

YOUR STEP BY STEP HOME SELLING GUIDE

Listed. Marketed. Sold.

JAMES ROFFEL

KELOWNA REAL ESTATE

Before You Start

Selling your home can feel overwhelming, especially if it's your first time or it's been a while since you've gone through the process. There’s a lot to consider, from making the right decisions and keeping track of important deadlines to understanding the costs and knowing what to expect along the way.

That's exactly why I created this guide.

It's here to walk you through the selling process in plain language, from preparing your home and setting a price to reviewing offers, understanding subject removal, and handing over the keys on completion day. Read it start to finish, or come back to it whenever a question comes up.

James Roffel

Real Broker B.C. Ltd. · Kelowna, BC

PHONE	250-808-4602
EMAIL	james@jamesroffel.com
WEB	jamesroffel.com
SOCIAL	@jamesroffel on YouTube and all socials





Hello, Nice to Meet You!

I'm an Okanagan-born-and-raised husband, dad, and real estate agent who takes pride in helping you make confident decisions about where you live. Having spent my life here, I know a home is about more than bedrooms, neighbourhoods, and price. It's about the place that fits your life and your priorities.

I've been through the process myself, so I know how it feels from your side of the table. My job is to explain what is happening in plain language, give you straight answers, and make sure you are never rushed into a decision.

I believe in transparency, clear communication, and putting people before transactions. I want you to understand what your home is worth and know what to expect at every stage. Sometimes that means telling you the market is ready for you, and sometimes it means telling you when waiting is the better call.

Whatever your next chapter looks like, I want to help you sell in a way that makes sense for where you are and where you're going.

James Roffel



01

The Process

From our first conversation to completion day, here is how the sale unfolds and what I handle at each stage.

HOW IT GOES

The Ten Step Process

STEPS 1–5

01

Initial Consultation & Goals

We'll walk through your home together, discuss your goals and timeline, and go over what to expect from the selling process. By the end, you'll have a clear plan and a better understanding of the next steps.

02

Home Evaluation & Pricing Strategy

I'll walk you through a comparative market analysis, current market conditions, and buyer activity in your neighbourhood. Together, we'll determine a competitive asking price based on recent sales and what buyers are willing to pay in today's market.

03

Listing Agreement

We'll complete the paperwork to officially list your home. I'll explain all terms in clear, simple language so you feel confident moving forward.

04

Home Preparation Guidance

I'll recommend repairs, updates, and staging tips to make your home stand out, and you'll receive a customized checklist to help you get market-ready.

05

Professional Photography & Marketing Assets

We'll schedule professional photography, videography, and virtual tours. Your home is captured the way buyers should first see it.

> Selling your home starts long before the first showing.

HOW IT GOES

The Ten Step Process

STEPS 6–10

06

Launch the Marketing Campaign

I'll list your home on the MLS®, major real estate websites, and targeted social media. It will also be shared with my network of buyers, agents, and local connections.

07

Showings & Open Houses

I'll coordinate and schedule all private showings and open house events, and pass along buyer feedback so we can make adjustments if needed.

08

Receive & Negotiate Offers

I'll present each offer, outlining its strengths, weaknesses, and terms. My goal is to negotiate the best possible price and conditions on your behalf.

09

Subject Removal & Transaction Management

I'll guide you through inspections, appraisals, and any repair negotiations, make sure every deadline is met, and keep you informed at each stage.

10

Completion Day & Celebration

The transfer is registered at the Land Title Office, funds are released, and possession passes to the buyer. Even after completion, I'll be your real estate resource for whatever comes next.

> You'll always know where you stand and what comes next.



02

Pricing

Your home deserves more than a sign in the yard. It deserves a plan built on what has actually sold near you.

PRICING

The Importance of Pricing

One of the most common mistakes sellers make is pricing their home above what the current market will support. An asking price that's too high can discourage showings, extend the time on market, and eventually lead to price reductions, while you keep paying interest, upkeep, and carrying costs in the meantime.

I'll work with you to select the list price that puts your home in the best competitive position to sell for the highest price in the least amount of time. Together we'll review homes like yours that have recently sold, are currently for sale, or have expired or been taken off the market.

THREE REASONS TO PRICE PROPERLY

A Timely Sale

Chances are your home will ultimately sell at its fair market value. Pricing it properly at the outset simply increases the likelihood of a timely sale with less inconvenience and greater monetary return.

