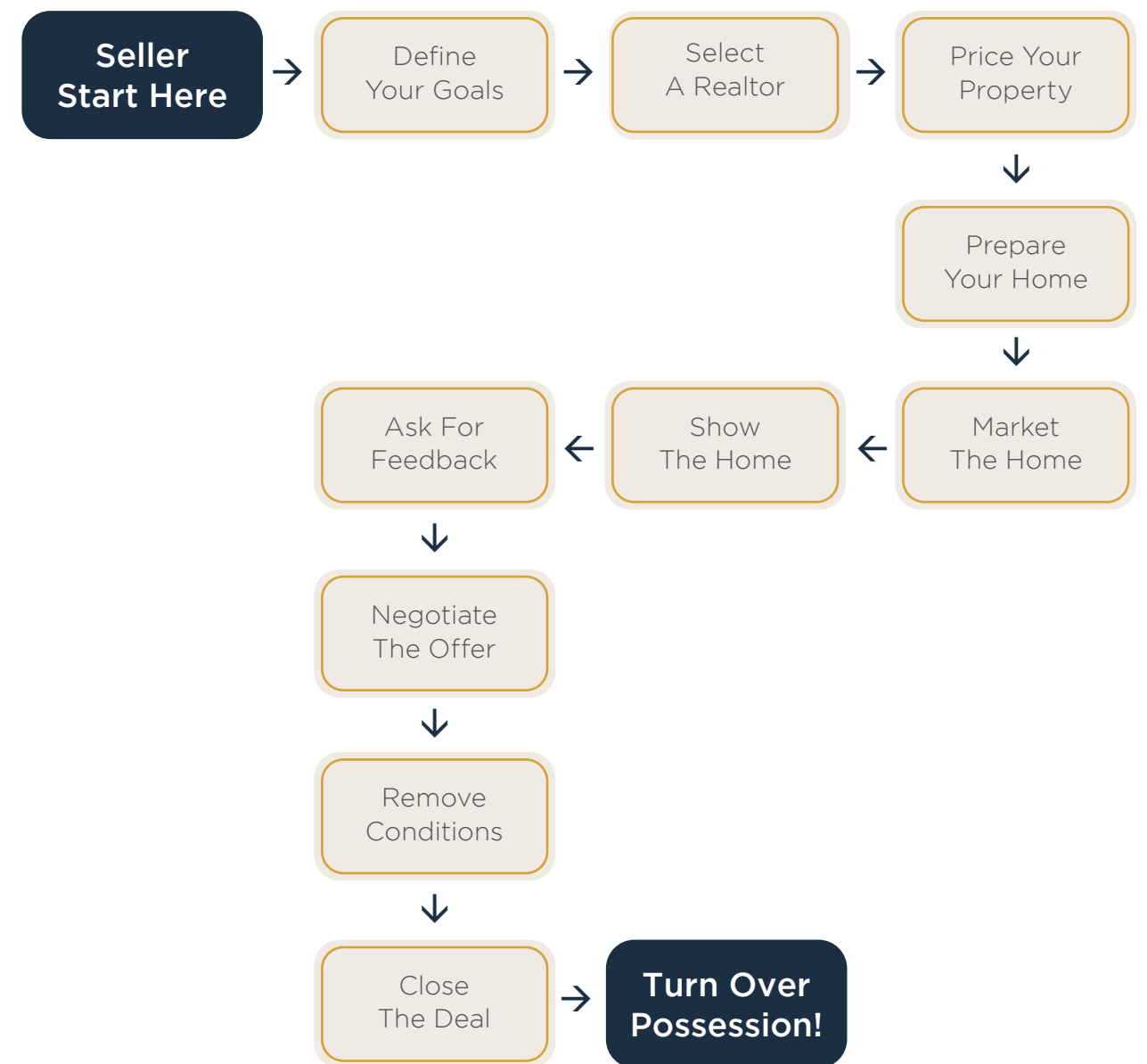
WELCOME TO SELLING YOUR HOME

Selling a home requires calculated finesse, the right connections, exceptional marketing capabilities, and a thorough understanding of the real estate market. My exclusive guide is intended to provide a tangible resource in the process of selling your home.

My guarantee is to commit to the utmost discretion and provide personal concierge services through the process of selling your home.



10 STEPS TO SELLING YOUR HOME



1

DEFINE YOUR *Goals*

DETERMINE WHY YOU ARE SELLING

Everyone has different reasons for selling. As you begin this process of discovery, focus on what is important to you and your family.

