

L'ÉQUIPE / TEAM BROADY

BUYER'S GUIDE

CANADA'S
REAL ESTATE COMPANY



ROYAL LEPAGE

OUR FAMILY HELPING YOUR FAMILY



“Our Mission is to facilitate the process of buying and selling real estate, by providing best in-class service through quality communication, education and a clear understanding of the real estate market. Our success comes from our dedication to maintaining the highest standards of integrity and trust with our clients and colleagues. Above all, our ultimate goal is to serve the communities we live in, be a valuable resource to our clients, and to continue to fulfill hopes and dreams through real estate.”

The following guide is designed to help you better understand the process of buying a home in today's marketplace. We hope you'll find this guide helpful as you navigate through the process, and we look forward to being a resource for you along the way.

Team Broady

MEET OUR TEAM



RENÉE OUELLETTE

Renée entered the real estate industry in 2021 and was able to learn the ropes from her mother Jane, who has been in the business since 2006. After two years working on her own, Renée decided to join Team Broady in 2023. She brings with her a wealth of local knowledge and is committed to providing exceptional service. A graduate of the University of Western Ontario, Renée initially ventured into broadcasting, later transitioning to sales and marketing where she honed her relationship management and customer service skills for over 20 years. As a devoted single mother of two, Renée understands the delicate balance of managing parenthood, and a bustling career. Her passion lies in helping buyers discover their perfect home. Having been through a divorce, Renée has first-hand experience of the challenges that may come with it. In her spare time Renée loves spending time with her kids, getting outside with her bernedoodle Bo, rolling up her sleeves in the kitchen, or planning her next home renovation or design project.



SASCHA AGOSTINI

Sascha began her real estate career in 2019, bringing with her a unique blend of skills from her background in fashion marketing. Her keen eye for detail and ability to understand client needs were honed during her time in the fashion industry. These skills have seamlessly translated into helping clients navigate the real estate market with style and confidence. Sascha's real estate mantra is "Authenticity in Every Deal, Wisdom in Every Choice, Efficiency in Every Step." She stays true to her values, with trust and integrity at the heart of everything she does, both personally and professionally. Driven by a competitive spirit developed through years of competitive hip-hop dancing, provincial diving, and intercity softball, Sascha knows that true success comes from pushing limits, embracing challenges, and striving for excellence. Outside of work, Sascha finds balance through mindfulness, yoga, and spending quality time with family and friends. Whether you're starting a new chapter or making an investment, Sascha is here to make your experience enjoyable, memorable, and stress-free.



MEAGHAN WALSH

Meaghan began her real estate career in 2019, drawing on her operational leadership experience overseeing teams, processes, and systems across high profile retail companies. A trusted and respected broker, Meaghan guides clients through every step of their real estate journey with care and confidence. By combining market expertise with a personal touch, she ensures every client feels supported, understood, and confident in their next move. A firm believer in community, Meaghan proudly supports the Royal LePage Shelter Foundation and is an active volunteer for a local food bank. Outside of work, she's devoted to her adorable Chow Chow, Mango, with whom she loves discovering new trails. She's a passionate home cook (pasta and pizza are her love languages!) and a dedicated OrangeTheory enthusiast.



CATHERINE BROADY

Catherine joined the real estate world in 2007, after having spent six years teaching Grade 5 at Kuper Academy, a private school in the West Island. Having always had an interest in real estate, design and renovating, joining Team Broady seemed like the perfect fit. In fact, Catherine had her first experience in real estate back in 2001 at the age of 23, when she bought her very first property. Since then, she has gone on to buy and renovate numerous properties with her husband - currently owning four investment properties together. Catherine is known for her impeccable organizational skills, and she prides herself on her attention to detail and efficiency. Catherine loves downhill skiing, golfing, hosting parties for her friends, and bowling with her new bowling league! She lives in Pointe-Claire South with her husband and little boy.



MARK BROADY

Mark has been working with real estate buyers, sellers, and investors since 2010. Now focusing on representing sellers, Mark prides himself on his attention to detail, his ability to inspire others, and his creative thinking. He joined Team Broady after an adventurous career in the music business, in which he co-founded and ran an independent record label. Besides his passion for real estate, Mark is an avid outdoorsman. He enjoys camping, hiking, hunting, fishing, and backcountry skiing. You might also find him practicing yoga, meditation, or pursuing some other form of spiritual enlightenment. Mark is also committed to helping make our local community a better place. He volunteers and participates in several fundraisers each year for both the Alzheimer Society of Montreal, and the Royal LePage Shelter foundation. He currently lives in Lachine with his wife and three kids.