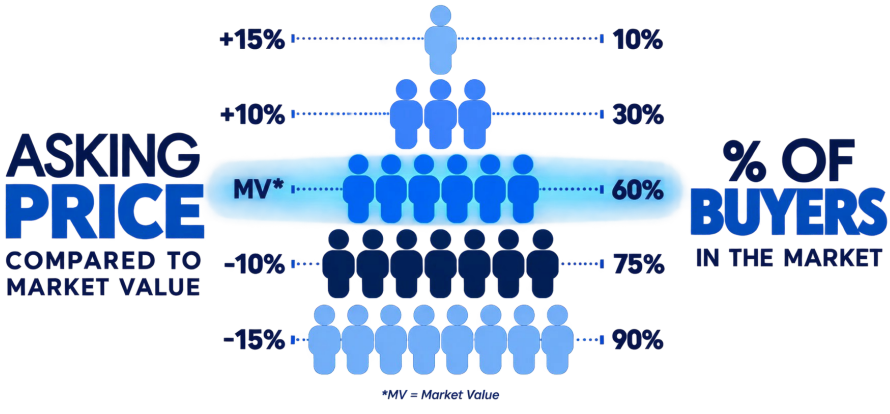
Competition

Buyers educate themselves by viewing many properties, and they always look at a range of homes priced competitively. They know, or learn very quickly, what a fair price is. If your home isn't competitive in value with others they've seen in the same price range, it simply won't sell.

Reputation

Overpricing causes most homes to remain on the market too long. Buyers and agents become aware of the long exposure period and often hesitate to make an offer because they fear something is wrong with the property. Homes on the market a long time historically sell for less than their fair market value.

> **Want to know where your home would land today?** I'll pull the recent sales near you and walk you through what they mean for your price. No pressure, no commitment. Call or text 250-808-4602.





03

Preparing

Well-chosen work before the photos are taken changes how buyers see your home, and what they are willing to pay for it.

GETTING READY

Preparing Your Home to Sell

A home in pristine condition will attract more buyers, sell in the shortest period of time, and better position your home for its highest value.

In addition to a clean and inviting appearance, invest money up front to cover all repairs. Whatever you don't repair will be noted on the home inspection report. If the repair list is lengthy, some buyers may decide to walk away at subject removal, or incorporate the cost of repairs into their negotiation.

A FEW SUGGESTIONS

- [ ] Take an objective account of condition, inside and out
- [ ] Deep clean, top to bottom
- [ ] Clean all windows and repair screens
- [ ] Replace air filters
- [ ] Remove clutter inside and outside
- [ ] Remove personal items such as photos
- [ ] Repair any damage throughout
- [ ] Professionally clean flooring
- [ ] Address odours
- [ ] Paint interior and exterior in neutral colours where necessary
- [ ] Store worn furniture out of sight
- [ ] Groom the landscaping



WHEN IN DOUBT, DISCLOSE

The Property Disclosure Statement

In British Columbia, sellers have a legal duty to disclose known material latent defects, meaning problems that wouldn't be obvious on a reasonable inspection. The standard Property Disclosure Statement is designed to help you make those disclosures in writing and avoid inadvertently leaving something out. It is commonly attached to and incorporated into the Contract of Purchase and Sale, so answer it carefully and honestly.

> If you are unsure whether something qualifies, disclose it.

What must be disclosed	Known material latent defects, including structural or moisture issues, unpermitted work, past remediation, problems with water supply or septic, and anything that renders the property dangerous or unfit. Every disclosure must be made in writing.
Maintenance & improvement records	Have your records available for maintenance, warranty work, and improvements made during your ownership. Buyers are particularly interested in roof replacement or repair, appliance servicing, plumbing, and electrical work. Good records read as pride of ownership.
Permits	Gather permits for renovations, additions, decks, suites, and hot water tank or furnace replacements. Unpermitted work is one of the most common reasons a subject removal stalls.
Utility bills	Most buyers want to know the approximate monthly cost of running the home. Pull twelve months of statements for electricity, gas, water, sewer, and garbage, or request a printout from the provider.
Warranties	Have any warranties still in effect available: roofs, pools, spas, electrical, major appliances, and new home warranty coverage where it applies.



04

Marketing

Almost every buyer sees your home on a screen before they stand in it. Marketing exists to make that first look good enough to earn a showing.

