



equipedc.com



Équipe immobilière

D'Astous • Cloutier

courtier immobilier résidentiel et commercial

Purchase
Guide

Your Real Estate Partners for a Humane Transaction

Alexandre D'Astous

Residential and commercial
real estate broker

📞 514 718-9548

✉ alexandre@equipedc.com



Vincent Cloutier- Chouinard

Residential and commercial
real estate broker

📞 438 874-4892

✉ vincent@equipedc.com



At Team D'Astous Cloutier, we are guided by precision, transparency, and a passion for real estate. Our team offers not only real estate expertise, but also genuine human representation and attentive listening. We provide support, innovative ideas, and valuable experience with every transaction.

Alexandre has nearly 18 years of experience in real estate, including four years as an agency manager. He assists his clients through property purchases or sales with transparency and integrity. His in-depth knowledge of the market enables him to anticipate challenges and offer tailored solutions, ensuring each client receives personalized guidance. In addition to his strong negotiation skills, Alexandre is known for his sincere dedication to his clients' well-being and his community, especially through his charitable work with underprivileged children.

Vincent is a dedicated broker who alleviates the stress of his customers' projects. He values human contact and is committed to being available, attentive, and transparent every step of the way. His primary goal is to ensure his customers' peace of mind by guiding them from the initial visit to the signing at the notary's office. He comprehends the challenges involved in buying or selling property and endeavors to make the experience as smooth and enjoyable as possible.

Our team combines proven expertise and strong passion with a reassuring approach, ensuring a hassle-free real estate experience. We specialize in anticipating challenges, understanding our clients' specific needs, and negotiating skillfully to guarantee successful transactions. Our goal isn't just to buy or sell real estate; it's to cultivate strong, trustworthy relationships and making sure that every choice we make contributes to the realization of your real estate aspirations. Our close collaboration ensures that you feel heard, supported, and confident at every stage of the buying or selling process. When you choose to work with us, you choose a reliable, caring partnership entirely tailored to your needs.



RE/MAX DU CARTIER
Agence immobilière - Franchisé indépendant
et autonome de RE/MAX Québec



438 227-8437



3193, rue Ontario E.
Montréal QC H1W 1P1



Steps to Purchasing **your Property**

- 1** Choose your real estate broker
- 2** Analyze your current and future needs
- 3** Get pre-approved for a mortgage
- 4** Determine which criteria are necessary and important
- 5** Preselect properties and visit them
- 6** Read and understand the seller's declaration
- 7** Read and understand all legal documents
- 8** Validate fair market value
- 9** Start the process of making an offer
- 10** Conduct inspections, analysis, and tests if applicable
- 11** Collaborate with the financial institution for final approval
- 12** Go to the notary
- 13** Move
- 14** **HAPINESS**

Your broker will be with you every step of the way to ensure a smooth and seamless process.



Step 1

Analyze your Needs

What is your budget (property value, downpayment, etc.)?

How quickly can you move in?

What type of property are you looking for (single-family, income property, condominium, etc.)?

Which environment do you prefer (city, country, suburb, new neighborhood, old neighborhood, etc.)?

What nearby services are important to you?

(school, public transport, hospital, fire department or police, shopping center, close to work, etc.)

In terms of interior layout, what are your priorities?

(number of rooms/bedrooms/bathrooms, type of heating, storage, light, etc.)

Are you open to renovations (kitchen, room division, siding, etc.)?

What outdoor features are essential to you (parking, garage, yard, pool, etc.)?

Do you intend to operate an office or business here?

How many years would you like to live there?

Step 2

The Benefits of Working with a Broker



It's free



Every document is reviewed (pyrite test, Certificate of location, etc.)



Support every step of the way, from finding the property of your dreams to closing the deal



Advice from experienced professionals who have your best interests at heart



Professional point of view on all situations and possibilities (lender, notary, insurance, etc.)



Access to the most up-to-date and complete real estate listings in your area



Precise analysis of needs and opportunities



Insightful and structured guidance at every visit



Collaboration with all industry professionals, including brokers of all banners, DuProprio, new construction, etc.



