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Be well accompanied
to **buy** better...



Your **buyer's** guide

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We are very pleased to present our Buyer's Guide. It will allow you to understand the stages of this process and the importance of being well supported in the most important project of your life. Our role is to support you and respond to your needs and questions throughout the process.

Located on the South Shore, RE/MAX Platine has been well known in the area for over 30 years. Our team counts over 250 experienced brokers whose reputation is well established. RE/MAX PLATINE IS RESPONSIBLE FOR MORE THAN 60% OF TRANSACTIONS IN ITS TERRITORY.

Winner of the #1 agency for the number and volume of transactions in 2021 in the category "Multi-territory organization" within the RE/MAX network.



GOOD TO KNOW

The commission is paid by the seller of the property



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Steps during the purchase

- 1 Choose a broker
- 2 Mortgage pre-approval
- 3 Establish needs
- 4 Visits
- 5 Analyse the seller's declaration
- 6 Comparative market analysis
- 7 Promise to purchase process
- 8 Send file to the financial institution for final approval
- 9 Inspection, analysis and test if applicable
- 10 Notary
- 11 The move



THE KEY

is to plan
before buying!

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Choose your broker

- 1 Are they available?
- 2 How are their services different from other brokers?
- 3 Are they specialized in the type of property you are looking for?
- 4 Do they have a valid OACIQ license?
- 5 Do they have disciplinary mentions on file?
- 6 Do they have good knowledge of the area or sector where you wish to purchase?
- 7 What costs are you to expect?



PROVINCE OF QUEBEC

With broker 96,31 %

Without broker 3,69 %

96 % of buyers choose to do business with a broker for their purchase to better protect themselves. In addition, it's a free professional service.

Source: Centris, duProprio and RE / MAX Québec sites.
Centris data for the period from January 1 to December 31,
2022. All rights reserved - RE / MAX Québec

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Mortgage-Pre-approval

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At this stage, you can contact a mortgage broker who will inform and guide you with the different options available to you. For example: getting a mortgage pre-approval.

Although optional, pre-approval offers several advantages:

- Allows you to know the maximum value of the property that you can consider based on your borrowing capacity and your down payment;
- Guarantees you a mortgage rate;
- Demonstrates your seriousness as a potential buyer.

Depending on your situation, we refer you to the banking institution or mortgage brokers adapted to your needs.



GOOD TO KNOW

You will still need to obtain final approval of the mortgage on the terms set out in your Promise to Purchase.



Establish needs

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Here is an overview of the questions to ask yourself in order to properly identify your needs. This exercise will allow you to find a property that meets your priorities:

What type of property are you looking for?

(single-family, income property, condominium, new, used) _____

Which environment do you prefer?

(city, country, suburb, recent district, older district) _____

Which nearby services are a priority for you?

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

What are your priorities inside the home?

(number of rooms / bedrooms / bathrooms, type of heating (electricity, gas, oil, dual energy), storage, brightness) _____

Are you willing to do some renovations?

(kitchen, division of rooms, exterior cladding) _____

What are the important aspects for the exterior?

(Parking, garage, backyard, swimming pool) _____

Do you intend to operate an office or business?

(Accountant's office, psychologist, hairdresser, etc.) _____

Do you intend to house your parents?

(Intergenerational property) _____



MAKE SURE

your dream home stays
your dream home!

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GOOD TO KNOW

Be sympathetic and respectful with the sellers.

You never know, in a multiple offer situation this could benefit you...

Visits

What to do? What to say?

- Wait for the broker outside before entering.
- It is strongly recommended to have your children looked after during the visit. They will be welcome at a second visit if the property interests you. This will allow you to be 100% attentive and available.
- Please respect the visit schedule out of courtesy for the owners.
- You will receive a description sheet for each property we visit.
- At the time of the visit, if you feel that the property does not meet your expectations at all, you can signal me and we will politely shorten the visit.
- Be comfortable opening doors and cabinets;
- Do not take photos during your visit without the seller's authorization;
- No property is perfect. The building inspector will give you their opinion on the current state of the property.
- Wear shoes that are easy to put on and take off.



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Me and my team
will work

**WITH YOU
AND FOR YOU.**

Analyze The seller's declaration

What is this form? Why is it so important?

Selling a property involves different steps and obligations. One of these obligations for the seller consists of completing the mandatory form "Declarations by the Seller" with his broker. Created by the OACIQ to protect the parties concerned, this mandatory form allows the buyer to obtain details of the condition of the property, and the seller to protect themselves from possible appeals.

Source : https://www.oaciq.com/fr/articles/le-cv-de-la-propreite?gclid=Cj0KCQjwmdzzBRC7ARisANdqRRmhQb8838P1jsuEnrDJ2Q2rOHYf1IPFTnxJNK8WVADLFNBmXphrvx4aAmPREALw_wcB

Comparative market analysis

What is this?