PHOTOGRAPHY

Getting Ready for Photo Day

> Photo day is the highest-leverage day of your listing.

The photos are shot once and then work for the entire listing. An hour of preparation before the photographer arrives changes every impression that follows.

- [ ] Clear every counter: kitchen, bathrooms, laundry. Nothing on the fridge doors.
- [ ] Move vehicles off the driveway and away from the front of the house
- [ ] Open all blinds and drapes, and turn on every light in the house
- [ ] Hide cords, bins, litter boxes, pet bowls, and toys
- [ ] Put away seasonal decorations and anything dated
- [ ] Make every bed with clean, neutral linens; hang fresh towels
- [ ] Mow, edge, and clear the walkways; coil the hose out of sight
- [ ] Set the outdoor living space as if you were about to use it
- [ ] Fresh flowers or a bowl of fruit, nothing more than that

What gets captured. Front and rear exterior, every principal room, kitchen details, the primary bedroom and ensuite, the outdoor living space, and the view. Twilight photos for homes with great curb appeal or views.



PHOTOGRAPHY

Photography & Drone

Exposure is not one thing. It is a set of channels working together from the day your listing goes live, and it starts with the images.

Professional Photography

A full set of properly shot and edited interior and exterior stills. These carry almost the entire online impression of your home, and they are what a buyer decides on.

- Every principal room, shot and edited
- Twilight photos for homes with great curb appeal or views
- Lead image chosen for the MLS® thumbnail





Drone Photography

Aerial stills showing the lot, the setting, and what surrounds the home. It does the work no ground-level photo can: property lines, acreage, and proximity to the lake, a park, or a view.

- Lot size and property lines
- Distance to the lake, parks, and schools
- Flown by a certified pilot, weather permitting

VIDEO

Video & Virtual Tours

Walkthrough video and a virtual tour so buyers can move through the home before booking a showing. This matters most for out-of-town and relocating buyers.

Walkthrough Video

A cinematic walkthrough, edited for the listing and cut down for social. It shows how the rooms connect, where the light falls, and how the home feels to move through.

Virtual Tour

A 3D tour buyers can explore room by room, at any hour, from anywhere. The buyers who book a showing after touring already know the layout and are already interested.





Fewer casual showings, more serious buyers.

YOUTUBE

Reaching Buyers Through YouTube

Most listing videos are made for one home and seen by the people who already found it. Mine go to a YouTube channel I've built over time about Kelowna real estate, the local market, and what it's like to live in the Okanagan. That gives your home a place in front of people who are already paying attention to this area.



TAP TO VISIT THE CHANNEL →

Tens of thousands

OF MONTHLY ORGANIC VIEWS, AND GROWING

An audience that knows Kelowna

People follow the channel to learn about neighbourhoods, prices, and day-to-day life here. When your home is featured, it reaches viewers who already have an interest in this market.

Buyers from out of town

Many viewers are researching a move to Kelowna from elsewhere in BC, Alberta, and beyond. Some of them may not be searching listing sites yet.

More than a property tour

Your listing video is shared with an audience that watches for local insight, so it's seen alongside content they already trust and come back to.

One more way to be found

YouTube works alongside MLS®, REALTOR.ca, social media advertising, and the rest of your marketing. It adds another place for the right buyer to come across your home.

EXPOSURE

MLS® & Showings

The listing puts your home in front of every active buyer and agent. Showings turn that attention into people walking through the door.

MLS® Listing

Your home goes on the MLS® through the Association of Interior REALTORS®, which feeds realtor.ca and the major real estate sites where buyers actually search.

- Written copy that sells the setting, not just the square footage
- Every agent in the region sees it the day it goes live
- Syndicated to realtor.ca and major portals

Open Houses & Showings

Scheduled, hosted, and followed up on. You get the feedback, so we can adjust while it still makes a difference.

- Showings booked with notice to you
- Open houses planned around launch
- Feedback from every showing, shared with you



SHOWING DAY

Preparing Your Home to Show

When showing your home to prospective buyers, take these steps to make sure it shows at its best.

