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Buyer & Seller GUIDE

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Welcome to Cape Breton Realty

At Cape Breton Realty, we see ourselves as more than just real estate agents—we're trusted partners in one of life's biggest journeys. We understand that a home is more than four walls; it's a place where memories are made, where families grow, and where dreams take root.

From your very first meeting with us, you'll notice the difference in how we approach real estate. We focus on people first, properties second. Whether you're buying your very first home, searching for a recreational getaway, or selling a property that has been in your family for generations, our team is committed to guiding you every step of the way.

Experience Cape Breton Island & Northeastern Nova Scotia

Cape Breton Island and Northeastern Nova Scotia are known for their natural beauty, welcoming communities, and rich cultural heritage. The way of life in these regions offer a peaceful, affordable lifestyle deeply connected to the land and sea. From the iconic Cabot Trail to the rolling hills of Antigonish and the rugged coastline of Guysborough, the area invites year-round adventure—hiking, sailing, kayaking, skiing, golfing, and exploring charming coastal villages. Real estate here offers exceptional value, with waterfront homes, acreages, rural properties, and vibrant town communities priced well below many Canadian markets. Life is rooted in community spirit, with thriving local businesses, lively festivals, farmers' markets, and a cultural blend of Mi'kmaq, Scottish, Acadian, and Irish traditions. With growing opportunities in tourism, healthcare, education, and renewable energy, Cape Breton and Northeastern Nova Scotia are safe, scenic, and full of promise—extraordinary places to live, work, invest, and call home.





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About Cape Breton Realty

With years of experience across Cape Breton Island & Northeastern Nova Scotia, we've built a reputation for integrity, professionalism, and results. Whether you're buying or selling, you can rely on us for local knowledge, clear communication, and personalized guidance. From waterfront properties to family homes and land, we help you make confident decisions every step of the way. With strong negotiation skills and a deep understanding of our communities, we work to make your real estate experience smooth and successful. Our services go far beyond simply listing homes for sale. We offer:



- **Home Buying Support** – We'll walk you through the entire buying process, from viewing properties to making an offer, arranging inspections, and finalizing the closing.
- **Home Selling Guidance** – We help you prepare your property for market, recommend strategies to attract buyers, and develop a pricing plan based on accurate market data.
- **Market Analysis** – Our detailed knowledge of Cape Breton's real estate trends allows us to provide accurate, timely evaluations that help you make confident decisions.
- **Staging Advice** – Presentation matters. We'll guide you in preparing your home for sale to make a strong first impression and maximize buyer interest.
- **Negotiation & Closing** – From offers to final paperwork, we handle the details so you can focus on your next move.

"Our REALTORS® live and work in the communities we serve, giving you access to local insights, hidden gems, and trusted relationships that make every deal smoother."



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For Buyers & Sellers

Can Foreign Buyers Purchase Property in Nova Scotia?

As a non-resident of Nova Scotia, it's important to be aware of specific government guidelines that may affect your purchase.

Yes! Foreign Buyers Can Buy in Many Areas of Nova Scotia

High density areas in Canada are subject to federal restrictions on non-resident buyers. While much of Nova Scotia is exempt, buyers should always confirm whether a property falls within a restricted zone before proceeding. These guidelines are designed to ensure housing availability for residents and can impact who is legally permitted to buy.

Provincial Deed Transfer Tax for Non-Residents:

Nova Scotia has an additional Provincial Deed Transfer Tax (PDTT) of 10% that applies to residential property purchased by individuals who are not permanent residents of Nova Scotia. Some exemptions apply—such as when the buyer intends to move to Nova Scotia within six months of the purchase—but it's important to verify eligibility in advance.

Your REALTOR® Can Help:

A local buyer's agent will walk you through these details and confirm whether the property you're interested in is affected by any of these guidelines or additional taxes. They can also connect you with local legal and accounting professionals to ensure a smooth path throughout the transaction.

Referrals and REALTOR® Connections

Cape Breton Realty is part of Leading Real Estate Companies of the World®, a trusted referral network connecting clients with qualified REALTORS® across Canada and around the world. We also receive referrals from other regions, ensuring consistent care for buyers moving to or from Cape Breton & Northeastern Nova Scotia. We are also members of the Aventure National Realty Network™, extending our reach with trusted professionals across Canada.