Four important questions to ask yourself:

- Why do you want to move?
- Is there a timeline?
- Are you relocating?
- Are there financial considerations?

Three important considerations:

- Is this the right time for you to sell?
- What are the present market conditions and the implications for your sale?
- Does your home's equity give you an advantage?

Recognize that every market is different, and the selling process can be a sprint or a marathon — be prepared for both.





SIGNING A LISTING AGREEMENT

A listing agreement is a contract between you and your Realtor stating that the agent has the right to list, advertise, and handle the sale of your house. It is important to understand the terms of the agreement because you will be bound by them — forming an obligation of time and commitment of responsibilities.

KEY FACTORS:

- **Commission.** The amount you'll pay your agent.
- **Exclusive right to sell.** This gives your agent the right to sell your property.
- **Duration.** The amount of time the listing agreement is in effect.
- **Protection clause.** A clause that protects the agent or broker after the date, preventing you from avoiding payment to your agent should you find a buyer while under contract.
- **Duties.** The agreement lays out the activities the agent is authorized to conduct on your behalf.
- **Representations.** The agreement may also require you to verify certain legalities and facts about your home.
- **Dispute resolution.** Specifies how you will handle disputes that cannot be worked out informally.

2

SELECT A *Realtor*

MY COMMITMENT TO YOU

It is important to work with a Realtor who is not only committed to working with you but who is also dedicated to getting your home sold in the shortest time for the most amount of money. Your Realtor should be someone you trust, who is protective of your interests, and who will guide you through the entire process. As your Realtor, this is my commitment to you:

CONCIERGE

Focus on your specific needs and take care of all the small details so you don't have to.

RESPONSIBILITIES

Educate you on professional responsibilities, including disclosure, loyalty, confidentiality, compliance, and accountability.

UNDERSTANDING YOUR REQUIREMENTS

Take the time to understand the priority of your requirements — price, timeline, relocating, etc. — even if they change.

MARKETING YOUR HOME

Provide a sophisticated marketing strategy that ensures the maximum exposure of your home to the right buyers while keeping you updated with current market trends, neighbourhood fluctuations, and new sales and listings.

PREPARING AND SHOWING THE HOME

Prepare your home to match buyer's expectations, arranging the right showings, and recommending relevant experts.

CONSULTATION AND NEGOTIATION

Provide full service consultation, together with expert negotiation on pricing and terms, with management of all documentation.

CLOSING

Keep you fully informed of all activities that lead to the transaction closing.

DISCRETION

Always keep your interests and privacy secure so you know that you are working with someone with the utmost discretion.

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PRICE YOUR *Property*

Now that you have selected your Realtor, and before you place the home on the market, two things need to be done:

1. REVIEW CURRENT TITLE

You need a clear title for the home before you can put it on the market.

2. PRICE THE PROPERTY

Price sets “the opinion of value” when selling your home. Price it too high against comparable properties, and your home may not sell. Price it too low, and you may not achieve the true value of your home.

THE FAIR MARKET VALUE IS INFLUENCED BY:

- Location
- Condition
- Buyer demand
- Prices of properties on the market
- Recent sales
- Availability for financing

THE HIDDEN INFLUENCE

Always make sure you highlight the positives and negatives of your home to your Realtor — these nuances can be turned into an advantage if known in advance. Remember, no one knows your home and its location like you do.





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PREPARE YOUR *Home*

As we prepare the home for sale, begin this process with one simple idea: “This is not my home; it is a house.” For this Seller’s Guide, we have broken down this process into three levels. As always, discuss with your Realtor what level is required to get the most value for your home.

LEVEL 1: THE BASICS

DE-CLUTTER

If it is not needed, remove it and put it in storage. Pack up the knick-knacks. Keep the counter tops clean.

DE-PERSONALIZE

Remove photographs and memorabilia. Remember, this is going to be a fresh start for someone else’s dream, and you want them to be able to visualize making their own memories here.

DEEP CLEAN

Clean the home inside and out. Clean inside the cupboards. Clean the grout in your bathroom(s). Remove spider webs, dust bunnies, wash the windows, dust the furniture, clean the carpets, vacuum, etc. Don’t forget about the outside!

LEVEL 2: BEYOND THE BASICS

PAINT THE WALLS

Think neutral colors. If you have off-beat colors, bring them back to a more neutral hue — it can help the buyer visualize a clean slate.