- [ ] Open all the drapes and blinds to let in as much natural light as possible
- [ ] Turn on the lights in every room
- [ ] At night, turn on all porch and outside lights
- [ ] Leave the house in perfect order: make beds, put away dishes, hang fresh towels
- [ ] Vacuum as often as you can to keep the home in showing condition
- [ ] Put away all children's toys and clutter
- [ ] Play soothing music, and leave the TV off
- [ ] Arrange fresh flowers around the house tastefully
- [ ] Put pets away in a safe place, or take them with you out of the home
- [ ] Plan to step out during showings so buyers feel comfortable exploring your home and can picture themselves living there

> You only get one chance to make a first impression.

REACH

Social Media & Email

Targeted paid advertising and organic marketing on Instagram, Facebook, and YouTube help put your home in front of potential buyers. Reaching people through social media and word of mouth can create opportunities beyond traditional real estate listings.

TARGETED SOCIAL MEDIA

Instagram/Facebook

Photos, reels, and stories that put your home in front of local and regional buyers.

YouTube

The full walkthrough video, searchable and easy for buyers to share with family.

Paid Reach

Promoted placement that reaches past my followers to buyers who are actively looking.



EMAIL & MY NETWORK

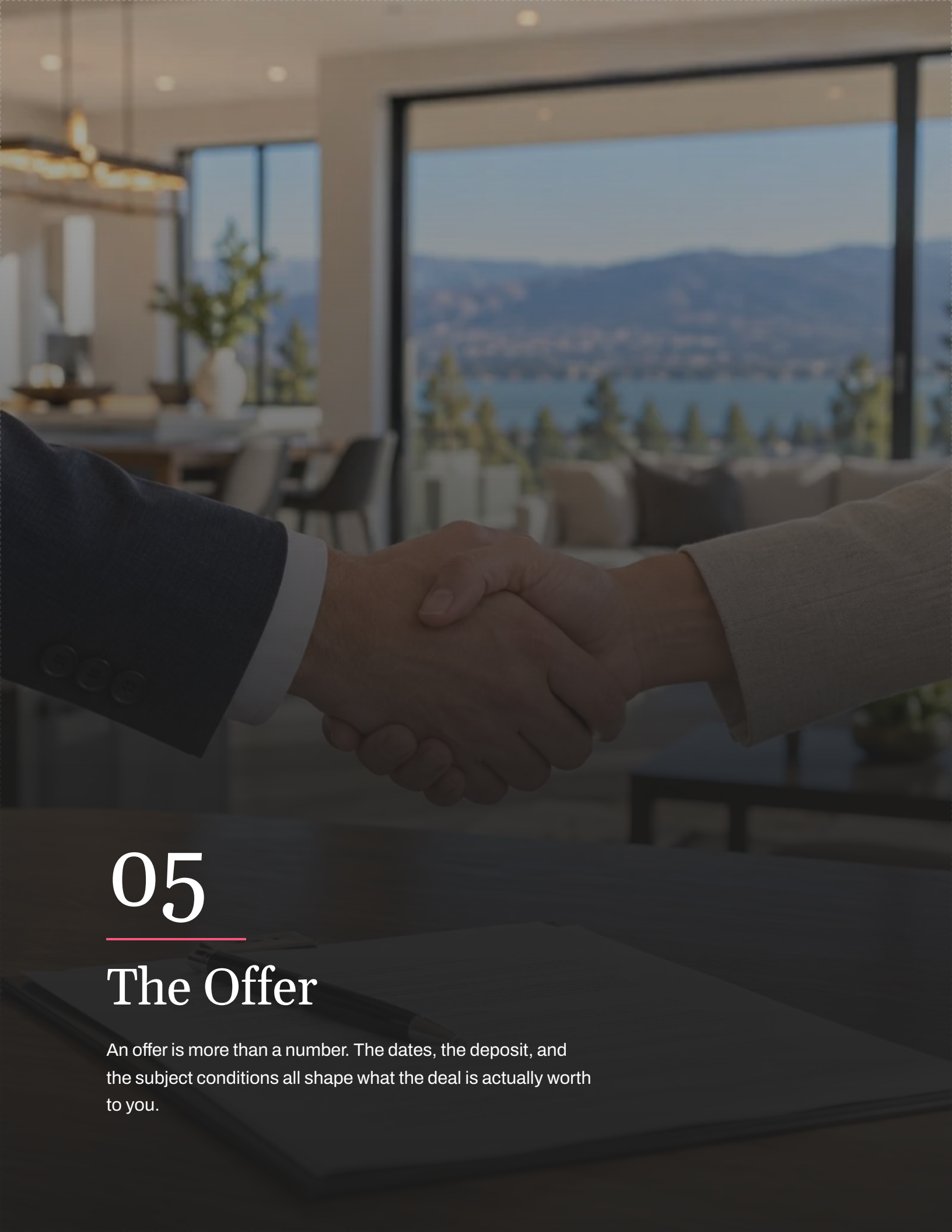
Email Campaigns

Your listing goes directly to my database and to local agents with active buyers in your price range.