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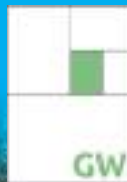
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How Your REALTOR® Can Help You

A REALTOR® is your most valuable partner throughout the home-buying process, offering guidance, expertise, and support every step of the way. They can help you:

- Compare mortgage options and lenders to find the best fit for your financial goals.
- Explore neighbourhoods by sharing insights about local schools, parks, and amenities.
- Identify properties that match your lifestyle, budget, and priorities.
- Negotiate the purchase price and contract terms while ensuring your interests are protected.
- Connect you with trusted professionals such as lawyers, appraisers, and home inspectors.
- Determine your eligibility for government homeownership programs and incentives.
- Prepare for closing costs and other expenses so there are no surprises on closing day.



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Frequently Asked Questions

1. Why should I work with a REALTOR®?

A REALTOR® provides market expertise, negotiation skills, and professional guidance—handling pricing, marketing, paperwork, and closing to ensure a smooth, secure transaction.

2. How long does it take to sell a home?

Timing depends on market conditions, property type, and pricing. Your REALTOR® will give you a clear timeline based on current local activity.

3. What costs should I expect when buying a home?

Buyers should plan for legal fees, deed transfer tax, insurance, inspections, and adjustments for utilities or taxes. Your REALTOR® can help estimate these costs.

4. How do offers and negotiations work?

Your REALTOR® presents and negotiates your offer, guides you through counteroffers and conditions, and ensures everything is finalized properly.

5. Do I need a lawyer to close the deal?

Yes. In Nova Scotia, a real estate lawyer must complete the transaction, transfer funds, and register the property.

6. How can I make my home more attractive to buyers?

Simple updates—decluttering, fresh paint, and good curb appeal—go a long way. Your REALTOR® will recommend the most effective improvements.

7. Can I buy or sell from out of province or overseas?

Yes. Digital signatures, virtual showings, and coordinated closing steps make remote transactions easy.

8. What's the difference between a customer and a client?

A customer receives general information; a client has an agency agreement and full representation, including advice, confidentiality, and negotiation support.

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About Bryson Home Inspection Service Ltd.

Jim Bryson, Bryson Home Inspection Service, has spent 25 years in the construction industry primarily as a building superintendent for some of the largest builders in Canada. Typically he would be building 300 houses per year for large build-ers. (Fernbrook Homes, National Homes, Canada Homes, Springtown Homes etc.).

He has built approximately 4000 homes in On-tario with a total value of \$1 billion dollars. He has also done very high end custom design home building and possesses a wide variety of commer-cial site supervision experience. His experiences include such iconic Toronto landmarks as the Yonge & Eglinton new bus terminal and retail and the West office building at York University. As well as a 17,000 sq. ft. addition to the Oakville Medical Centre.

Most of his career has been spent as a Finish-ing Superintendent where part of his responsibil-ities included pre-delivery inspections (PDI's) with purchasers prior to taking possession of their homes. During the course of his career, he has done about 4000 pre-delivery home inspections. His background and expertise in this field adds to his capabilities in offering any inspections his cli-ents may require. His background and expertise should put you at ease knowing you have a con-fident professional as your advocate should you choose Bryson Home Inspection Service for your home inspection needs.

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Should I Buy First or Sell First?

If you already own a home and are considering a move, you may be wondering whether it's better to sell first or buy first. While there's no universal answer, here's a quick overview to help you decide what might work best for your situation.

Buying First

Sometimes, the right home becomes available at the perfect moment—and waiting simply isn't an option. Maybe it's a property you've had your heart set on, or maybe it's an incredible deal you don't want to miss. In these cases, buying first can make sense.

But it does come with risks. If your current home doesn't sell quickly, you could end up carrying two mortgages or bridging the gap financially until your sale goes through. Even with a market evaluation or appraisal, there's no guarantee of what your final selling price will be, and that uncertainty can be stressful—especially if your budget is tight.

There's also the possibility of needing to reduce the price of your current home to speed up the sale or line up closing dates, which could impact your financial plans. Before committing to buying first, make sure you're fully aware of how the numbers could play out and whether you're comfortable managing the potential short-term strain.

Selling First

There are some clear advantages to selling your home before you begin shopping for a new one. Once your current home is sold, you'll know exactly how much money you have available for your next purchase. With a solid budget in place, you can focus your search, make decisions faster, and negotiate with confidence.

Selling first also makes it easier to submit firm, unconditional offers—something sellers pay close attention to. Conditional offers tied to the sale of a home are often viewed as weaker, and many sellers expect that the buyer will come back later with something stronger. A firm offer, on the other hand, signals that you're ready to move and won't be left waiting on another sale to go through.