Potential problems: We defend your interests at all times



Management of unforeseen events (if any) and solutions



Maximizing results



Contractual, logistical and administrative assistance

The 3 types of searches provided by your broker:

1- Automatic

2- Custom

3- Exclusive



Professional Advice and Support

From start to finish, you can count on the knowledge and expertise of your real estate broker to ensure a smooth process. He will help you set the right price and manage negotiations to secure the best possible purchase.

The Benefits of a Purchase Brokerage Contract

ROLE OF THE REAL ESTATE BROKER REPRESENTING THE BUYER

- ✓ Less pressure;
- ✓ Less time wasted;
- ✓ Less research;
- ✓ Better decision-making;
- ✓ Lower costs;
- ✓ Defending and representing your interests;
- ✓ Advising you according to your specific needs and criteria;
- ✓ Selecting properties to visit according to your requirements;
- ✓ Conducting thorough market research to provide you with accurate pricing guidance for making an offer or a counter-proposal;
- ✓ Completing the legal documents related to the transaction, Promise to purchase, or counter-proposal, as well as all official forms;
- ✓ Presenting the seller and their broker with a purchase offer or counter-proposal on your behalf to express your interest in the property;
- ✓ Advising you on various aspects of your transaction to ensure that the purchase process reflects your expectations (e.g., financing, inspection, etc.);
- ✓ Ensuring that your interests are protected and considered throughout the transaction;
- ✓ Negotiating on your behalf to secure the best purchase price and conditions for your transaction.

Source : <https://www.oaciq.com/fr/pages/acheteur-le-contrat-de-courtage-exclusif-achat>



Good to Know

A client without a purchase brokerage contract cannot be represented by the selling broker and cannot be advised. He will receive fair treatment, which mainly consists of support in drafting legal documents.



Tip

You will still need to obtain final mortgage approval in accordance with the conditions set out in your purchase offer.

Step 3 Mortgage Pre-Approval

It will be essential to obtain a mortgage pre-approval in order to complete your transaction. Although optional, pre-approval offers several advantages.



Define the maximum property value you can consider based on your borrowing capacity, down payment and credit history



Guarantee and secure a mortgage rate to avoid rate increases that could affect your mortgage payments



Prove your seriousness as a potential buyer, especially in a multiple-offer situation

Depending on your situation, we will refer you to the banking institution or mortgage broker best suited to your needs. Nous vous fournirons une liste de professionnels de confiance dans l'industrie hypothécaire afin de vous accompagner efficacement

Step 4 - Visits

A Few Valuable Tips



Let your broker handle scheduling property visits, as they protect your interests.



Wait for the broker outside before entering the property.



To be 100% attentive and available, we strongly advise you to arrange for childcare. Children are welcome on a second visit if the property interests you.



Please respect the scheduled visit time out of courtesy to the owners. You can take notes to facilitate follow-up.



You will receive a descriptive document for each property we visit.



If the property does not meet your expectations during the visit, let us know, and we will discreetly abbreviate the visit. If the seller is present, remain courteous and avoid mentioning any aspects you dislike in their presence.



Feel free to open doors and cupboards.



Do not take photos during your visit without the seller's permission.



No property is perfect. The building inspector will give you their opinion on the current state of the property.



We recommend wearing easy-to-slip-on-and-off shoes.



Tip

Be respectful and courteous with salespeople: a good first impression could give you an advantage in the event of multiple offers.

Step 5

Seller's Declaration Form Analysis

What is this form, and why is it so important?

The sale of a property involves several steps and obligations. For the seller, one of these steps is to complete the “Declaration of the Seller of the Immovable” with the help of an accredited professional. This mandatory form, created by the OACIQ, aims to protect the parties involved. It provides the buyer with information about the condition of the property and allows the seller to protect themselves against potential disputes.

Source : <https://www.oaciq.com/en/articles/a-report-card-on-a-property>



Step 6

Comparative Market Analysis

What is it?

We will guide you throughout the purchase process, including analyzing the property's market value to ensure good value for your investment. Our evaluation considers factors such as recent sales and listings in the area and the emotional significance of your purchase. We'll discuss all aspects of the purchase, not just financial, to ensure perfect harmony and a successful transaction.