SHERRY TU

Working with Royal LePage since 2018, Sherry joined Team Broady in 2020 as the team's transaction coordinator. In her previous life outside of real estate, Sherry had a successful career in consumer retail where she managed franchise operations for the Asia Pacific regions of one of Canada's most notable retailers. With well-honed management skills and an eye for detail, Sherry ensures that both Team Broady, and her two children Lauren and Liam, stay organized and on top of their responsibilities. When she's not driving kids back and forth from tutoring, the pool, and the hockey rink, you can find Sherry out for early morning walks in Beaconsfield with her husband David, where they have lived since 2012.

PURCHASING A HOME WITH **TEAM BROADY**

WE LOVE HELPING BUYERS FIND THEIR DREAM HOME

That's why we work with each client individually, taking the time to understand their unique lifestyles, needs and wishes.

WHEN YOU WORK WITH TEAM BROADY, YOU GET:

- A knowledgeable and professional broker
- A skilled negotiator working on your behalf
- A trusted guide and advisor
- Someone protecting your best interests at all times, and minimizing your exposure to risk

We have the systems in place to streamline the home-buying process for you.

As part of **Team Broady's Service**, we commit to helping you with your home search by:

- Screening homes in advance on your behalf
- Visiting homes with you, or for you, in the event you can't be there
- Keeping you informed of new homes on the market or price reductions on existing inventory
- Working with you until we find the ideal home for you
- Evaluating properties of interest by analyzing comparables sales
- Thoroughly reviewing all documentation pertaining to your transaction



THE BROKERAGE CONTRACT TO PURCHASE

If you have chosen to work with Team Broady to represent you as a buyer, it is now mandatory for both parties to have a signed brokerage contract in place.

Without such a contract, a buyer is not legally represented nor protected under the Quebec Civil Code and the Real Estate Brokerage Act.

A broker who represents you will advise you based on your needs and interests, in addition to protecting your strategic and confidential information.

The contract also helps to clarify how we are compensated for our services, which we believe is something that must be completely above-board and transparent to all of our clients.



OACIQ
ORGANISME D'AUTOREGLEMENTATION
DU COURTAGE IMMOBILIER DU QUÉBEC

MANDATORY FORM

EXCLUSIVE BROKERAGE CONTRACT – PURCHASE
CHIEFLY RESIDENTIAL IMMOVABLE CONTAINING LESS THAN 5 DWELLINGS

NOTE – This form is to be used when a written brokerage contract is signed with a natural person.

1. IDENTIFICATION OF THE PARTIES

IDENTIFICATION OF THE AGENCY OR BROKER

ROYAL LEPAGE VILLAGE
NAME OF AGENCY OR BROKER

real estate agency real estate broker acting on his own account

263C, boul. Saint-Jean, Pointe-Claire (QC), H9R 3J1

cbroady@royallepage.ca
ADDRESS OF ESTABLISHMENT, TELEPHONE NUMBER, EMAIL

Catherine Broady
REPRESENTED BY

Licence number: 2 | 9 | 9 | 0

carrying on activities within the following business corporation:
CATHERINE BROADY INC.
NAME OF BUSINESS CORPORATION

IDENTIFICATION OF THE AGENCY OR BROKER

NAME OF AGENCY OR BROKER

real estate agency real estate broker acting on his own account

ADDRESS OF ESTABLISHMENT, TELEPHONE NUMBER, EMAIL

REPRESENTED BY

Licence number:

carrying on activities within the following business corporation:
NAME OF BUSINESS CORPORATION

(hereinafter called "the AGENCY" or "the BROKER")

IDENTIFICATION OF THE BUYER

NAME, ADDRESS, TELEPHONE NUMBER AND EMAIL OF BUYER 1 AND HIS REPRESENTATIVE, IF APPLICABLE

NAME, ADDRESS, TELEPHONE NUMBER AND EMAIL OF BUYER 2 AND HIS REPRESENTATIVE, IF APPLICABLE

(hereinafter called "the BUYER")

