

Seller's Guide



Presented by,

Crystal Ronca

REALTOR®

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My Responsibilities to You



Loyalty

- ***You** are my top priority!
- *Place your interest above all others
- *Ensure you are fully informed and feel safe through the entire process

Guidance

- *Research the comps in your area & complete a Comparative Market Analysis to determine the best list price for your property.
- *Make recommendations on any maintenance & or cleaning needed to make YOUR property more attractive to buyers.
- *Suggest quality professionals
- *Guide you in making informed decisions
- *Present & respond to all offers in a timely manner
- *Negotiate the best price and terms available

Responsiveness

- *Act in good faith at all times
- *Respect your instructions and concerns
- *Return calls & emails in a reasonable time
- *Track dates and deadlines
- *Receive & deliver all documents in a timely manner



Crystal Ronca
REALTOR®

For me, real estate is not just about properties—it's about people. It's about understanding your story, your goals, and your “why.” The cornerstone of any successful real estate journey is a trusted, genuine relationship, and that begins with making sure we're the right fit for each other. When that relationship aligns, I'm able to truly prioritize what matters most to you—your needs, your comfort, and your peace of mind.

Rooted in the Peterborough area and surrounding communities, I bring not just market knowledge, but lived experience. Having grown up around building and renovations thanks to my builder dad and handy parents, I developed a strong understanding of how homes are made and what adds value.

Whether you're buying your first home, investing, upsizing, or preparing to sell a home full of memories, my approach is always the same: client-first, relationship-driven, and integrity-led. I take the time to listen, to answer, to explain, and to guide—so that every step feels clear, supported, and truly tailored to you.

Transparency, communication, and care aren't just part of my process—they are my promise. My goal isn't just to make a move happen; it's to make it meaningful, seamless, and memorable. I don't just help you buy or sell a house—I help you move into your next chapter.

Meet The Team



Meredith Kennedy - Broker of Record/Brokerage Owner

Meredith Kennedy is the Broker of Record and Owner of Royal Service, bringing 18 years of real estate experience to the brokerage. Known for her leadership and client-focused approach, she guides both agents and clients with professionalism, integrity, and a deep understanding of the market.



Micheal Watson - Broker of Record/Brokerage Manager

Michael has been in real estate since 2007 and earned his Broker designation in 2010. As the Broker/Manager at Royal Service, he brings strong industry knowledge, steady leadership, and a commitment to supporting both clients and agents with professionalism and care.



Nicole Matthews - REALTOR® (Nikki)

Nikki has been a dear friend for over 25 years and has been in real estate since 2016. We work so closely that if you speak with her, you may not even realize you're not speaking with me! Nikki knows my business, my standards, and my heart for client care. If she steps in to assist, you're in trusted, familiar hands.



Nicole Wilson - REALTOR®

Nicole Wilson has nearly 18 years of real estate experience and is a trusted part of my support team. We work closely to ensure seamless service, and if I'm ever unavailable, Nicole may step in to assist. Her expertise, professionalism, and client-focused approach mean you'll always be in knowledgeable and capable hands.

**WE are all working in the best interest of our
client....YOU!**

The Home Selling Process

1 Research

We will tour your home & converse about what will increase the

2 Listing Appointment

Together we discuss the value of your home, review expectations, sign documents & enter into contract.

3 Pre-Launch

Marketing materials are collected - photos, lockboxes, advertising started

4 Launch Day

Woo-hoo! Its time. Your listing goes live, sign goes up!

5 Buyer Prospecting

Consistent exposure of your listing is used on all marketing platforms

6 Sales Agreement

When an offer is sent, together we review all terms and conditions and respond appropriately.

7 Inspections

If the buyer wants a home inspection the inspector could recommend repairs or ask for compensation in exchange of the repairs

8 Loan Commitment

The buyer could need financing to proceed with the offer. If this is the case an appraiser may need to come through your home

9 Closing Preperation

Closing date has been set. The buyer usually will do a walk through to ensure all things are removed from the property. The lawyer will call you to sign document approx 1 week before closing. Call and schedule cancellations of all utilities and insurance

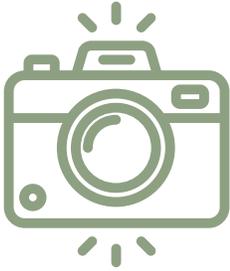
10 Closing

Final documents are signed , keys exchanged, proceeds received. sign removed from the property. Congratulations!!