CHANGE DECORATIONS AND THEMES

Got a jungle-themed room? An all-pink or blue kid’s room? For now, redecorate, repaint, and turn it into a study. Think simple.

MINOR REPAIRS

These repairs are not supposed to break the bank. If it’s a cheap and easy fix, fix it. Repair squeaky doors, holes in walls, leaking faucets, broken cabinet doors, and anything else that could deter buyers.



LEVEL 3: WAY BEYOND THE BASICS

MAJOR RENOVATIONS

Haven't replaced the roof in 20+ years? Need to replace the carpeting or add better flooring? Remodel the bathroom? These more expensive repairs will add value to your home and are projects worth considering.

FINISH THE BASEMENT

Never got around to finishing the basement? Now is the time you may want to consider it. A finished yet blank canvas can add extra value to your home, and the buyer may be willing to pay more for something they do not have to do.

OTHER REPAIRS

With larger repairs, it is important to understand that any work you put into the home should add value to the final sale price; if not, it's not worth it.

HELPFUL TIPS

- Think of this process as a head start to packing.
- Even though some repairs may seem minor, they can become a major factor in determining whether a buyer will actually buy.
- Pay particular attention to rooms that smell; odors are a complete turn-off.
- Do not forget about the outside; this is your first impression.
- Scrutinize the home. If you were a buyer, would you want to buy this home? You have lived here, and you know all the pros and cons. Highlight the pros and help eliminate the cons.

MARKET THE *Home*



Each home has its unique and individual story to tell, and the marketing should reflect that. Take some time to sit down with your Realtor to discuss the correct marketing plan that is necessary to successfully market the home. A comprehensive and customized marketing strategy will complement the time, money, and energy that you have invested in your home.



PHOTOGRAPHY

A key element to marketing. Your home has five seconds to impress and grab someone's attention. Skilled professionals know how to use composition, color, and lighting to enhance the subject. The right photography can give you an extra 20 seconds, and a great photo can evoke a potential buyer's emotion. This is where they fall in love first.



NEW TECHNOLOGY

Take advantage of new technology to showcase the true essence of the property within its environment, especially since your buyer is likely to be from outside your local area. 3D floor plans, videos, and aerial photography provide a realistic depiction of the intended space and livability.



PRINT MEDIA

Tangible resources will draw buyers to the home — resources like yard signs, directionals, postcards, property brochures, and the like.



DIGITAL EXPOSURE

Your online footprint gives you access to social media and 24/7 web exposure. It is the quickest way to get your home exposed locally, nationally, and globally.



NETWORKING AND REFERRALS

Realtors will utilize their network and referral systems to create additional sources of potential buyers. Networking with other local, national, and international agents, as well as relocation experts, creates a large database. Local advertising, word-of-mouth, and open houses create referrals from local homeowners — who are often the biggest advocates for having their friends and family move into their neighbourhood.

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SHOW THE *Home*

Sellers place a lot of pressure on themselves when showing potential buyers their property. Here are a few things to keep in mind to generate the best first impression and increase your chances of receiving those all-important offers.

LET YOUR AGENT HANDLE IT

A potential buyer is less likely to voice any concerns in front of the current owner. Give them the space to explore and scrutinize. Your Realtor is your ally; let them handle any concerns a buyer might have.

BE FLEXIBLE

Many home buyers are on a tight schedule, just like the rest of us. Time is tough to come by, so be flexible, especially if you are living in the home.

COMMUNICATE WITH YOUR REALTOR

If there are special aspects to the home that you want to be featured and recognized during the viewing of the home, make sure to communicate that clearly to your Realtor.

QUICK CLEAN

During the selling process, it is imperative to always keep the home clean. Wipe down counters, vacuum daily, and make sure all clutter is cleaned up. TIP: Keep a box for personal items; when not in use, keep them in a closet or drawer.