The broker who accompanies you in the buying process has a wealth of information to properly establish the value of a property. This knowledge comes from their experience and access to the sold properties sold in the coveted sector in recent months. The impact of certain renovations on the value of the property as well as the precise portrait of current market conditions are essential factors to analyze before submitting a promise to purchase. It goes without saying that everything is done to protect your interests and your financial future.

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Promise to purchase process

A promise to purchase is a contractual document that confirms the intention of the parties: that of buying the property and that of selling when it is signed by the seller. This promise commits the parties to conclude the transaction when all the conditions have been met. An Act of sale must be signed in order to make the transfer of ownership official.

To the financial institution for final approval

Once your broker or lender has all the necessary information, they will send the request to the financial institution which will be your mortgage provider. They will then study your file to determine if your request meets their requirements. If the lender is satisfied that your finances and the property meet their criteria, they will approve your mortgage.

Source: <https://www.ratehub.ca/processus-approbation-pret-hypothecaire>



Take the time to consult your broker and think carefully about your conditions in order to put all the chances on your side.

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Inspection

It is highly recommended to have the property under consideration inspected.

The inspectors or professionals (e.g. architect, building technologist or structural engineer) should meet the following requirements:

- have professional liability insurance covering fault, errors and omission;
- use a recognized inspection service agreement;
- perform inspections according to recognized building inspection standards;
- submit a written report to the party that requested the inspection services.

The inspector you choose will evaluate everything that is visible: structure, roof, plumbing, electrical, etc. When you receive the inspection report, review it carefully and ask the inspector any questions you may have.

Sale without legal warranty of quality: An inspection is all the more necessary. It will complement the information contained in the Declarations by the seller of the immovable by going deeper. It will also show that you acted prudently.

Source : OACIQ buyer's guide



The inspection report will validate your futur investment.

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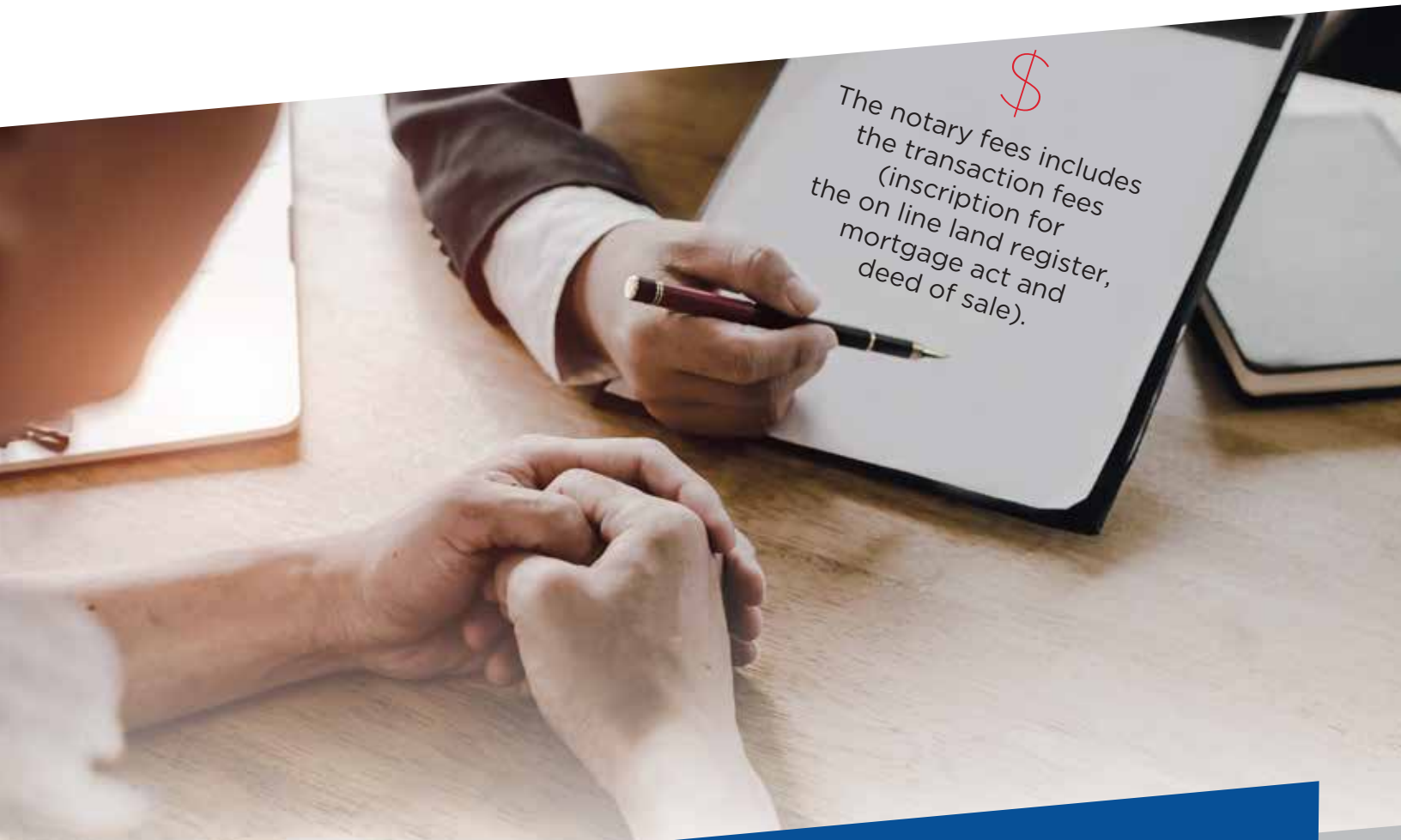
Notary