My Network

Buyers, agents, and local connections hear about your home directly, sometimes before the public launch.

The first two weeks matter most. A listing is never newer than the day it goes live. Everything in this section is in place before we launch, not after.



05

The Offer

An offer is more than a number. The dates, the deposit, and the subject conditions all shape what the deal is actually worth to you.

NEGOTIATION

When an Offer Is Received

When a buyer makes an offer on your home, the sales process begins. It will likely include the following.

> What matters is what you keep, not what the offer says.

The Contract of Purchase and Sale	The buyer's agent prepares the contract on the buyer's behalf. It sets out the price, the deposit, the completion, adjustment, and possession dates, any included items, and any subject conditions. Their agent then contacts me to present it.
Accepted or Countered	We review the offer together and you decide whether to accept the terms or counter. If you counter, the ball is back in the buyer's court and they must accept, reject, or counter again.
Net Proceeds	Before you accept, it helps to know what you'll actually keep. The net proceeds sheet on the next page lets you work through the costs of selling (commission, legal or notary fees, mortgage payout, and adjustments) and estimate what you could expect to receive under the terms on the table.
Subject Removal Begins	Once you accept, the buyer works through their conditions. When they remove subjects in writing, the deal is firm and the file moves to your lawyer or notary to prepare for completion.



WHAT YOU KEEP

A Net Proceeds Sheet

Selling costs come off the sale price before anything reaches you. Use this sheet to work through your own numbers, on your own or together once an offer is on the table. Every line is an estimate until your lawyer or notary and your lender confirm it.

Sale price

$ _____

Real estate commission

Total commission, plus 5% GST. Agreed in writing before listing. _____

Mortgage payout

Remaining balance, discharged by your lawyer or notary on completion. _____

Prepayment penalty

Only if you break a fixed term early. Your lender confirms the figure. _____

Legal or notary fees

Conveyancing, discharge registration, and disbursements. _____

Property tax and utility adjustments

Settled to the adjustment date. Can go either way. _____

Remaining items

Strata move-out fees, final utilities, unpaid liens. _____

ESTIMATED NET PROCEEDS

What lands in your account on completion

$ _____

> **Want help running your numbers?** Send me your rough figures and I'll work through this sheet with you, line by line. Call or text 250-808-4602 or email james@jamesroffel.com.

FINANCING

Appraisals & Their Influence

An appraisal is a professional, third-party opinion of your home's value, usually ordered by the buyer's lender to confirm the mortgage amount matches the property's worth. The appraiser considers your home's size, condition, location, recent upgrades, and comparable sales in the neighbourhood.

WHY IT MATTERS FOR SELLERS

Protects the lender. The bank won't lend more than the home is worth, so the appraisal reassures them the purchase price is justified.

Can affect the sale. If the appraisal comes in at or above the contract price, the sale moves forward as planned. If it comes in low, the buyer's financing subject may be at risk.

IF AN APPRAISAL COMES IN LOW

- The buyer may ask you to reduce the price
- The buyer may bring extra cash to cover the difference
- Both sides renegotiate, or the buyer collapses the deal on their financing subject

HOW TO PREPARE

You can't control the final number, but you can influence the outcome.

- [ ] Make sure your home is clean, well-maintained, and presentable
- [ ] Leave a written list of upgrades and improvements for the appraiser
- [ ] Ensure easy access to every area of the home during the visit
- [ ] Have permits and invoices for major work on hand

The bottom line. The appraisal is a key step because it determines whether the buyer's financing moves forward. With the right preparation and pricing strategy, you help ensure a smoother path to completion.

UNDER CONTRACT

Subjects & the Home Inspection

In British Columbia most accepted offers are "subject to" a short list of conditions in the buyer's favour, typically financing, a home inspection, a title search, and a review of strata or property documents. The buyer has a set number of days to satisfy those conditions and remove them in writing. Until subjects are removed, the sale is not firm.