Step 7

Promise to Purchase Process

The Promise to purchase is the legal document that formalizes your intention to buy a particular property. It will state the price offered, as well as any conditions relating to the purchase, such as the time required to obtain financing and carry out the property inspection, and any work you wish to include or exclude from the purchase. This is a crucial step, as it will have a significant impact on your purchase.

**After submitting the Promise to purchase form,
3 possible situations can arise:**

Accepted

Refused

**Receiving a
counter-offer**

Accepted offer: This means that the seller agrees with the terms and conditions of the offer proposed by the buyer, and therefore agrees to sell his property at the price and under the conditions specified in the offer.

Refused offer: This means that the seller is not satisfied with the terms and conditions proposed by the buyer, and is therefore not willing to sell his property at that price or under those conditions.

Receiving a counter-offer: This means that the seller is willing to negotiate with the buyer to find a compromise. He then proposes a new offer with modified terms and conditions based on the buyer's initial offer. The buyer can then accept this counter-offer, reject it or propose a new counter-offer in return. Negotiations can then continue until both parties reach a mutually satisfactory agreement.

Step 8

Final Approval Process

Once the Promise to purchase has been accepted, we will begin a rigorous follow-up process with strict deadlines. Our collaboration will be key as we will follow up closely with your financial institution, the inspector and all those involved in the transaction, guiding you precisely every step of the way. Deadlines will have to be met, and reports provided to the seller. This requires impeccable teamwork.

Source: <https://www.ratehub.ca/mortgage-approval-process>



Step 9

Inspection

An inspection is a professional, detailed evaluation of the general condition of a property carried out by a qualified, independent inspector. Its purpose is to provide the potential buyer with objective information about the property's condition prior to purchase. The inspector uses specialized tools to identify any current or potential problems. The results of the inspection help potential buyers understand the costs and risks associated with buying the property, and can also provide arguments for negotiating the price or requesting repairs before the sale closes.

We will evaluate all important aspects related to the property. Together, we can assess the impact each of them will have on the property's market value. We can assist in creating a detailed schedule profile to help you plan for expenses associated with owning the property. This will allow us to ensure a sound investment together and avoid the pitfalls associated with an irrational "love at first sight" purchase.

During visits and various tests and inspections, we will evaluate all aspects of the property that will influence the price.



Normal wear and tear, and age



Maintenance and improvements



Seller's declaration

More information



During the site visit, we will be able to identify normal wear and tear related to the property's year of construction.



Maintenance and necessary improvements could be discussed with the seller during negotiations, and even added to the conditions of the offer to purchase.



The Seller's declaration form will provide an overview of the most influential elements related to the property. These points will be confirmed during the inspection.



In certain cases, 2% of the property's value is required for repairs.

Step 10

Notary

Notary Appointment

As a real estate broker, I can help you choose a competent notary with recommendations of reliable and experienced professionals. I can also give you information on notaries' fees, services and experience in real estate purchases. Additionally, I can attend your visit to the notary's office to ensure that everything runs smoothly when the deed of sale is signed.

The notary is responsible for ensuring that all legal aspects of a property purchase are respected. This means checking the ownership documents, preparing the legal documents, ensuring that the terms and conditions are understood by all parties involved, registering the documents and protecting the buyer against fraud. In short, the notary's responsibility is to ensure that the purchase takes place safely and legally.

You will need :

- two pieces of identification;
- a chequebook (see your notary for adjustments);
- proof of home insurance.

We will help you make sure the process goes smoothly.



Home insurance

To complete your real estate transaction, you need to present proof of home insurance to your notary and bank.

When comparing insurance offers, make sure to choose the one that best fits your needs by examining the coverage, additional options, deductibles, and the reputation of the insurance company.

Calculation of Indirect Fees



**Of your lifestyle
habits**



**Of your
goals**



**Of your down
payment**

When planning your downpayment, be sure to take into account any indirect costs and expenses you will have to pay, such as:

Brokerage fees (if applicable)	\$
Building inspection and other experts	\$
Miscellaneous fees	\$
Mortgage loan insurance premium tax	\$
Legal and notary fees	\$
Adjustments and distribution of taxes	\$
Transfer duties (welcome tax)	\$
Moving expenses	\$
Renovations and improvements	\$
Utility connection (new home)	\$
Other (Bell, Videotron, etc.)	\$
Total expenses	\$

Social Causes

Supporting causes close to our hearts

For more than 20 years, we have been engaged with causes and organizations that are meaningful to us. It's all about giving back. We recognize the importance of businesses contributing to society. Our results demonstrate this!