Another benefit: with the sale behind you, you can take your time to compare properties and find the best fit without feeling rushed.

The downside? If you don't find your next home before the closing date of the one you sold, you may need temporary housing until the right place comes along. Before choosing this route, consider whether you have somewhere to stay during that transition and how you and your family would handle a temporary move.

“Whichever path you choose, the key is understanding your options so you can make the move that feels right for you”

Preparing to Buy a Home

Before you begin your home search, a little preparation can make the process smooth and more successful. Following these 7 steps gives you a clear roadmap, builds confidence, and ensures you're ready to move quickly when the perfect property comes along.

1. Choose an Agent

Your REALTOR® is your guide and advocate, providing MLS® access, market insight, and trusted local contacts throughout the process.

2. Set Your Budget and Get Pre-Approved

Your REALTOR® can connect you with a mortgage specialist to determine your price range and secure pre-approval. Budget for legal fees, insurance, deed transfer tax, inspections, and moving costs. Ask about programs like the First-Time Home Buyer Incentive or the RRSP Home Buyers' Plan.

3. Define Your Must-Haves

List your essential features—bedrooms, lot size, location, and accessibility—and identify where you can be flexible. Your REALTOR® will help you explore communities based on lifestyle, services, schools, healthcare, and recreation.

4. Understand the Market

Review recent sales and trends with your REALTOR® to understand whether conditions favour buyers, sellers, or a balanced environment. This helps you set expectations and choose the right strategy.

5. Consider Resale Value

Even if it's your "forever home," features like a good layout, updated systems, and strong curb appeal help protect long-term value. Ask your REALTOR® about neighbourhood trends and future developments.

6. Line Up Key Professionals

Your REALTOR® can connect you with essential experts, including a real estate lawyer (required in Nova Scotia) and qualified home, septic, or well inspectors when needed.

7. Start Your Search

Explore MLS® listings with your REALTOR®, who can help you identify the best options—including hidden opportunities you may not find on your own.

The Offer Process in Nova Scotia

Buying a home in Nova Scotia follows a clear process, and your REALTOR® will guide you through each step to ensure everything runs smoothly.

1. Drafting the Offer

Your REALTOR® prepares an Agreement of Purchase and Sale (APS) outlining the price, deposit, closing date, inclusions (like appliances), and any buyer conditions.

2. Submitting the Offer

The offer is presented to the seller's agent, usually with a deposit of up to 10% of the purchase price, held in trust until closing.

3. Seller's Response

The seller can accept, reject, or make a counteroffer. Once both parties sign and all conditions are met or waived, the agreement becomes firm.

4. Conditions & Due Diligence

Conditions may include financing, inspection, or insurance. Once satisfied, you'll sign a Buyer Waiver of Conditions to finalize the sale.

5. Lawyer Review & Closing Preparation

Your lawyer reviews the contract, checks title and deed, ensures financing and insurance are in place, and prepares all closing adjustments. Their role is to protect your interests and ensure a smooth, legal transfer of ownership.

6. Final Walkthrough

Prior to closing, you will complete a quick walkthrough of the property to confirm it's in the same condition as when the offer was accepted, and that all inclusions and agreed repairs are complete.

7. Closing Day

Your lawyer transfers the funds to the seller's lawyer and registers the deed with the Nova Scotia Land Registry. Once everything is complete, ownership officially transfers to you, the keys are released, and you can move into your new home! Your lawyer will be able to provide an estimated time for when this will occur.

"Closing day can feel busy, but with your lawyer and agent guiding the process, everything is handled step by step—so you can focus on the excitement of starting the next chapter in your new property"

Common Mistakes to Avoid When Buying a Home

1. Overextending Your Budget

It's tempting to reach for your dream home, but stretching your finances too far can create long-term stress. Remember to factor in not just the mortgage, but also property taxes, insurance, utility costs, maintenance, and unexpected repairs. Staying within a realistic budget ensures you can comfortably manage your home without financial strain.



2. Skipping the Home Inspection

A professional inspection is essential. Even a seemingly perfect home can hide issues like foundation cracks, outdated electrical systems, or plumbing problems. Skipping this step could lead to expensive surprises down the line, so invest the time and money upfront to avoid regrets.



3. Letting Emotions Drive Decisions

Buying a home is emotional, but it's important to balance feelings with logic. Falling in love with a property can make you overlook flaws or push you to pay more than the home is worth. Make a checklist of your priorities and stick to it to ensure you make a rational choice.