1.1 The BUYER'S identity was verified on _____ DATE _____ using the following document for:

BUYER 1 or his REPRESENTATIVE

Driver's Licence Health Insurance Card

Permanent Resident Card Passport

Other ID document (with photo): _____

TYPE OF DOCUMENT _____

Document number: _____

PROVINCE OR TERRITORY AND COUNTRY OF ISSUANCE _____ EXPIRATION _____

Date of birth: _____
YEAR MONTH DAY

Profession or principal activity: _____

BUYER 2 or his REPRESENTATIVE

Driver's Licence Health Insurance Card

Permanent Resident Card Passport

Other ID document (with photo): _____

TYPE OF DOCUMENT _____

Document number: _____

PROVINCE OR TERRITORY AND COUNTRY OF ISSUANCE _____ EXPIRATION _____

Date of birth: _____
YEAR MONTH DAY

Profession or principal activity: _____

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For information: Info OACIQ | Tel: 450-462-9800 or 1-800-440-7170 | Fax: 450-676-7801 | info@oaciq.com | oaciq.com

BCP 20309
InstanetFORMS

HOW WE GET PAID

When purchasing a property listed on Centris, the broker representing the buyer is compensated by the listing broker who represents the seller. Each seller has an exclusive contract with their broker, with a total commission rate that's usually between 4% - 5% of the sale price. When a property is listed, the total commission is typically split, with between 2% - 2.5% being offered to the buyer's broker. After the sale closes at the notary, the total commission is paid by the seller out of the proceeds of the sale, and then split between the listing broker and the buying broker. As the buyer, since you are the one paying for the property, you are in effect contributing towards the brokerage fees.

In the event that you decide to purchase a property NOT listed on Centris, such as a private sale or "For Sale By Owner" (DuProprio), then the Brokerage Contract to Purchase outlines a minimum commission fee to our team of 2%. This commission would be built into the purchase price of the property, the same way it would be if you were to buy a home listed on Centris.

YOU'RE NEVER WASTING OUR TIME!

Our commitment to you is to be available for showings, to provide expertise and advice, and to act as consultants, guides and negotiators throughout the entire buying process. We will invest a great deal of time and effort into helping you achieve your goals. However, the buying process is different for everyone; for some it lasts only a few weeks, while for others it may take several months, even years!

As long as we are under contract, please rest assured that we are 100% committed to providing you with the highest levels of service. We are never too busy to help you, and remember... you are NEVER bothering us - this is what we do!

Many buyers don't realize however, that even with a signed contract in place, our claim to commission is not automatically protected. In order for us to secure our commission, we must be involved in the transaction from start to finish. That begins with the most important first step: being present at every single property visit. If a buyer tours a home directly with the listing broker, that broker immediately becomes the "effective cause of sale," regardless of any signed agreement between the buyer and their own broker. This is why it's so important that you please don't visit a property without a member of our team there with you.



PERSONAL SERVICE GUARANTEE

Team Broady offers you the opportunity to work with us totally risk-free. We are confident that we can assist you with the purchase of your home, and that we will meet or exceed any expectations we set up front. We have already helped thousands of families just like yours realize their objectives thanks to our expert guidance and advice.

Respect. Integrity. Trust. Confidentiality. Professionalism. These are some of the core values and principles that guide every decision we make on behalf of our clients.

Ultimately, committing to a written agreement with a realtor can be risky. Many brokers will promise the world when it comes to representing you, but how many of them are willing to back that up with a guarantee?

Satisfaction. We are committed to providing you with the highest level of service in the industry, while doing everything in our power to minimize your exposure to risk.

Therefore, we give you the right to evaluate how well we live up to this standard. You may terminate the brokerage contract agreement at any point with no penalties or obligations if we fail to deliver on the services we promise.



FINANCIAL PRE-QUALIFICATION

Having a written, up-to-date financial pre-qualification is absolutely necessary in today's market. In fact, most sellers won't even consider an offer unless the buyer can prove that they have been pre-qualified. Furthermore, this will give you the confidence of knowing exactly what you can spend on a home before you start looking. If you require a mortgage, you will also be protected against interest rate increases while you look for your new home.

PURCHASE WITH A MORTGAGE

We strongly recommend that you engage the services of a mortgage specialist or mortgage broker for all of your real estate financing needs. Some buyers make the mistake of calling or walking into their local bank, and starting a pre-approval application with a bank "teller" or "customer service" agent. These employees work bank branch hours, are often difficult to reach, and usually have little experience with mortgage applications. Therefore, it's important to ensure that you're dealing with either a mortgage specialist, or a mortgage broker. These are people who are highly responsive, are accessible on evenings and weekends, and who always have a replacement in case of absence. They deal exclusively in residential financing and have the expertise to handle your needs in a timely and efficient manner. Mortgages are all they do!