CLIMATE CONTROL

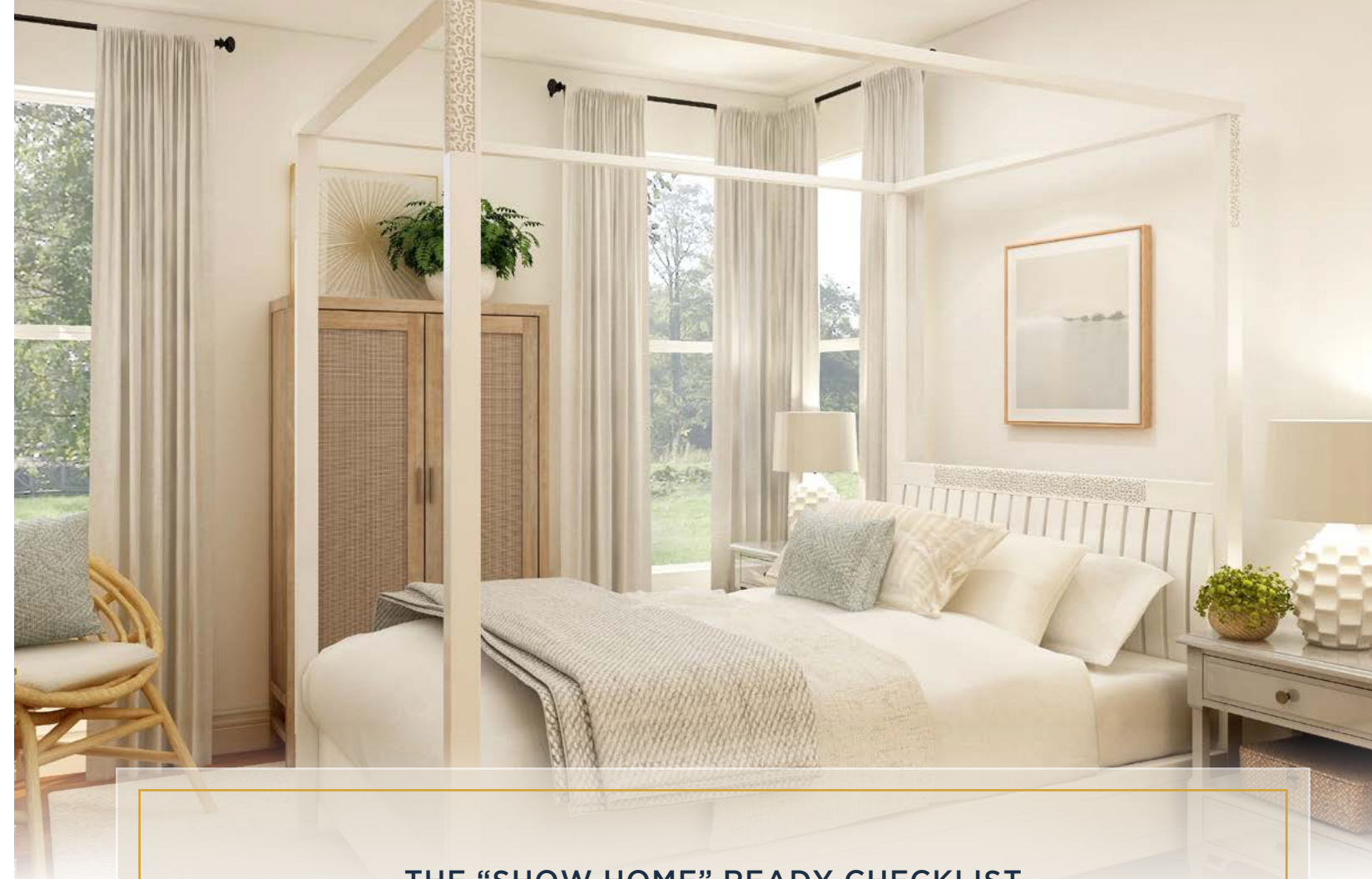
Make sure the inside temperature of the home is comfortable. You want buyers to feel at ease and to not rush the viewing process because they are too hot or too cold.

ANIMAL CARE

A pet-friendly home is a great selling point. However, you do not want your pet(s) to be a distraction. Remove them temporarily or place them in a contained space.

LIGHT THE WAY

The home should feel open, bright, and welcoming. Turn on the lights and open the curtains; this will allow the buyers to see the true value of the home.