Marketing Your Home



Listing Services



Professional Photos & Video



A listing binder is created, specific to your property for all interested buyers to view. It is to be kept at the property



A full real estate team working in the best interest of your needs



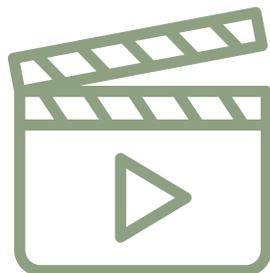
Posts on social media advertising your property, open houses etc.



Paid promotional ads targeting buyers and locations



Local Media ads in various real estate magazines, newspaper, mail outs, websites



Videos created by the marketing team to attach to Realtor.ca, and post on advertising platforms

What is needed to list

**Utility Bills - Hydro, Water, Propane, Gas
Tax Bill**

Rental Bills - Hotwater Heater & any other rentals

Survey

Building Permits

Final Permits

Receipts for appliances

Receipts for any renos recently done

Internet info

T.V service info

Chimney cleaning receipt

Septic Receipt stating when it was last pumped

Water test

Age of the roof

Age of the furnace

Age of the A/C

Who services the Furnace

What kind of electrical panel and age

Keys

Alarm instructions

Manuals for appliances

- **Once we have discussed what you would like to share or not we will fill the blinder with any paperwork that will help buyers know costs/info involved with the home**

Preparing Your Home



Crystal Ronca
REALTOR®

Prepare Your Home

to get the best offer



Exterior Preparation

- *Keep the lawn cut and trimmed
- *Weed the garden, plant flowers
- *Pressure wash siding
- *Have the chimney cleaned
- *Repair any loose or damaged shingles
- *Repair any loose siding
- *Keep walkways free of snow and ice
- *Keep garage door closed
- *Apply a fresh coat of paint to the front door
- *First impressions are extremely important!

Interior Preparation

- *Clean rooms & remove clutter
 - *If needed get a cleaning service to come in before or during the house is on the market
 - *Remove items from kitchen counters and shelves - think minimal
 - *Remove all personal photos from walls or around the house
- Paint walls that are soiled or have bright colours to a neutral colour
- *Apply same neutral color scheme to carpet and flooring
 - *Check and repair cracks, leaks and any sign of dampness, anywhere in the home
 - *Repair any damage to walls, floors, paint or tiles

Showing Time/Open House?

Here is What To Do!

- **Make the beds**
- **Put personal items and any clutter in the car**
- **Wipe down toilets and put down the seat**
- **Wipe all counter tops, sinks and mirrors - clients like shiny!**
- **Clean towels in the bathroom - matching if possible**
- **Vacuum all carpets and sweep**
- **clean front entrance inside and out**
- **Straighten blankets and pillows**
- **Open all blinds and turn on all lights in the home**
- **Make sure temperature is comfortable**
- **Turn on fireplace, if you have one**
- **Play soft music if possible**
- **If you have a fragrance in the home make it very mild**

Negotiating the Sale

Things To think about

Accepting the highest offer seems like a logical choice, but there are many factors to consider when reviewing an offer. Knowing your options lets you make the best choice!

Cash Offer

Some sellers accept a lower cash offer over a higher conditional offer because there are less issues to deal with. Consider your timeline and finances to evaluate if its worth accepting a lower offer

Closing Date

Depending of the buyers situation you make have to be flexible. Some buyers need to sell their homes while others would like to move in as soon as possible

Closing Costs

Closing costs fall under the buyers list of expences, but buyers may ask the seller to pay for a portion, or all the expense as part of the negotiation.

Conditions in The Sale

Conditions are factors that have to met for the transaction to move forward. These conditions include financing, home inspection, water sample, sale of buyers property etc. These conditions allow the buyer to back out of the contract without penalty if the terms are not met.

Under Contract

Once you and the buyer have agreed on terms, a sales agreement is signed and your home is officially under contract

Important Dates To Remember are

- Title Search Date
- Due Diligence Deadline
- Inspection Date
- Water Sample Date
- Appraisal Date
- Condition of Financing Date
- Closing Date

Inspection



Property Inspections are done to make sure that the home is not in need of major repairs and to bring your attention to what needs to be done.

After an inspection, buyers may have repairs they would like completed before purchasing the home. Typically there is room for negotiation, but depending on what it is, it could be a deal breaker. It is important that both parties can come to an agreement in order for the deal to continue.

I will guide you through this process.

Appraisal



Depending on whom is holding the mortgage, or where the home is located an appraisal may be necessary. The appraisal is to ensure that home is worth the loan amount. They look at the home's age, location, size, condition and other factors to determine this



Closing Day



Closing is the final step in the selling process. On the day of closing, both parties sign documents, funds are dispersed and property ownership is formally transferred to the buyer.