Once you find the right home, the process of obtaining a mortgage approval (a condition of the Promise to Purchase with a time delay attached to it, usually about 2 weeks long), will be considerably sped up.

CASH PURCHASE OR PROOF OF EQUITY

Buyers who can afford to purchase all cash, without a loan, often have two common misconceptions:

1. They believe a cash offer is more attractive to a seller.
2. They believe that they don't require any pre-qualification.

This couldn't be further from the truth. Although cash offers do have some advantages, like quicker delays on conditions, they can also be riskier and more concerning for sellers. With the recent increase in fraud and money-laundering, cash purchases must be treated with extreme caution. Sizeable deposits of up to 10% of the purchase price are to be expected, and as Jerry MacGuire famously said, you still need to "SHOW ME THE MONEY!"

As a cash buyer, you must be able to provide an up-to-date letter from your financial institution showing that you have the necessary funds available to cover the purchase price of the property. If you plan to use the money from the recent sale of your home or another property that you own, you must provide written proof that you have secured an unconditional offer on that property, and that once closed, you will have enough money from the proceeds of that sale to purchase all cash.



MORTGAGE SPECIALISTS & BROKERS

If you choose to secure a loan through a mortgage broker or specialist whom we've referred, the lender may pay us a referral fee. We believe it's important to disclose this to you, and if we do receive any compensation, we will ask you to sign a disclosure form. We can assure you that this does not affect your costs or rates.



JONATHAN LAFLEUR

Mortgage Specialist
514-777-8313
jonathan.jeanlafleur@rbc.com



MARTIN CRETE

Mortgage Specialist
514-702-3242
martin.crete@cibc.com



NICK IZZO

Mortgage Specialist
514-928-5216
nick.izzo@td.com



HAJER RADHOUANE

Mortgage Specialist
514-452-6780
hajer.radhouane@desjardins.com



TANYA GIUFFRIDA

Mortgage Specialist
514-501-8368
tanya.giuffrida@bnc.ca



MARTIN MATUSZ

Mortgage Specialist
514-701-1313
martin.matusz@bmo.com



GEORGES EL-HELOU

Mortgage Broker
514-572-9639
georges.el-helou@igmortgages.ca



ERIC CYRENNE

Mortgage Broker
514-704-8549
eric.cyrenne@vinegroup.ca

SETTING YOU UP FOR YOUR HOME SEARCH

A successful home search is one that matches you with your ideal home. You can rely on our extensive knowledge of the local real estate market, our network of trusted professionals, as well as our personalised service to make that happen. As a Team Broady buyer, you can rest assured that we will take the time to get to know you, your family, and your lifestyle in order to best understand your wants and needs.

“We’d rather ask **50 questions** and show you **5 homes**
than ask you **5 questions** and show you **50 homes**”

WE BELIEVE THAT A SUCCESSFUL HOME SEARCH STARTS WITH everyone involved having a good understanding of the following:

- Your target neighbourhood
- Your timeframe for moving
- Your budget
- What you need in a new home
- What ‘wish-list’ items you may have
- What flaws or deficiencies are unacceptable/deal-breakers
- Are there any factors that could keep you from making an offer on a property (eg. having to sell your current home)



HOUSE HUNTING

UNDERSTANDING MARKET CONDITIONS

The real estate market is always changing. It helps to understand how market conditions can affect your position as a buyer. We can provide you with the current market conditions in the area where you are looking to buy and explain their impact.

MARKET TYPE	CHARACTERISTICS	IMPLICATIONS
<p>SELLER'S MARKET The number of buyers wanting homes exceeds the supply.</p>	<p>Small inventory of homes. Many buyers. Home sells quickly. Prices usually increase.</p>	<p>You may have less negotiating leverage and pay a higher purchase price for a property.</p>
<p>BUYER'S MARKET The supply of homes on the market exceeds demand.</p>	<p>High inventory of homes. Few buyers compared to availability. Homes on the market longer. Prices tend to drop in this type of market.</p>	<p>Homes may take longer to sell. More negotiating leverage in terms of purchase price.</p>
<p>BALANCED MARKET The number of homes on the market is equal to demand.</p>	<p>Demand equals supply. Homes sell within an acceptable time period. Prices generally stable.</p>	<p>More relaxed atmosphere. Buyers have a reasonable number of homes to choose from.</p>



MAKING AN OFFER

Strategy

This will depend on current market conditions, how long the property has been for sale, and whether or not you might be competing against other offers. We have the knowledge and experience to help you determine the best strategy.