THE "SHOW HOME" READY CHECKLIST

YOU HAVE 10 MINUTES:

- Make the beds
- Grab a basket or box and put all personal items of clutter in there and place it in the back of your car for the time being
- Empty all the garbage
- Make sure the towels in the bathroom are clean, straightened, and they match
- Put down the toilet lid(s)
- Wipe down all countertops and sinks
- Turn on all the lights in the house
- Adjust the thermostat to a comfortable temperature
- Make sure the home smells good

YOU HAVE ONE HOUR:

- Do everything on the ten minute list, PLUS:
- Vacuum all carpeted areas
 - Sweep all surfaces
 - Clean all mirrors
 - Clean the toilets
 - Wipe down and clear kitchen counters
 - Clean and put away all laundry
 - Sweep the front doorway and shake out the welcome mat



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ASK FOR *Feedback*

It is never easy hearing negative remarks about your home, but knowing is half the battle, and the information provided could potentially be helpful in the next showing. It will also show the buyer that you value their opinion. Following an open house or buyer showing, talk with your Realtor to measure your home's reception and consider recommendations.

REVIEW:

- Are you getting a steady stream of people to open houses? What is the typical number of comparable homes?
- Find out what feedback was given to your Realtor. Use this feedback to enhance your home's presentation for future showings.
- Could your home use an incentive to entice more buyers to come for a look?
- What other marketing strategies does your Realtor suggest to attract more buyers?
- It is important to keep things in perspective following an open house or a buyer showing. Remember that home shoppers need time to process what they have seen and maybe time to look around at other homes before making such a big decision.
- Be patient. Be open to feedback and continue to maintain an open dialogue with your Realtor.

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NEGOTIATE THE *Offer*

Perhaps the most complex moment of the sales process comes when you get an offer on the home. There are many components to an offer, and your Realtor can explain the entire process so that you are comfortable with all the steps involved.

An offer can be drafted with or without conditions: an offer without conditions is known as a firm or subject-free offer; an offer with conditions is known as a conditional offer and protects one party with the placement of certain conditions on the purchase.

You can reject or accept the initial offer. If you agree to some points of the offer but not others, then you will submit a counter offer. The counter offer may differ from the original offer in respect to price, conditions, closing date, or any other items. Offers can be countered back and forth between the parties until one accepts or rejects it, ending the negotiations altogether.

Just remember, time is always of the essence. Counter offers contain expirations, just like purchase offers, which means that you can accept another offer while the buyer decides if they will sign the counter offer.

COUNTER OFFERS

Counter offers are generated by the seller after a buyer has submitted a purchase offer. Typically, counter offers will state that the seller has accepted the buyer's offer, subject to the particulars such as:

- Higher price (if buyer's offer doesn't match sale price)
- Increasing the amount of the deposit
- Refusal to pay for certain reports or fees
- Altering closing and/or possession dates
- Modifying the subject time frames
- Excluding personal property





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REMOVE *Contingencies*

Once both parties accept the sales contract and its conditions, they will start to work towards removing these conditions and will set a specific time frame to do so.

Your Realtor will advise you on what conditions you can remove, based on the results, once the appropriate due diligence has been completed; ideally, both parties should have been able to negotiate a reasonable time to remove these conditions.

It is important to understand the options available to you should one of the conditions you are responsible for not be removable prior to the contract date. This does not automatically mean that the 'deal is dead' — having a Realtor who is a good negotiator and will work with the buyer's agent to find a solution is key. Equally, conditions that the buyer needs to address can also be provided with extensions — this is the seller's choice.

An experienced Realtor will advise you on the right course of action based on their knowledge and experience. Once both parties are satisfied and wish to commit to the purchase and sale of your home, a conditional removal document will be prepared for both parties to sign.

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CLOSE THE *Deal*

Once all the conditions have been removed, the sale is considered final, and it becomes the responsibility of the legal and financial institutions to prepare all the necessary paperwork. If there are any issues, your Realtor will contact you directly.

The final documents will be sent to your lawyer or notary to prepare the necessary documentation pertaining to the sale of your home. You will provide instructions on how you would like the funds deposited after the sale. Your lawyer or notary will forward the documents to the buyer's lawyer or notary for final execution.

Your representative will arrange with the buyer's representative to pick up the funds. Once that is completed, you will be notified the sale is complete.

When closing is finished, you should not only be prepared to hand over the keys but any copies of documentation that relate to the property and its amenities. You will receive a copy of the documentation you signed together with a statement of costs.





