

THE **RE/MAX** EXPERIENCE

FOR BUYERS



**WE TAKE CARE
OF YOU**

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At all times:

- To identify the location, type of property, key features and environment that best meets your needs;
- To promote and represent your sole interests, protect your rights and not disclose any confidential information;
- To support you throughout the purchasing process;
- To ensure that the required transactions will be carried out in accordance with the Real Estate Brokerage Act and other applicable laws;
- To promptly disclose to you in writing any situations in which I may have a conflicting personal interest;
- To show you the advantages of a brokerage-purchase contract, in particular if a property that might be of interest to you is put on the market directly by its owner;
- To inform you about all the protections and benefits provided by the Real Estate Brokerage Act which derives from training of brokers, professional ethics and professional inspection to which we are subject;
- To inform you of all the protections and benefits provided by the professional liability insurance, the compensation fund and all the supervision and support from the OACIQ, my agency and my franchisor;
- To put at your disposal, my network of professionals and specialists who will facilitate the purchase of your property.

In the very first stages of the service contract we will have entered into:

- To identify in addition to the cost of ownership, moving and installation costs, transfer taxes, applicable taxes when purchasing a new property, professional services, travel expenses to the workplace and other foreseeable expenses to be considered in assessing the total cost of acquisition;
- To determine the amounts that will constitute the down payment and those that will have to be borrowed or that will otherwise be required in order to complete the transaction;
- To inform you, if applicable, about the need to consider the cost of the mortgage insurance premium (CMHC or other);

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- To inform you of the various tax programs to which you may be entitled and to refer you to the consultants who will assist you so that you can benefit from them and, in particular:
 - a.** The Home Buyers' Plan (HBP) will allow you, under certain conditions, to use funds accumulated in your RRSP (Registered Retirement Savings Plan);
 - b.** Cash damming, allowing self-employed workers and investors to deduct mortgage interest;
 - c.** The deduction for moving expenses, allowing you to deduct from your taxes the usual expenses incurred by a move less than 40 kilometers from the location of a new job.
- To determine the type of property that suits you (single-family, condo, etc.), to choose between new, existing or "fixer-upper" and the essential features that the desired property should have;
- To take note of your selection criteria in order to reproduce them in the search engines available and therefore be able to present you the corresponding properties as well as those that will be added as they become available on the market.

To facilitate your financial ability to purchase a property:

- To recommend and coordinate meeting(s) with our team of trusted mortgage representatives and partners, who can provide you with information and offer you the best mortgage and financing solutions tailored to your needs;
- To advise you on obtaining a mortgage pre-approval, determining your financial capacity which will give you credibility with sellers, while protecting you from a mortgage rate increase;
- That you are informed, if this proves to be the case, of any penalties or other contractual consequences that would result from early repayment of your existing mortgage loan;
- To verify your identity and the source of funds, as required under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (FINTRAC);
- To submit to you the income and main operating costs in the case of purchase of a property with more than one unit.

In the very first steps of searching for properties in one potential sector or more:

- To identify the preferred sector(s) according to your needs and to carry out a comparative study of the latest properties sold in your sector;
- To submit, in order to guide your choices, an analysis of market trends in the sector(s), including average prices, selling timeframes, differences between listing prices and actual prices sold, etc.;

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- To inform you about the neighbourhood attributes, transportation facilities, local resources, schools, parks, commercial establishments, services, etc.;
- To inform you about the socio-economic profile of the sector;
- To identify the type of property, the main features and the environment that best meets your needs.

Once we have identified a property for which you wish to submit a promise to purchase:

- To understand clearly and correctly assess the information contained on the listing sheet and in the seller's declaration.
- To consider the various factors that can influence the value of the desired property: location, zoning, year of construction and renovations, materials, amenities, outbuildings, etc.;
- To consider the contributory value of the various factors that can influence the value of the desired property: garage, swimming pool, fireplace, type of heating, etc.

When you are ready to make a commitment to buy a property that meets your criteria:

- To find out about the legal situation of the sellers and its impact on their ability to sell: matrimonial regime, corporation, identity check, etc.;
- To read and inform you of all the documentation relating to the property: deed of sale, mortgage rights, property registries, building charges, certificate of location, declaration of co-ownership, building regulations, description of the unit and contingency fund, in order to provide a summary description of the property;
- To obtain and share with you information and/or documents such as tax bills, zoning and usage, limitations, servitudes, etc.;
- To inform you about heritage protection products and services related to this transaction.
- To inform you of the ownership history contained in the SIA/MLS broker collaboration system;
- To learn about and share with you the environmental features, constraints and history of the property and its sector;
- To inform you that there has not been any inappropriate use of the property (cultivation of cannabis or other adverse factors that may affect your interest in or the value of the property);

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- To inform you about the products and services that concern heritage protection and relate to the transaction.

At the time of negotiating any offer to purchase or counter-proposal:

- To write a promise to purchase that includes all the necessary details to meet your requirements and needs;
- To inform you of the aspects to be considered in calculating the amounts you will be required to disburse, such as: moving expenses, improvements and installations, etc.;
- To advise you on the choice of inclusions and inform you of the obligations that will apply to them, and to identify what is included in the default inclusions;
- To offer you a solution as to the risks that may arise during a real estate transaction, so that you can benefit from free legal advice through the Tranquilli-T program;
- To inform you about the need to obtain a coverage letter from a general insurance company.

At the time of negotiating any offer to purchase or counter-proposal:

- To determine a negotiation strategy, which will ultimately strike a balance between reaching a fair price and maintaining the parties' interest;
- To consider your requirements regarding the purchase price sought, the main conditions and the desired date of possession;
- To explain, in simple terms, the conditions for carrying out the purchase transaction and the timeframe proposed by the sellers. In the case of multiple offers received by the sellers, to emphasize the advantages of your offer;
- To opt for a timeline that will meet your needs and priorities as well as manage them;
- To prepare counter-proposals and required contractual clauses as well as other possible responses;
- To present your promise to purchase as well as to defend your interests personally throughout the negotiation process;
- To ensure a close follow-up in order to obtain prompt lifting of all conditions contained in the promise to purchase and, in particular, the conditions relating to both your ability to pay the agreed upon amount and to the inspection of the property.

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At the time of inspection of the property:

- To make qualified inspectors available to you so that one of them can carry out a professional inspection of the desired property;
- To introduce you to the benefits of the Integri-T program so that you can benefit from protection in the event of a hidden defect;
- To be present and available to answer any questions;
- To read the inspection report and make recommendations and, if necessary, obtain additional expert advice.

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