THE INSPECTION

A licensed home inspector examines the property inside and out to identify issues with structure, systems, or safety (roof, foundation, plumbing, electrical, HVAC, and appliances), then provides a written report to the buyer.

Buyers gain confidence. An inspection gives them certainty about the condition of the home before they remove subjects.

Negotiation leverage. If the report reveals repairs, the buyer may ask you to fix items, offer a credit, or adjust the price.

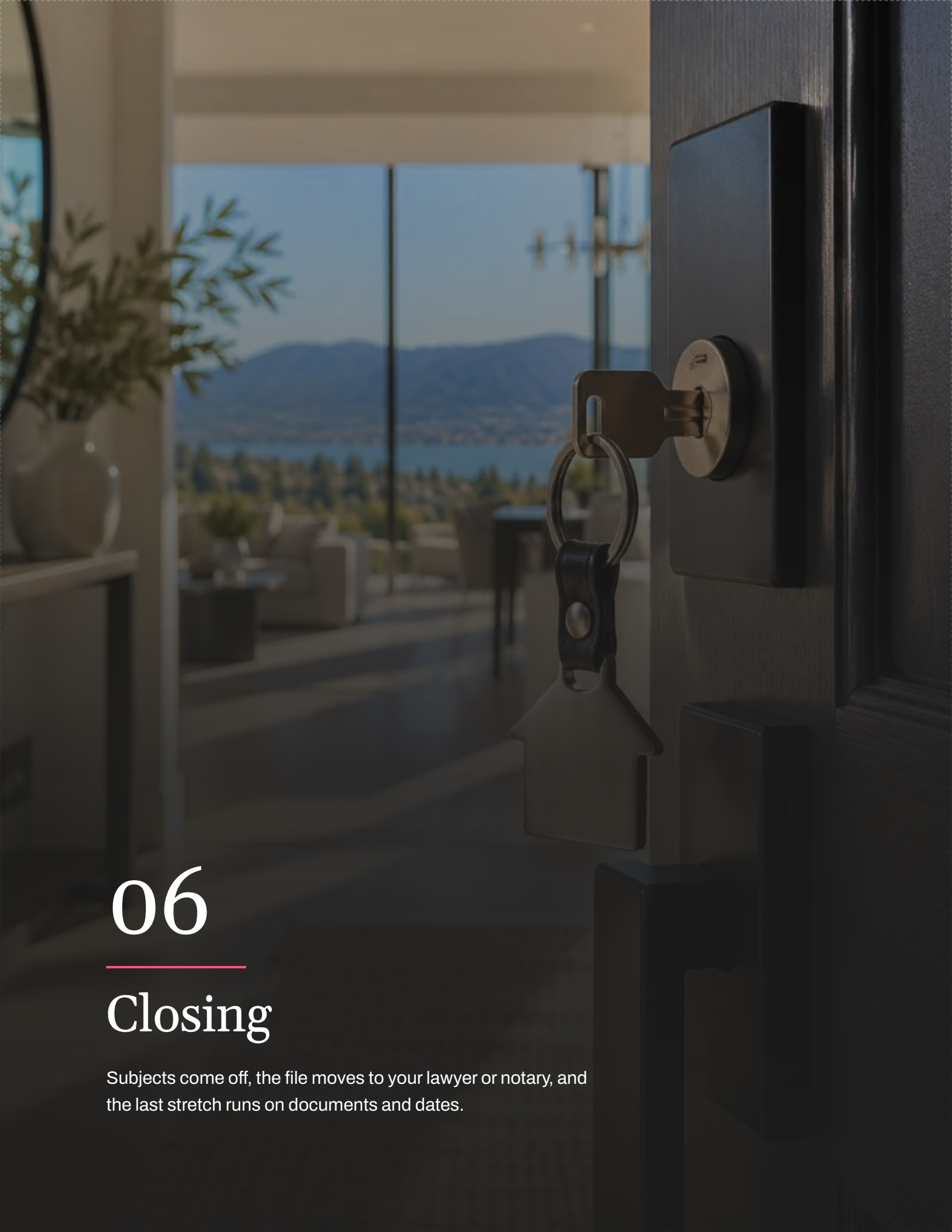
Not a pass or fail test. Every home, even a new one, will have findings. It's about what's reasonable to address.

Possible deal-breakers. Serious issues like roof damage, foundation movement, or major electrical problems can cause a buyer not to remove subjects.