MOVING OUT *Checklist*

- Notify current utility companies — advise of new address, shut-off and connection dates, and, if necessary, moving equipment:
 - Electric
 - Oil
 - Water/Sewage
 - Trash Collection
 - Gas
 - Telephone
 - Cell Phone
 - Cable/Satellite
 - Internet
 - Canada Post
- Insurance — transfer homeowner's insurance to new home
- File change of address with postal service — start and end dates
- Locate all motor vehicle registration and licensing documents
- Contact IRS Revenue Canada and/or your accountant for information on what moving expenses may be tax-deductible
- Notify your bank and credit card companies of your move and that you will be making purchases in a new area
- Update voter registration
- Updated medical records — notify doctors, dentists, pharmacists
- Update employer records
- Notify children's school and activities of move
- Cancel/Update gym memberships and local memberships if not staying in the area
- Return things you have borrowed
- Hire housekeeping and landscaping services to ensure the home is clean before the new buyers arrive
- Send out "Just Moved" cards to notify family and friends of new address

COMMON HOME SELLER *Mistakes*

NOT HIRING A PROFESSIONAL

You need the expertise of a Realtor. Sellers who try to sell it themselves end up taking longer to sell and sell for far less than those who work with an agent.

NOT PRICING YOUR HOME CORRECTLY

Overpricing or underpricing your home can be a costly mistake. It is critical to know the market and review comparables to know at what price your home needs to be set to sell.

NEGLECTING NECESSARY REPAIRS

It will always cost you less out of pocket to fix things ahead of time, rather than having buyers request that you fix it through their vendor of choice, which can get costly.

NOT DE-CLUTTERING

Clutter eats equity and kills deals. One of the least expensive improvements you can make to your home is to de-clutter and create a sense of spaciousness throughout the home.

GETTING IN THE WAY OF NEGOTIATING

Too many sellers take negotiating personally and lose out on creating a win-win deal. Remember, this is a business transaction.

FAILING TO COMPLETE A FULL SET OF DISCLOSURES PRIOR TO CLOSING

Be upfront about any of your home's issues; this will save you money and time, especially if the buyers discover the problem themselves.

OVERLOOKING FEES AND EXTRA EXPENSES AT CLOSING

Request a list of fees and expenses before closing. Review these with your Realtor and discuss them ahead of time.

NOT HIRING A PROFESSIONAL PHOTOGRAPHER

More than 95% of all buyers start their home search online. Make sure you and your Realtor make your home dazzle with great photographs.

NOT TRUSTING AND/OR COMMUNICATING WITH YOUR REALTOR

They are your biggest ally. Trust them to be the expert and guide you through this process. Be open and honest and allow them to do their job; they are here for you.





FREQUENTLY ASKED *Questions*

WHEN IS THE BEST TIME TO SELL?

When you are ready. Every real estate market is different; therefore, the best time to sell a home will be different from community to community. Don't wait for perfect conditions to sell — they don't exist.

HOW DO I CHOOSE A REALTOR?

Think of the process as equivalent to giving a job interview. Do they know your local market? Price points? Types of homes? What is their track record for sales in your community? Can they provide testimonials? Ask for references!

HOW LONG DOES THE LISTING AGREEMENT LAST?

Every real estate agent will have a preferred length. One thing to keep in mind when asking about the length of a listing agreement is the average days on the market. If the average days on the market in your local real estate are 75, a 90-day listing agreement may not be enough.

HOW MUCH COMMISSION SHOULD I PAY?

Commission is negotiable, period. The phrase “you get what you pay for” is true when it comes to real estate, too. Choosing a Realtor based solely on the fact that they offer the lowest commission amount is a mistake frequently made by home sellers.

CAN I GET OUT OF A DEAL SHOULD I DECIDE IT ISN'T RIGHT FOR ME?

Don't be afraid to back out of a deal. You have never gone too far until all of the conditions have been removed.



HOME SELLER'S *Glossary*

When selling a home, it's important to understand some of the key concepts and terms. Throughout the selling process, your Realtor will be available to explain any unfamiliar terms you encounter. That said, here is a short list of terms you'll want to know:

Agreement of Sale – Also known as contract of purchase, purchase agreement, or sales agreement according to location or jurisdiction. A contract in which a seller and buyer agree to transact under certain terms spelled out in writing and signed by both parties.

Appraisal – An appraiser's estimate of the market value of a property based on local market data and the recent sale prices of similar properties.

Assessed Value – The value placed on a home by municipal assessors for the purposes of determining property taxes.

Closing – The final steps in the transfer of property ownership. On the Closing Date, as specified by the sales agreement, the buyer inspects and signs all the documents relating to the transaction, and the final disbursements are paid. Also referred to as the Settlement.