Opération Enfant Soleil

RE/MAX du Cartier has been supporting Opération Enfant Soleil since 1995. So far, RE/MAX Québec has raised more than \$25 million for the improvement of children's care, with our agency contributing nearly \$1 million.

It's not right for children to spend more time in hospitals than enjoying time in parks with their parents and friends. We recognize that, which is why we are proud to dedicate our time and effort to raising as much money as possible every year.

In doing so, we aim to increase RE/MAX Québec's total annual contribution of over \$1 million to this cause that is dear to our hearts.

At RE/MAX du Cartier, we strive to contribute to the well-being of both adults and children in Quebec.



For each reference and transaction, a donation will be made to support various causes.



La foulée des parcs

RE/MAX du Cartier has been actively involved in the Outremont community for 20 years. Over the past 5 years, Serge Brousseau and his team have been participating in the “Foulée des parcs” event. This event, which takes place in June, aims to promote active living in the neighborhood. It offers safe routes through the streets of Outremont, with distances of 1, 2, 5, and 10 km, enabling the whole family to join in. The main objectives are to encourage healthy lifestyles and to raise funds for the well-being of Outremont families.

As a proud partner of the event, RE/MAX du Cartier's kiosk is prominently displayed, offering water bottles, face painting for kids, balloons, a bubble machine, and a bike draw. The brokers are always excited to meet local residents. In 2017, Mr. Brousseau challenged himself by completing the 10-kilometer course in 59 minutes, emphasizing that “health is our greatest asset.”

La guignolée

RE/MAX du Cartier brokers, based in our office on Boulevard St-Joseph in the Plateau Mont-Royal, are preparing for their big food drive in the first few weeks of December. This event involves collecting non-perishable food items or monetary donations to assist those in need. Initially, the brokers go through the streets of the Plateau to distribute over 3,000 food bags. Subsequently, all bags are gathered and donated to Jeunesse au Soleil. This is a wonderful display of solidarity! Our brokers are undeterred by the cold and snow, and they have been carrying out this initiative for over 15 years.

Our Partners

Mortgage

Desjardins : Halim Fakhoury

📞 514 601-7754

✉ halim.fakhoury@desjardins.com

TD : Isabelle Yannonie

📞 514 713.1799

✉ Isabelle.yannonie@td.com

BMO : Caroline Lizotte

📞 514 240-4539

✉ caroline.lizotte@bmo.com

National Bank : Christine Géroli

📞 514 945-8127

✉ christine.geroli@bnc.ca

RBC : Sophie D'Aragon

📞 514 213-6994

✉ sophie.daragon@rbc.com

Financial planning / Investment and insurance

Myriam Capes

📞 myriam@capes.finance

✉ 514-609-4432

Wealth management advisor and portfolio manager

Pascal Lavigueur

📞 514 879-3609

✉ pascal.lavigueur@bnc.ca

Notary

Me Charly Fortin

📞 514 831-4232

✉ c.fortin@cfnotaire.ca

Building inspector

INSPECTOMAX : Julien Belleau Germain

📞 514 891-8686

✉ jb.germain@hotmail.com

EYESPECT : Félix Pinsonneault

📞 514 825-9673

✉ info@eyespect.ca

VERISPECT : Benoit Duchaine Deshaies

📞 514 777-8373

✉ inspection.verispect@gmail.com

Surveyor

Vital Roy inc.

📞 450 467-9329

✉ info@arpenteurs.ca

Bérard Tremblay et associés

📞 1 800 363-1900

✉ info@berardtremblay.com

Expertise

Multitest

📞 514 990-2063

✉ info@multitest.ca

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



equipedc.com



Équipe immobilière

D'Astous • Cloutier

courtier immobilier résidentiel et commercial