Price

Under normal circumstances, if you're not in a multiple offer you'll have a lot more leverage to negotiate price. However, in the case of multiple offers, you must decide what your absolute maximum price threshold is. You don't want to regret losing out to another bidder by a few thousand dollars... but you also don't want to regret overpaying.

Deposit

In our experience, offering a deposit not only shows that you're serious, but that you're acting in good faith. We also find that sellers of a certain generation appreciate seeing a deposit with an offer. Deposits are also highly recommended by the OACIQ in the case of cash offers.

Financing

Having a letter of financial pre-qualification will give the seller the confidence that you have the means to purchase their property.

Conditions

The most common conditions attached to an offer are: a home inspection, proof of financing and review of documents, which is especially important for condos. With every condition you add, your offer may become less and less desirable. However, removing important conditions may increase your exposure to risk.

Inclusions & Exclusions

These items are outlined by the seller in the Centris listing. Any deviation from what the seller has indicated could render your offer less attractive. However, these details can also be used as a negotiation tool.

Possession & Occupancy

The seller usually indicates their ideal dates for possession and occupancy in the listing. Once again, the more you can accommodate the seller's wishes, the more attractive your offer becomes, but dates can also be used as leverage in negotiations.

Covering Letter

This is a personalized letter you can prepare, introducing yourself and explaining to the seller what it is you love about their home. Often referred to as the "Cheese Letter", this can be a powerful tool, depending on the profile of the homeowner. Sometimes, by establishing a connection with the seller on an emotional level, you can give yourself a great advantage over other prospective buyers. We can help you in preparing this letter.

BOOKING A BUILDING INSPECTION

We highly recommend making your promise to purchase conditional to a building inspection. The purpose of an inspection is to identify major defects which could significantly affect the integrity of the immovable.

A common misconception among buyers is that the building inspection is to be used as means to re-negotiate the price. No home is perfect, and every property is bound to have its share of minor defects and maintenance requirements. We recommend that buyers be prepared to budget between 1-2% of the purchase price for repairs and general upkeep. In order for a price reduction to be justified, there ought to be a major defect or problem that was unknown at the time an offer was written.

Over the years, we have compiled an extensive list of trusted industry professionals, ranging from plumbers and electricians, to painters and handymen - many of whom we have personally used ourselves. Whatever the job entails... we have an amazing contact to recommend for you. We can also recommend companies that perform various tests and analyses ranging from soil testing, materials testing, air quality testing, etc.



Below are the names of a few reliable, qualified, building inspectors.

Paul Duey
Pro-Inspexx
(514) 966-6309
www.pro-inspexx.com

Adam Bronstein
Amerispec
(514) 237-7700
bronstein.inspections@gmail.com

Ian Towers
Inspectrum
(514) 947-0557
ian@inspectrum.ca



THE IMPORTANCE OF AN UP-TO-DATE CERTIFICATE OF LOCATION

One of the most important documents in any real estate transaction is the certificate of location. The seller is typically responsible for providing an up-to-date certificate to the buyer. This document, prepared by a land surveyor, describes the property and its current condition, including the building, lot boundaries, servitudes, and compliance with municipal bylaws.

A certificate is considered valid for up to 10 years, but it must also accurately reflect the property as it exists today. Even small changes can render it outdated. For example, if the old certificate shows a shed in the backyard that has since been removed, or if a new walkway was added that isn't shown, the certificate is no longer accurate.

The biggest concerns come from non-conformities. These are discrepancies between the property and current municipal regulations. In today's real estate market all parties involved are far more cautious, including lenders, notaries, buyers, and brokers. Even a minor non-conformity can become a major problem if it's discovered late in the process.

Examples include:

- A house that doesn't meet the required setback from the property line, even if only by a few inches.
- A shed built inside a Hydro-Québec servitude.
- A pool installed too close to the lot boundary.

These situations are more common than most people realize, and when they're uncovered at the last minute, they can cause stress, delays, renegotiations, or even a collapsed sale.

This is why we carefully review the certificate of location at the time of an offer. By doing so, we can spot any potential issues early, address them before they become obstacles, and walk you through the implications of any non-conformities with clarity and confidence.