4. Ignoring the Neighborhood

The home itself is important, but the surrounding area can greatly impact your quality of life and the property's resale value. Consider factors like local schools, amenities, commute times, safety, and future development plans. A great home in the wrong location can turn into a long-term frustration.



5. Not Getting Pre-Approved

A mortgage pre-approval strengthens your negotiating position and speeds up the buying process. Without it, you may find your dream home slipping away to another buyer who is ready to move quickly. Pre-approval also helps you understand exactly how much you can afford, keeping your search realistic and focused. Keep in mind that after you're pre-approved, it's important not to make any major purchases or take on new debt before closing, as this can affect your final mortgage approval.



6. Neglecting Additional Costs

Many buyers focus solely on the listing price, but closing costs, moving expenses, and potential renovations can add up quickly. Planning for these extra costs upfront prevents surprises and ensures your budget covers the full scope of buying a home.



7. Rushing the Decision

Buying a home is a major investment, so don't rush the process. Take the time to research, compare options, and consider your long-term needs. Patience can save you from making a purchase you may regret later.



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Calculating Expenses

Property Purchase Price (including deposit).....	+\$ _____
Mortgage Insurance.....	+\$ _____
Building Inspection	+\$ _____
Septic Inspection (if applicable).....	+\$ _____
Water Tests (if applicable).....	+\$ _____
Appraisal (if applicable).....	+\$ _____
Legal Fees & Disbursements	+\$ _____
Title Insurance	+\$ _____
Realtor Fees	+\$ _____
HST (if applicable)	+\$ _____
Deed Transfer Taxes.....	+\$ _____
Adjustments & Tax Distribution.....	+\$ _____
- property taxes	+\$ _____
- utilities (oil & propane)	+\$ _____
Moving Expenses.....	+\$ _____
Utility Hookup	+\$ _____
Home Insurance	+\$ _____
Other:.....	+\$ _____
Total Purchase Cost:	\$ _____

Calculating Mortgage Amount

Purchase Price.....	\$ _____
- Downpayment.....	- \$ _____
+ Mortgage Insurance (if applicable).....	+\$ _____
= Mortgage Amount.....	\$ _____

Funds Required to Close

Total Purchase Cost	\$ _____
- Mortgage Amount	- \$ _____
= Funds Required to Close	\$ _____

Sellers Guide – Introduction

Selling a home is one of the most significant financial and personal decisions you'll make, and having the right guidance is essential. This guide outlines what to expect throughout the process and offers insights tailored to the Cape Breton and Nova Scotia markets. At Cape Breton Realty, we help make your sale smooth and strategic by supporting you through every stage—from accurate pricing and thoughtful preparation to marketing, negotiation, and closing. With strong local expertise, professional marketing tools, and wide-reaching exposure, we ensure your home attracts qualified buyers and achieves its best possible value.

The Value of a Dedicated Seller's Agent

A dedicated seller's agent ensures your sale is handled with strategy and intention. Beyond managing logistics, they help you understand market trends, anticipate buyer expectations, and make informed decisions that protect your time, equity, and peace of mind. Your agent provides clear communication, problem-solving support, and guidance tailored to your goals—ensuring your sale stays on track, potential issues are addressed early, and the entire experience feels organized and stress-free.

Here's how your Cape Breton Realty agent makes the difference:

- 1. Expert Pricing Strategy** – Your agent performs a detailed market analysis to price your home accurately — maximizing value while attracting serious buyers.
- 2. Professional Marketing** – With high-quality photography, video tours, and targeted digital campaigns, your property reaches a wide and qualified audience locally and globally.
- 3. Skilled Negotiation** – Your agent represents you exclusively, using strong negotiation skills to secure the best price and terms possible.
- 4. Streamlined Process** – From showings and inquiries to paperwork and deadlines, your agent manages every step, keeping your sale organized and stress-free.
- 5. Maximized Return on Investment** – Our goal is simple: to sell your home quickly, efficiently, and for the highest possible return.
- 6. Smart Pricing & Market Timing** – Timing is everything. In Cape Breton, spring and fall are peak selling seasons, with strong buyer activity — especially from out-of-province purchasers. Summer is ideal for showcasing waterfronts, while winter offers fewer buyers but less competition. The first 14 days of your listing are crucial; sharp pricing and strong presentation create momentum and serious interest, while overpricing can lead to missed opportunities later.

“With Cape Breton Realty, you gain more than a listing agent — you gain a trusted partner dedicated to delivering results and making your selling experience seamless from start to finish”

Your Home Selling Journey

Selling your home is a major milestone, and having a clear plan makes all the difference. At Cape Breton Realty, your REALTOR® will guide you through every stage, ensuring your property is presented beautifully, marketed strategically, and sold successfully.