The notary is responsible for drafting the Deed of sale in accordance with the terms agreed to in the Promise to purchase, while respecting the deadlines. They will contact you a few days before signing the Deed of sale to set up an appointment.

You will need:

- 2 pieces of identity;
- check book (for adjustments);
- proof of home insurance.

We will be pleased to be present at this very important meeting!





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The move

Property currently occupied, must be free
by _____ time _____ h.

QUEBEC SERVICE OF ADDRESS CHANGE

Use the "Service québécois de changement d'adresse (SQCA)"

www.quebec.ca/en/homes-and-housing/moving-new-address

to send your new address, in a single step, to the following
6 departments and agencies:

Elections Quebec; Ministry of Labor, Employment and Social Solidarity;
Régie de l'assurance maladie du Québec; Quebec Retirement; Revenue Quebec;
Quebec Auto Insurance Company (SAAQ).

For the government of Canada :

www.canada.ca/en/government/change-address

Get quotes from moving companies

_____ Hourly rate : _____ Fixed cost : _____

_____ Hourly rate : _____ Fixed cost : _____

PREPARATION AND STEPS

Also notify your
change of address:

- Canada Post
- online orders
- relatives and friends

Set and close the following
accounts:

- water
- electricity
- telephone company
- cable/Internet supplier
- gas/oil retailer
- alarm system company

Cancel home
deliveries

- newspapers
- subscriptions
- magazines

Notify insurance
companies

- home
- auto/vehicles
- life/health/medical

Notify the
School Board

- report cards/
school records
- bus schedules
and routes

Legal documents

- lawyer
- notary
- revise and/or adjust
your will if necessary

Health professionals

- doctors
- dentist
- optometrist
- pharmacy

Financial institutions

- credit cards
- bank/caisse
- others

Membership cards

- clubs and associations
- library



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Indirect costs calculation

When planning your down payment, don't forget to take into account the expenses and indirect costs that you will have to pay, such as:

Brokerage fees	_____	_____	\$	
Building inspection and other experts	_____	_____	\$	
Legal fees and notary fees	_____	_____	\$	
GST/QST (new house) if applicable	_____	_____	\$	
Transfer tax and Welcome tax	_____	_____	\$	
Tax adjustments and allocations	_____	_____	\$	
Water quality and quantity certification (artesian well) if applicable	_____	_____	\$	
Taxes on Mortgage insurance	_____	_____	\$	
Moving costs	_____	_____	\$	
Renovations and maintenance	_____	_____	\$	
Furniture, appliances, carpet, paint, etc.	_____	_____	\$	
Connection to public services (new house)	_____	_____	\$	
Other (Bell, Videotron, etc.)	_____	_____	\$	
		Total	_____	\$



Of your lifestyle



Of your goals



Of your down payment



Monthly budget calculator

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INSURANCE

Home _____

Health _____

Life _____

CHILDREN

Extra-curricular activities _____

School supplies _____

Tuition fees _____

Medical costs _____

SAVINGS

Retirement savings account _____

Investment account _____

INCOME TAX

Federal _____

Provincial _____

Local taxes _____

HOUSING

Cable/satellite _____

Recycle bin and waste disposal _____

Mortgage or rent _____

Water and sanitation _____

Electricity _____

Maintenance _____

Gas _____

Internet _____

Cleaning service _____

Goods _____

Phone (cellular) _____

Home phone _____

Natural gas/fuel oil _____

HOBBIES

Cinema _____

Concerts _____

Sporting events _____

Music _____

Live theater _____

Vidéo/DVD (purchases) _____

Vidéo/DVD (rental) _____

LOANS

Credit card 1 _____

Credit card 2 _____

Credit card 3 _____

Students _____

Personal _____

MEALS

Groceries _____

Restaurant _____

PERSONAL CARE

Sports club _____

Hairdresser/manicure _____

Medical fees _____

Clothing _____

Dry cleaning _____

TRANSPORT

Insurance _____

Registrations _____

Bus/taxi _____

Fuel _____

Maintenance _____

Parking fees _____

Vehicle payment _____

GENERAL TOTAL _____



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Tranquilli-T

Why choose a RE/MAX broker?