Closing Costs – The costs to complete a real estate transaction in addition to the price of the home and may include: points, taxes, title insurance, appraisal fees, and legal fees.

Closing Date – This is usually the date that the legal ownership of the property transfers from the seller to the buyer.

Conditions or "Subjects" – Items that are usually put in place to protect a party's interests upon selling or buying the property and refer to things that must occur or be in place before the sale closes. Some of these conditions could be "subject to financing approval," "subject to the strata council allowing pets," "subject to the buyer's house selling," "subject to seller finding suitable housing," etc.

Counter Offer – An offer made in response to a previous offer that rejects all or part of it while

enabling negotiations to continue toward a mutually acceptable sales contract.

Debt-to-Income Ratio – A ratio that measures total debt burden. It is calculated by dividing gross monthly debt repayments, including mortgages, by gross monthly income.

Deposit – The amount of money provided from the buyer to the seller as a token of the buyer's assurance and intention to buy the property involved. The deposit is applied against the purchase price of the home once the sale has closed. Your agent can assist you in proposing a certain and appropriate amount for the deposit.

Down Payment – The money paid by the buyer to the lender at the time of the closing. The amount is the difference between the sales price and the mortgage loan. Requirements vary by loan type. Down payments less than 20% usually require mortgage insurance.

Easements – Legal right of access to use a property by individuals or groups for specific purposes. Easements may affect property values and are sometimes part of the deed.

Equity – The value of the property, less the loan balance and any outstanding liens or other debts against the property.

Home Inspection – Professional inspection of a home, paid for by the buyer, to evaluate the quality and safety of its plumbing, heating, wiring, appliances, roof, foundation, etc.

Homeowner's Insurance – A policy that protects you and the lender from natural disaster and liabilities such as a visitor injury or damage to your personal property.

Inclusions and Exclusions – Specifications within

the offer that detail the items to be included or excluded from the purchase of the property. Typical inclusions are appliances, window coverings, fixtures, and decorative pieces.

Lien – A claim or charge on property for payment of a debt. With a mortgage, the lender has the right to take the Title to your property if you don't make the mortgage payments.

Market Value – The amount a buyer would pay a seller for a home. An appraised value is an estimate of the current fair market value.

Possession and Adjustment Dates – When the buyer takes possession as specified in contract of purchase sale and adjustments are made for prepaid taxes, maintenance fees, etc. They are usually the same date.

Possession Date – The date, as specified by the sales agreement, that the buyer can move into the property. Generally, it occurs within a couple days of the Closing Date.

Pre-Approval Letter – A letter from a mortgage lender indicating that a buyer qualifies for a mortgage of a specific amount. It also shows a home seller that you're a serious buyer.

Purchase Offer – A detailed written document that makes an offer to purchase a property and may be amended several times in the process of negotiations. When signed by all parties involved in the sale, the Purchase Offer becomes a legally binding sales agreement.*

Purchase Price – The amount that the buyer is offering to pay for the property, usually dependent on market conditions and may differ from the seller's current asking price. There is no "normal" amount or percentage that a price will differ from its asking price as the final price will be

determined by many factors, including the seller's motivation and how close the asking price is to actual "market value."

Real Property Report – (RPR) is a legal document that clearly illustrates the location of significant visible improvements relative to the property boundaries. It takes the form of a plan or illustration of the various physical features of the property, including a written statement detailing the surveyors' opinions or concerns.

Terms – An offer includes certain "terms" that specify the total price offered and how the financing will be arranged, such as if you will arrange your own with a financial institution or mortgage broker or if you wish to take over the seller's mortgage (assumability).

Title – The right to, and the ownership of, property. A Title or Deed is sometimes used as proof of ownership of land. Clear title refers to a title that has no legal defects.

Title Insurance – Insurance policy that guarantees the accuracy of the title search and protects lenders and homeowners against legal problems with the title.

Title Search – A historical review of all legal documents relating to ownership of a property to determine if there have been any flaws in prior transfers of ownership or if there are any claims or encumbrances on the title to the property.

Trust Account - Funds held by a neutral third party until certain conditions of a contract are met and the funds can be paid out.

*The Purchase Offer and contract procedures vary by region.

NOTES



Thank you for entrusting me with the sale of your home. Please know that I am available for any of your real estate needs. I am not just providing a service, I am building relationships, so my job does not end when your homes sells.

CHERYL BARNES

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*Every story may have an ending,
but every ending can be a new story.*

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