CLOSING EXPENSES FOR SELLERS CAN INCLUDE:

- **Title Insurance Policy**
- **Home Warranty**
- **Real Estate Commissions**
- **Recording Fees**
- **Property Taxes (Split with the Buyer)**
- **Remaining Balance on Mortgage**
- **Any Unpaid Assessments, Penalties or Claims against your property**

THINGS TO BRING TO CLOSING:

- **Government Issued I.D**
- **House Keys to all doors, sheds, fences etc.**
- **Garage Door Openers**
- **Mailbox Keys**
- **Access Info for thermostats, locks, doorbells, security systems**

AFTER CLOSING KEEP THE FOLLOWING DOCUMENTS:

- **Copies of all closing documents**
- **All home improvement receipts on the home you sold**

Selling Can Be Hard

Avoid These Mistakes

Set A Realistic Price

Setting the right price is key to selling your home as quickly as possible. Utilize the comparative market analysis to determine a fair price.

Although you may think your home is worth more, always remember that the sellers agent is also looking at the comparables to advise their client of what your home is worth as well.

Depersonalize

Remove all your personal items from your home. This allows the buyer to see themselves in your home.

Do Not Hide Major Problems

Make sure to fix all problems ahead of time or price the property below market price to account for the issues. During inspection problems will be revealed. By taking care of repairs before listing will help not to raise additional doubts or questions

Real Estate Terms

To Keep You In The Know

Appraisal

A determination of the value of something. A professional appraiser makes an estimate by examining the property, looking at the initial price and comparing it to others that sold recently

Closing Costs

The fees seller and buyer pay to complete a real estate transaction

Escrow

The holding of funds or documents by a neutral third party prior to closing your home sale. Typically done by a title company.

Zoning

The local laws dividing cities or counties into different zones according to allowed uses.

Appreciation

Increase in the value or worth in the property.

MLS

A computer based service that provides real estate professionals with detailed listings of most homes current on the market.

Contingency

A provision in the contract stating that some or all the terms of the contract will be altered or voided by the occurrence of a specific event. These events have dates leading to the closing

Home Inspections

An examination of the real estate property. A home inspector assess the condition of the home and property including heating, cooling, plumbing, water, sewage and electrical

Title

Ownership of real estate or personal property. The title is evidence by a deed recorded in the county records office.

Client Reviews



Crystal has been an amazing agent! Would definitely recommend her as an agent if you're purchasing or selling. Crystal's professionalism and expertise in the real estate market are remarkable. We appreciate all her hard work and commitment to helping us sell our home. She made this process so smooth and successful. Thank you Crystal for your unwavering support throughout the entire home selling process.

Amanda & Phil



Crystal has great attention to detail, high standards of professionalism and strong ethics. She really stays on top of things and ensures that all parties know what's happening at any moment. Her client care and local knowledge is really appreciated. She's also real fun to work with!

Howard Russell



Crystal was a wonderful agent to have. She was helpful, and down to earth. A pleasure to do business with, which is worth a lot. We have already recommended her and will continue to do so.

Thanks Crystal.

Eleana Speirs

Client Reviews



We highly recommend Crystal to anyone that is looking to buy a home or sell their home. She was so patient with us in going to view the right homes that fit our needs. She was very professional and knowledgeable on the market. As first time home buyers we did not know much about the market or real estate in general and she helped us understand everything that came with buying a home. She walked us through the whole process so patiently and we can't thank her enough for helping us find our first home!

Thanks so much Crystal!

Lauren Young & Daniel Darwin



Crystal is very knowledgeable and efficient in her job. She goes above and beyond the expectations of a real estate agent. Crystal is an absolute joy to work with

Janet McInroy



I recently had the pleasure of working with Crystal to purchase a property. This being my very first real estate purchase, she made it very easy and helped navigate me through the entire process. I appreciated her taking the time to ensure I understood and had full knowledge of what was taking place. I would definitely recommend or use Crystal's services again.

- Jadon

Client Reviews



Crystal went above and beyond to help our experience be as smooth as possible one. She was always available for any of my crazy questions since we haven't purchased a house in 37 yrs we were very new to the process and she never made us feel awkward or bad for asking many questions.

We would both highly recommend Crystal as your next Real Estate sales rep!

**Thank you Crystal
Gene and Dawn Wannamaker**



She is the best realtor ever. She goes above and beyond to help you. She is trusting, caring, and compassionate towards her clients. As a realtor you have to sell to make money and a lot of times you feel pressured by this but with her she wants her clients to find the right home and it's not just about the money for her. It's about happiness for her clients. She is very easy going and if there is a home you love she will do everything in her power to get you that home. I am very lucky to have her. If you ever want to sell or buy a home she is your realtor. I am a very straight forward honest person and if I didn't feel this way my review would not be positive.

Melanie