- **Partner with the right REALTOR®** – Work with a Cape Breton Realty REALTOR® who understands your goals and the local market.
- **Create a pricing and marketing strategy** – Your REALTOR® will recommend an effective price and build a plan tailored to your home's strengths.
- **Showcase your property professionally** – We use high-quality photography, drone footage, and 3D virtual tours to highlight your home's best features and reach global buyers.
- **Prepare your home for listing** – Declutter, make minor repairs, and follow expert staging advice to create an inviting, market-ready space.
- **Target serious buyers** – Your REALTOR® markets your home through MLS®, social media, and international networks, producing qualified buyers.
- **Coordinate showings and feedback** – We handle appointments, respond to inquiries, and keep you updated throughout the process.
- **Negotiate offers confidently** – Your REALTOR® represents your best interests, securing the strongest price and terms.
- **Guide you through inspections and paperwork** – We help manage every detail, from due diligence and inspections to legal documents and deadlines.
- **Prepare for closing** - Your REALTOR® will help you prepare for closing by ensuring all necessary documents are in order, and confirming that agreed-upon repairs or conditions are completed before the final walkthrough.
- **Finalize the sale** – Your lawyer completes the transaction, funds are transferred, and you move forward to your next chapter with confidence.

"Your Cape Breton Realty REALTOR® will help you analyze comparable sales, set the right launch price, and adjust quickly if the market signals change"

Steps to Prepare and List Your Home for Sale

Getting your home ready for the market is one of the most important parts of the selling process. Proper preparation ensures your property looks its best, attracts serious buyers, and sells for top value.

1. Initial Consultation & Market Evaluation

We begin with a walkthrough of your home and a detailed market analysis to establish a competitive pricing strategy.

2. Home Preparation & Repairs

Small updates can make a big difference. From fresh paint to fixing minor repairs, we'll help identify improvements that add value and appeal.

3. Staging & Presentation

A well-prepared home photographs better and leaves a stronger impression during showings. With simple staging touches and improved curb appeal, we highlight your home's best features. Before the photoshoot, our photographer will provide a checklist to ensure your home is picture-perfect and ready for marketing.

4. Showcase Photography & Digital Marketing Tools

High-quality photos, video tours, aerial photography, and drone footage highlight your home's unique features—such as waterfront access, acreage, and architectural details—giving buyers a full view inside and out. For select properties, we also offer immersive 3D tours, allowing buyers to walk through the home virtually and see every detail up close.



5. Marketing Launch

Your home is promoted across MLS®, within your local community, on our website, through targeted social media, and on global platforms like LeadingRE. For luxury listings, we also showcase your property through Luxury Portfolio International. In addition, your listing is syndicated to other popular real estate websites, increasing exposure to potential buyers. Ask your REALTOR® for a detailed marketing plan to see how your listing will reach the right audience.

6. Showings & Virtual Open Houses

We coordinate both private & virtual showings, and virtual open houses, ensuring buyers experience your home at its best.

7. Offers & Negotiation

When offers arrive, your REALTOR® will review all details with you and negotiate to secure the best possible price and terms. Once an offer is accepted, we'll guide you through inspections, paperwork, and every step leading up to a smooth and successful closing.

Tips to Prepare Your Home for Showings:

Declutter, clean thoroughly, and remove personal items to help buyers picture themselves in the space. Open blinds & turn on lights to brighten rooms, add simple touches like fresh flowers, and tidy the exterior to create a welcoming first impression. Keep scents neutral—avoid strong air fresheners or perfumes—to let the home speak for itself. Make sure pets are out of the house during showings to keep the space comfortable and distraction-free. Small steps can make a big impact on how your home is perceived.



How We Market Your Property

At Cape Breton Realty, we combine local expertise with modern marketing to give your property maximum exposure. Every listing features high-quality photography, drone footage, and compelling descriptions that highlight what makes your home unique. We promote your property across MLS®, Realtor.ca, our website, and targeted social media to reach both local and out-of-province buyers. Listings are syndicated through NSAR and CREA, giving full access to your property on all major brokerage websites and making it available to realtors across Canada through MLS®. For select listings, we add 3D virtual tours, video walkthroughs, and international exposure through our global real estate networks—ensuring your home stands out and attracts qualified buyers.