IMPORTANT INFORMATION FOR CONDO BUYERS

The recent updates to Quebec's co-ownership legislation have introduced a new level of transparency and accountability for condo buyers. These reforms aim to protect purchasers by ensuring they have access to detailed, reliable information about the property and the syndicate that manages it. However, the process has also become more complex. Here's what you need to know before making an offer on a condo.

1. MORE DUE DILIGENCE THAN EVER

Buying a condo today involves a deeper review process than in the past. Beyond inspecting the private portion of the condo, it's now crucial to understand the overall health of the building as a whole. This includes reviewing the condo's financial statements, contingency fund study, maintenance logbook, certificate of attestation, and minutes from past meetings.

At Team Broady, we help our buyers interpret these documents and identify red flags, such as upcoming repairs, underfunded contingency accounts, or unresolved disputes that could affect the property's long-term value and your peace of mind.

2. LONGER DELAYS FOR CONDITIONS

With the new co-ownership rules in effect, buyers should be prepared for longer conditional periods when purchasing a condo. Once an offer is accepted, the condo syndicate has up to 15 days by law to provide the required documentation, including financial statements, the contingency fund study, and the Certificate of Attestation.

Only after these documents are received does the buyer's review period begin, typically providing an additional 4 to 7 days to carefully examine all materials before waiving conditions. As a result, the conditional phase of a condo purchase can now extend to nearly three weeks.

3. WHY BUILDING GOVERNANCE MATTERS

A condo's long-term value depends heavily on how well the building is managed. Poor bookkeeping, missing documentation, or delayed maintenance can all signal potential problems ahead. A poorly run syndicate may lead to unexpected special assessments, rising condo fees, or difficulty securing financing or insurance in the future.

Our team helps buyers evaluate the overall quality of the syndicate's management so you can make an informed decision and avoid unpleasant surprises after you move in.



4. UNDERSTANDING THE BUILDING'S FINANCIAL HEALTH

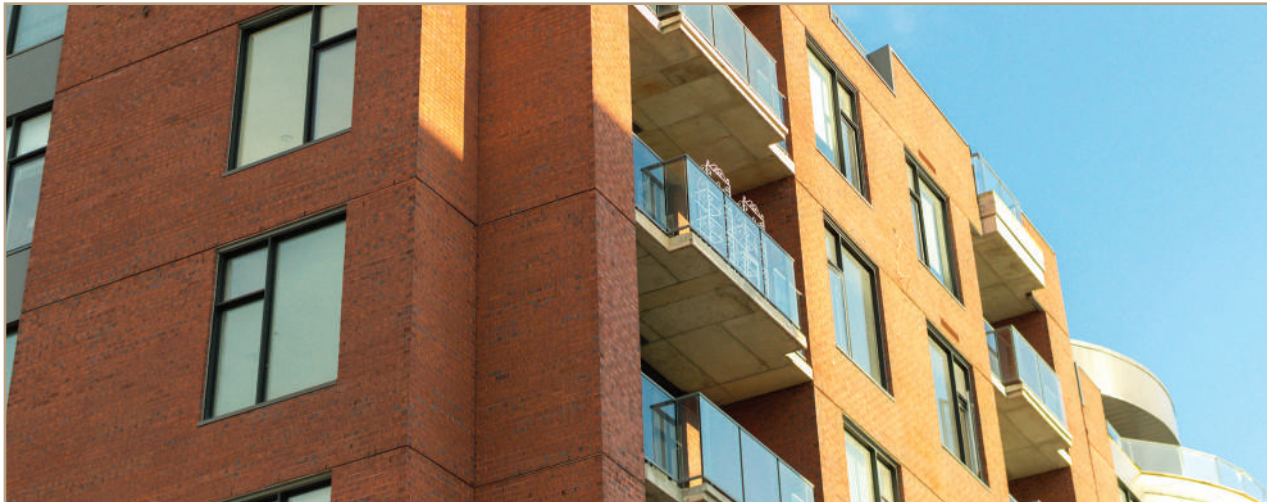
Buyers and their brokers are now looking closely at a condo association's financial strength, maintenance history, and legal standing before approving a purchase. Signs of weak finances, deferred maintenance, or ongoing lawsuits can complicate or even derail a transaction.

In addition, the new legislation requires each syndicate to plan ahead for major future repairs. These items ought to appear in the maintenance logbook, and should be budgeted for in the contingency fund study. Knowing what's coming allows you to anticipate future costs and make smarter investment decisions.