For our protection programs...

Without a doubt, buying or selling a property is one of the most important transaction in people's lives today. Your RE/MAX real estate broker is very aware of this, and they work in your best interest to make sure your dream comes true.

The Tranquilli-T program is your peace of mind guaranteed. The 3 components of the program:



DELAY AND WITHDRAWAL

The Tranquilli-T program protects you in case of a delay in the signature of the Deed of sale or withdrawal.

LEGAL ASSISTANCE

The Tranquilli-T RE/MAX program gives you access to a toll-free legal assistance service.



SMALL CLAIMS

Up to 3 hours of legal supervision for disputes under the Small Claims Division of the Court of Quebec.

*Certain conditions apply. For more information:
<https://www.remax-quebec.com/en/tranquilli-t/index.rmx>

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Other program protection



The Integri-T program is a guarantee offered to buyers who want peace of mind in the event of latent defects when buying a new property. This unique and exclusive guarantee from RE/MAX provides you with financial protection in the event of a claim. If latent defects are discovered, the Conciliation Services manages claims and allows the parties to avoid recourse to the courts, which will save you expenses, expert fees and time.

**With Intégri-T, you benefit
from considerable advantages!**



INSPECTION

An inspector performs a pre-purchase inspection to qualify the building.



CONCILIATION

A fast and free conciliation service is offered to you in the event of a complaint for latent defects.



GUARANTEE

The building is guaranteed against latent defects for 3 years, for up to \$40,000.



SECURITY

The warranty is issued by a reputable organization and gives the buyer peace of mind in the event of latent defects.

For more information: <https://www.remax-quebec.com/en/integri-t/index.rmx>



GOOD TO KNOW

The seller is responsible for the hidden defect even if he was unaware of its existence at the time of the sale.



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Fiscal programs

What if mortgage interest on your new personal residence was deductible from your income?

In fact, self-employed workers who are not incorporated are eligible for such an advantage. Following a recent decision by the Supreme Court of Canada, combined with a new administrative position taken by Revenue Canada, these workers may now use the so called “cash damming” technique and therefore convert non-deductible mortgage interest on their personal residence into deductible interest.

Astounding figures

By referring to the table below, we observe that an individual who has chosen to amortize their residential mortgage of \$ 150,000 (at an average rate of 6%) over a period of 20 years, will be able to, over the years, deduct from his income the imposing sum of \$ 106,388.

Mortgage	Amortization period			
	10 years	15 years	20 years	25 years
\$100,000	32 781	51 179	70 925	91 942
\$150,000	49 172	76 768	106 388	137 913
\$200,000	65 562	102 358	141 850	183 884
\$250,000	81 953	127 947	177 313	229 855

By using a 45% tax rate, the taxpayer will eventually be richer by \$47,875 after taxes. In addition, the cost of using this strategy ranges from very low to zero! So...

*Certain conditions apply. For more information:
<https://www.remax-quebec.com/en/conseils/miseapartargent.rmx>

40 km program

Federal and provincial tax regulations say that when an individual moves their place of residence within Canada due to a new workplace or because they will open a business in a new location, they can deduct eligible moving expenses, including the real estate broker's retribution, as long as the new residence (house, rented apartment, condo, etc.) is at least 40 kilometers from the new workplace (whether it's full-time or part-time work).

*Certain conditions apply. For more information:
<https://www.remax-quebec.com/en/conseils/programme40km.rmx>

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Other programs

HBP

You can become a homeowner while accumulating funds for your retirement by opting for a Registered Retirement Savings Plan (RRSP).

Is a HBP suitable for my situation?

It is suitable for most homes. With the HBP, your dream of becoming a homeowner comes to life while saving thousands of dollars in tax refunds. For working spouses, repayments could be between \$ 20,000 and \$ 30,000, more than enough to buy your first home. The HBP allows each taxpayer to withdraw up to \$ 35,000 tax-free from their Registered Retirement Savings Plan for the purpose of acquiring property.

Key Program

You have just listed your property with your RE/MAX broker?

You now have the privilege of being a member of the RE/MAX KEY Program! This program will allow you to save on an impressive selection of products thanks to our carefully selected partners..



*Certain conditions apply. For more information :
<https://www.remax-quebec.com/en/infos/collection.rmx>

1. Discover

online exclusive offers especially for you.

2. Shop

the offers in force and buy directly in store.

3. Save money

on a host of products from our participating merchants.



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Notes

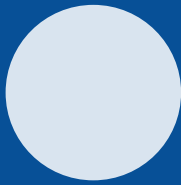
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With **confidence...**