Leading Real Estate Companies of the World® (LeadingRE)

As a member of LeadingRE, Cape Breton Realty connects your property to the world's largest network of independent brokerages across 70 countries. Your listing is showcased on LeadingRE.com, reaching millions of qualified international buyers, including relocation specialists and corporate transferees.

Marketing Luxury Properties with Global Reach

For properties valued at **\$1,000,000 and above**, we provide specialized global exposure through our premier international network:

Luxury Portfolio International®

For high-end homes, we showcase your property through Luxury Portfolio International, the luxury marketing division of LeadingRE. Your listing is translated into multiple languages, displayed in over 60 countries, and syndicated to prominent international real estate websites. Luxury Portfolio also invests heavily in digital marketing, search engine visibility, and global advertising campaigns targeted specifically to affluent buyers.



Luxury Newsletter

In addition, select luxury listings are featured in our exclusive Luxury Newsletter, distributed to a curated audience of high-net-worth clients, investors, and past buyers. This targeted approach ensures your property reaches individuals actively seeking premium homes and lifestyle investments.

Why This Matters for Your Home

- **International Exposure** – Your property is presented to buyers not only across Canada, but also in the U.S., Europe, Asia, and beyond.
- **Sophisticated Presentation** – Luxury Portfolio ensures listings feature high-quality photography, detailed descriptions, and professional design to appeal to discerning buyers.
- **Affluent Buyer Network** – We connect with high-net-worth individuals and investors seeking second homes, retirement properties, or lifestyle investments in Nova Scotia.
- **Trusted Global Brand** – Both LeadingRE and Luxury Portfolio are recognized as industry leaders in connecting prestigious homes with qualified buyers worldwide.

“With these partnerships, your luxury property is positioned on an international stage—reaching the right buyers with the right message”



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- *Reverse Osmosis
- *Point of use Filtration
- *Filtration Supplies

Installation & Service

Call 902-227-8246
aaron@cleanstreamwater.ca

Free water testing!

Home Photoshoot Preparation Checklist

When it's time for photos, our in-house photographer will provide this checklist to help you prepare. It ensures every space looks its best so your home shines in marketing materials. By following these simple steps, the photoshoot will be smooth, efficient, and produce beautiful results.

Kitchen

- Clean countertops of food, dish racks, paper towel rolls and other items
- A few small appliances, fruit bowls, plants etc. can remain
- Remove all items off the fridge (magnets, pictures, schedules), clear the top
- Make sure the sink is clean and free of dishes
- Remove dish and hand soap bottles, dish cloths and rags, hide scrub sponges
- Put away garbage bins, brooms, mops and cleaning products
- Add a bowl of fresh fruit or a vase of flowers
- Remove calendars as they can date a listing
- Ensure all cupboards and drawers are closed properly.

Bathrooms

- Clear countertops of all toothbrushes, toothpaste, soap, razors, personal items
- Clean mirrors
- Remove shampoo, soap bottles, squeegees from showers
- Remove scales, mats, laundry baskets, trash cans
- Close toilet lids, remove toilet brush, plunger and spare toilet paper rolls
- Place a fresh roll of toilet paper on the holder
- Put out fresh towels, folded and hung neatly

Bedrooms

- Clear away clothes, shoes and laundry baskets, close drawers
- Remove magazines, tissue boxes and jewelry from bedside tables
- Remove portable fans, heaters and trash cans
- Tidy up study desks, remove excess toys and posters
- Make your beds with your best bed linen and thickest pillows
- Avoid hiding items under beds

General Interior Preparation

- Remove door mats, small floor mats and all evidence of pets
- Clean windows, dust surfaces, vacuum or mop floors
- Open curtains and blinds and turn off ceiling fans
- Clear entryways: remove all shoes, keys, umbrellas, and similar items
- Turn off all TVs and computer screens, hide remote controls
- Make sure all light bulbs are working and turn on all lights
- Ensure all bulbs are the same color temperature
- Straighten tables and chairs, arrange cushions attractively
- Remove as much clutter as possible, especially personal belongings
- Conceal power cords, unplug them if necessary (except lights)
- Make sure no clothes are in the machines or hanging in the laundry room
- Remove any personal information that you wouldn't want visible online



Outside the house

- Remove vehicles from the driveway and front of the home
- Move garbage and green bins so they are not visible from the outside
- Put away garden hoses, tools, and bikes
- Remove brooms, shovels, garbage or recycling bags
- Remove pool toys and skimmers
- Mow lawn and remove weeds from flower beds
- Organize deck furniture, uncover grill, open patio umbrella
- Make sure the yard is free of toys, evidence of pets, unnecessary clutter
- The for-sale sign should be removed from the property by the realtor.