5. WHY EARLY COMPLIANCE MATTERS

Condo associations have until August 2028 to fully comply with the new regulations. Buildings that get ahead of the curve will stand out as well-managed, financially stable, and low-risk investments. Those that lag behind may face declining resale values and reputational challenges.

When you work with Team Broady, we ensure you understand exactly what you're buying into, from the building's finances and maintenance obligations to its governance and compliance status, so you can move forward with total confidence.



ESSENTIAL DOCUMENTS FOR CONDO BUYERS (DIVIDED CO-OWNERSHIP)

- Declaration of Co-Ownership + Amendments
- Building Rules / By-Laws
- Financial Statements (3 years)
- Minutes from Condo Association Meetings (3 years)
- Insurance Policy (common portions)
- Maintenance Log Book
- Contingency Fund Study
- Self-Insurance Fund Statement
- Certificate of Attestation
- Request for Information from the Syndicate (RIS Form)
- Disclosure of Condo Fees and/or Special Assessments

HIRING A NOTARY

YOU WILL NEED THE SERVICES OF A NOTARY
and here again we can provide you with a list of names

In Quebec, a notary handles the legal aspects of buying and selling a home rather than a lawyer. The notary is chosen by the buyer and represents both the buyer and the seller. In most cases the buyer pays the notary for the preparation of the Deed of Sale and its registration plus for a Deed of Loan if required.

RECOMMENDED NOTARIES

LUC BERICHON

514-695-0047

3535 St-Charles, suite 500
Kirkland, QC
H9H 5B9

KATARZYNA RASZPLEWICZ

514-505-3501

3608 Saint-Charles Blvd, suite 12
Kirkland, QC
H9H 3C3

GOLNAZ JAHANGIRIAN

450-232-5552

107-2020 Trans Canada HWY
Dorval, QC
H9P 2N4

NOAH NEUDORF

514-866-5331

615 Rene-Levesque West, suite 600
Montreal, QC
H3B 1P5



PLAN YOUR MOVE

Depending on the time of year, it might be difficult to find a moving company that can accommodate your moving timeline. So, as soon as all the conditions on your promise to purchase are satisfied, call moving companies for availability and estimates, book your move & start packing!

RECOMMENDED MOVING COMPANIES

ALLIANCE MOVING

Derek Poulin

514-815-3563

alliancemoving.ca

AMJ CAMPBELL VAN LINES

Eric Labrosse

514-716-2745

amjcampbell.com/location/montreal-movers



SIGNING DAY

AS A BUYER, YOU WILL HAVE TWO APPOINTMENTS WITH THE NOTARY

The first will be approximately 3-5 business days prior to the agreed upon signing date. You will be required to provide the notary with your down payment including other costs such as the tax adjustments and notary fees. You will also sign for your deed of loan at this appointment.

The second appointment includes the sellers and this is when you sign the deed of sale and technically become the owner of the property. You will need proof of home insurance in place on this day.

LIKELY DEBITS AND CREDITS

- Notary fees for the Deed of Loan (if applicable) and Deed of Sale: payable by the purchaser (about \$2,000 - \$4,000).
- Cost of the full oil tank (if applicable): seller would fill the tank & purchaser would reimburse the cost of the full tank at market price.
- Water consumption: Seller will pay for their consumption up to selling; buyer will pay the water tax bill in its entirety when it comes due having been reimbursed the seller's portion through the adjustments.
- Municipal and school tax: Seller would be reimbursed any amount pre-paid (or buyer would reimburse any over-payment). Note: the next installment is the responsibility of the purchaser. No additional bill will be supplied by the city.



AFTER YOU MOVE

Typical monthly costs incurred with home ownership are mortgage payments, insurance, property taxes, utilities and general maintenance.

The land transfer tax bill (commonly known as “Welcome Tax” will be sent by the city about 3 weeks following the signing and you will have 30 days to pay it. The amount of tax is calculated based on the highest value between the purchase price and the municipal property evaluation. Based on this amount, a few more calculations must be done to obtain the exact amount payable. This calculation can differ slightly between the City of Montreal and other de-merged municipalities. For demerged municipalities it’s best to call the city to find out how it is calculated. Here is how to calculate in the City of Montreal.