HOW TO PREPARE

- [ ] Complete simple fixes in advance: leaky faucets, air filters, loose hardware
- [ ] Make every area accessible: attic, crawlspace, electrical panel, hot water tank
- [ ] Service major systems if they haven't been maintained recently
- [ ] Gather permits, warranties, and service records
- [ ] Be prepared to negotiate fairly. Buyers don't expect perfection, but they do want safety and function

The bottom line. Subject removal is the moment your sale becomes firm. A seller who prepares ahead of time moves through this stage more smoothly and protects the deal. The buyer's deposit is often due within 24 hours of subject removal, depending on how the contract is written.



06

Closing

Subjects come off, the file moves to your lawyer or notary, and the last stretch runs on documents and dates.

THE CLOSING PROCESS IN BC

Completion, Adjustment & Possession

British Columbia doesn't use escrow. Once subjects are removed, the transaction is handled by conveyancing: you retain a lawyer or notary public, the buyer retains their own, and the two coordinate the transfer of title and funds. Your contract names three dates: completion (title transfers and funds are released), adjustment (the day taxes and utilities are split between you and the buyer), and possession (when the buyer gets the keys, usually the day after completion).

01	YOU & YOUR AGENT	Subjects removed in writing; the deal is firm and the deposit is delivered in trust
02	YOUR AGENT	Sends the completed contract and documents to your lawyer or notary and to the buyer's
03	YOU	Order a mortgage payout statement and confirm any liens or charges to be discharged
04	BUYER'S LAWYER	Conducts the title search, orders a tax certificate, and prepares the transfer documents
05	BUYER'S LENDER	Issues final mortgage instructions and sends loan documents for signing
06	YOUR LAWYER	Prepares your statement of adjustments: sale price less payouts, fees, and prorated taxes
07	YOU	Sign the Form A Freehold Transfer and related documents, usually a few days before completion
08	BUYER	Signs mortgage documents and deposits the balance of funds with their lawyer or notary
09	BUYER'S LAWYER	Registers the transfer and new mortgage at the Land Title Office through the LTSA
10	COMPLETION DAY	Funds are released, your mortgage is paid out and discharged, and fees are settled
11	YOUR LAWYER	Releases your net proceeds to you and provides the final statement
12	POSSESSION DAY	Keys and access devices are handed over, and the home is the buyer's

General information only, not legal advice. Your lawyer or notary will confirm the steps and timing for your transaction.

Notes

CLIENT STORY

A Seller's Perspective

In the past, I have preferred the FSBO approach - I.e.: “for sale by owner”. I have conducted several successful real estate transactions on my own over the last two decades. The reason I do this is because most agents are strictly transactional in nature. Other agents rarely bring anything more than a representation agreement to the table and leave you hoping for the best.

James is, thankfully, not this way.

We met. He reviewed the product/market fit. He considered the best approach and presented a plan to help move the property in a timely, efficient, and cost effective manner.

James led the process immediately with excellent communication, regular updates, and never left me wondering “what’s happening next”? He was proactive, professional, calm, and never pushy.

I needed the help of an agent because I was living and working remotely. James brought his A Game to the effort and ensured I could rely on his representation and counsel to produce an outcome that resonated with both the buyer and, me, the seller. Everyone involved came out of the experience positively.

I would highly recommend James Roffel to anyone requiring the support of a Realtor, and would rely on him again in a similar circumstance.

MARK P.

Thank You

Thank you for taking the time to read through this guide. My hope is that it gave you a clearer picture of how selling a home in the Okanagan actually works, and made the whole thing feel a little less daunting.

Whether you're ready to list or you're still working out what's possible, you don't have to figure any of it out on your own.

When you're ready, so am I.



GET IN TOUCH

CALL OR TEXT

250-808-4602

EMAIL james@jamesroffel.com

WEB jamesroffel.com

SOCIAL @jamesroffel on YouTube and all socials

SCAN TO VISIT

JAMES ROFFEL
KELOWNA REAL ESTATE

Real Broker B.C. Ltd. · Kelowna, BC

WORK HARD. Be Kind

The trademarks REALTOR®, REALTORS®, REALTOR.ca and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. The trademarks MLS®, Multiple Listing Service® and the associated logos are owned by CREA and identify the quality of services provided by real estate professionals who are members of CREA. Used under licence.