"This checklist ensures your home is clean, organized, and visually appealing for photography, showings, and open houses"

Moving Checklist

- Book movers or rental truck well in advance—confirm dates and details in writing.
- Notify utility companies (power, water, internet, phone) and schedule disconnection/transfer dates.
- Set aside cleaning supplies or schedule a professional cleaner for move-out.
- Change your address with Canada Post, banks, government agencies, insurance, and subscriptions.
- Pack essentials separately (important documents, clothes, toiletries, chargers, medications).
- Leave appliance manuals, warranties, spare keys, garage openers, and remotes for the buyer.
- Clean fridge/freezer at least 24 hours before moving and leave on for final walkthrough.
- Safely dispose of hazardous materials (old paint, propane tanks, cleaning supplies).
- Photograph your old home once empty for your records and to verify its condition (optional).
- Confirm the closing date and time of the buyers final walkthrough with your lawyer and REALTOR®. Have the house empty except for the inclusions in your contract.
- Prepare a small “first night” box for your new home (toilet paper, snacks, paper towels, medicine, etc.).
- Double check your home for stray items left behind—check closets, cupboards, attic, garage, and shed.
- Prepare for the buyer’s final walkthrough by making sure the heat, hot water, appliances, and other essential systems are working, and that all items agreed upon to remain with the home are in place.
- Make sure the REALTOR® or lawyer holds at least one copy of the house key. Any additional keys can be left inside the locked home in a secure location, typically in a kitchen drawer.

Hydro

Nova Scotia Power:

1-800-428-6230

<https://www.nspower.ca>

Water/Sewer

Your lawyer will contact the local municipality for account transfer or cancellation.

Insurance

Notify your home and auto insurance provider of your move to update coverage.

Internet/Cable

Bell Aliant: 1-888-214-7896 • <https://aliant.bell.ca>

Bell TV: 1-888-243-2435 • <https://www.bell.ca>

Starlink: <https://starlink.com/>

Seaside Communications (Rogers):

1-902-539-6250 • <https://www.seaside.ns.ca>

Purple Cow Internet:

1-902-800-2660 • <https://www.purplecowinternet.com>

Eastlink: 1-800-668-3524 • <https://www.eastlink.ca>

Real Estate Glossary (Canada & Nova Scotia)

Appraisal An unbiased estimate of a property's market value prepared by a licensed appraiser. Often required by lenders to confirm that the property's value supports the mortgage amount.

Closing Costs Expenses a buyer or seller must pay on top of the purchase price. These may include legal fees, deed registration, land transfer tax (called *Deed Transfer Tax* in Nova Scotia), title insurance, property adjustments (such as prepaid taxes, fuel, or utilities), and disbursements.

Closing Date The date when ownership of the property is legally transferred to the buyer, possession is given, and the funds are exchanged.

Comparative Market Analysis (CMA) A report prepared by a REALTOR® comparing a property to similar ones recently sold or currently on the market. Helps sellers set a competitive asking price and buyers decide on a fair offer.

Conditional Offer An Offer to Purchase that includes one or more conditions (for example: financing approval, home inspection, or sale of the buyer's existing property). If the conditions aren't met by the specified date, the offer becomes void.

Deposit Money provided by the buyer at the time of offer (or shortly after acceptance) to demonstrate good faith. Typically held in trust by the listing brokerage until closing.

Down Payment: The portion of the property's purchase price the buyer pays upfront, not financed by the mortgage. The minimum down payment can vary, depending on the property being purchased.

Equity The difference between a property's current market value and the outstanding balance on the mortgage.

Fixed-Rate Mortgage: A mortgage where the interest rate is locked in for the full term, usually 1-5 years, providing predictable monthly payments.

Home Inspection An evaluation of the property's condition by a licensed inspector, covering items such as the foundation, roof, electrical, plumbing, and heating systems. Often included as a condition of the Offer to Purchase.

MLS® (Multiple Listing Service®) A cooperative database of properties listed for sale by REALTORS®. It is the most comprehensive and widely used property listing service in Canada.

Municipal Deed Transfer Tax: A municipal deed transfer tax paid by the buyer when the property title is transferred. The rate varies by municipality (for example, in most municipalities it is set at 1.5% of the purchase price).

Mortgage Pre-Approval Confirmation from a lender of how much a buyer qualifies to borrow, subject to final approval. Pre-approvals help buyers understand their budget and strengthen their offer.