VALUE AMOUNT	RATE
\$0 - \$58,900	0.5%
Amount in excess of \$58,900 but not exceeding \$294,600	1.0%
Amount in excess of \$294,600 but not exceeding \$552,300	1.5%
Amount in excess of \$552,300 but not exceeding \$1,104,700	2.0%
Amount in excess of \$1,104,700 but not exceeding \$2,136,500	2.5%
Amount in excess of \$2,136,500 but not exceeding \$3,113,300	3.5%
Amount exceeding \$3,113,300	4.0%



THE TEAM BROADY DIFFERENCE

Our outstanding client service, extensive marketing resources and deep roots in our community have been the foundation of our continued success.

TEAMWORK

Our team consists of 5 full-time real estate brokers and a full-time transaction coordinator. We also partner with a digital marketing agency, professional photographers, videographers, home stagers, graphic designers and a website management team. This allows us to devote more time and attention to you.

COMMUNICATION

Communication is key. We understand that having your calls, texts and emails returned promptly is important. We will keep you informed of all relevant market activity while we are working with you to find your next home. Our team is here to serve you seven days a week including evenings.

REFERRALS

Almost half of our business is derived from referrals from past clients, other realtors, and multinational relocation firms that reach out to us to look after their corporate clientele. They have the confidence to refer their families, friends, colleagues and clients because they trust that we will deliver impeccable service due to our outstanding reputation.

POCKET LISTINGS

At any given time our team maintains a pipeline of upcoming listings not yet on the market. As a Team Broady buyer you may benefit from the opportunity to preview these listings before they are listed on Centris.



OUR ROLODEX

Over the years, we have compiled an extensive list of trusted industry professionals, ranging from plumbers and electricians, to painters and handymen - many of whom we have personally used ourselves. Whatever the job entails... we have a reliable contact we can recommend.

COMMUNITY

We take great pride in giving back and are involved in many aspects of community life. Team Broady actively supports the Alzheimer Society of Montreal, the West Island Women's Shelter, and various local community pools and sports teams.

CLIENTS FOR LIFE

Our goal is to maintain long-term client relationships. We subscribe to the "client for life" philosophy and will be a resource to you long after you have settled into your new home.



WE GIVE BACK

BY WORKING WITH US... SO CAN YOU

A portion of every commission is donated to
The Royal LePage Shelter Foundation.
Out of 20,000 brokers nationwide,
Mark and Catherine respectively are in
the top 10% of donors of Royal LePage Canada

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BROADY

20
22
**TOP
DONOR**
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10%



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CLIENT TESTIMONIALS



CHRISTINA M.

As first-time home buyers, my fiancé and I were a little unsure about where to start. Luckily, we happened to meet Renée by chance at an open house, and we knew right away she was the right broker for us. Renée is patient, empathetic, and knowledgeable in her practice. Her goal isn't to pressure you into a purchase, but rather to find you the perfect home. My fiancé and I were picky about choosing a house, but Renée never pressured us. Renée made us feel secure every step of the way.

FRANCE P.

I recently had the pleasure of working with Sascha and can't recommend her highly enough. Her extensive knowledge of the local market, excellent communication and effective negotiation skills made the entire process smooth and stress-free. Sascha is not just a professional, but a true partner, bringing passion and dedication to every step of the journey. If you're in search of a top-notch real estate broker, look no further than Sascha Agostini.

ALEXANDRA LAFLAMME-SANDERS

We worked with Jessica Rousseau to purchase our new home and couldn't be happier with the result. Jessica went above and beyond to help us find our forever home. She was patient throughout the entire process, understood our needs, negotiated wisely and was there with us every step of the way. She made the very stressful process of buying a home very straightforward and easy.

ELENA TRIGIANI

My husband and I worked with Catherine to find our home and are SO glad we did! We have no doubt that without Catherine's guidance, responsiveness, client-focused approach, and overall real estate skills & knowledge that we would have been searching for MUCH longer than the two weeks it took to find our home in today's market. We are so thankful to Catherine and Team Broady for finding our house & bringing everything across the finish line! Thank you!

PHILIPPE BECHAMP

Excellent service! Mark worked very hard for me, often above and beyond the call of duty. We visited a lot of properties and refused two after inspection. He was patient and supportive. He never pushed a home that was not a good fit. Very good broker.

THE ROYAL LEPAGE ADVANTAGE

When you select a Royal LePage broker to help you find a home, you are tapping into the resources and talents of Canada's largest and most successful real estate company. With over 20,000 brokers, Royal LePage has an unparalleled network of real estate offices across the country, as well as the world's largest referral network (170,000 associates world-wide)

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