Offer to Purchase / Agreement of Purchase and Sale (APS) The legal contract between a buyer and seller that sets out all terms of the transaction: purchase price, deposit, closing date, inclusions/exclusions, and conditions.

Property Disclosure Statement (PDS) A form completed by the seller disclosing known issues with the property (for example: water leaks, structural concerns, or past repairs). While not legally required in Nova Scotia, many REALTORS® recommend it to protect both buyers and sellers.

Provincial Deed Transfer Tax (PDTT) for Non-Residents Only A 10% tax applied to non-residents purchasing residential property in Nova Scotia that meets certain criteria. The tax is payable at closing and is calculated on the greater of the property's purchase price or assessed value.

Restrictive Covenants Legal limitations written into the property's title that restrict how the land can be used. Common examples include limits on building types, subdivision of land, or use of property for commercial purposes. Buyers should review these carefully with their lawyer.

Title The legal ownership of a property, confirmed by a lawyer through a title search before closing. In Nova Scotia, most properties are held as fee simple, which means full ownership of the land and any structures on it.

Variable-Rate Mortgage A mortgage with an interest rate that can change during the term based on fluctuations in the lender's prime rate.

Calculating Seller Expenses

Declutter storage rental space	\$ _____
Home preparation/staging	+\$ _____
Legal Fees	+\$ _____
Realtor Commissions	+\$ _____
Property Taxes (adjusted to date)	+\$ _____
Fuel topped up	+\$ _____
Moving expenses	+\$ _____
Mortgage payout including interest.....	+\$ _____
Mortgage penalties & adjustments (if applicable)	+\$ _____
Final utilities bills (phone, power, etc)	+\$ _____
Septic pump out (if applicable).....	+\$ _____
Capital Gains (if applicable)	+\$ _____
Other:.....	+\$ _____
Total Expenses:	\$ _____

Proceeds from Sale

Sale Price.....	\$ _____
- Total Expenses	- \$ _____
+ Adjustments (property tax & fuel, if applicable).....	+ \$ _____
= Net Sale Proceeds	= \$ _____

Congratulations on the sale of your home!

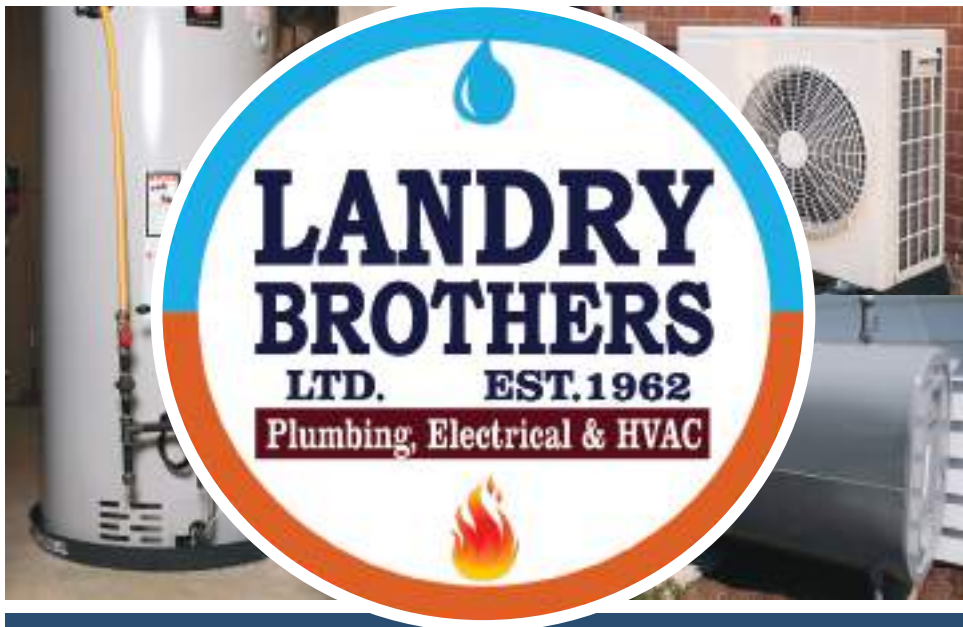
This is more than just a transaction—it's the turning of a page. A chapter filled with memories, milestones, and moments has come to a close, making way for new opportunities ahead.

Whether you're moving just down the road or starting fresh somewhere new, this is an exciting step forward. We're grateful to have been part of your journey and wish you every success in what comes next.

"Buy land, they aren't making any more of it".

-Cape Breton Realty





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