

INFORMATION ON THE PROCESSING OF YOUR FILE

Congratulations on your new home!

You have selected us as your notary to support you in the purchase of your property.

This document outlines the steps and procedures required for preparing and signing the legal documents pertaining to the purchase of your new property.

It is essential for us that, throughout this process, you feel well informed and confident.

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Me Christian Crites
Me Emily di Paolo
Me Geneviève Dubreuil
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Me Mario Patry
Me Isabelle Pelletier
Me Anne Philippe
Me Mathieu Turpin
Me Jean-François Venne-Pronovost

Summary of the steps to be taken

1. We will receive documents from the real estate agent, documents from your financial institution and the location certificate from the seller or the land surveyor if it's a new location certificate.
2. A member of our firm will call you in order to obtain your personal information, or depending on your preference, we can send you an email with an electronic information form to complete and return to us.
3. We will prepare the legal documents pertaining to your transaction, such as the mortgage deed, the deed of sale, the tax adjustments and the statement of disbursements.
4. Within 5 to 10 days prior to the date of occupancy of your new property, a member of our firm will contact you in order to schedule an appointment to sign the legal documents. We will then confirm the amount necessary to close the transaction, including your down payment, your tax adjustments, the professional fees and the applicable disbursement fees. In order to comply with the directives issued by the Chambre des notaires du Québec regarding bank clearing, you will be required to provide this amount to us through a **bank draft at the time of your appointment**, which will be no later than 2 days prior to taking possession of your property.
5. Prior to this appointment, you must take the necessary steps with your insurance provider to ensure that it will send us a letter of home insurance coverage for your new home.
6. The day before the scheduled date of occupancy, your notary will request the disbursement of your mortgage from your financial institution.
7. During your appointment, you will meet with the notary and you will sign the deed of sale, the mortgage deed, the adjustments and the related documents. The appointment will last approximately an hour. The necessary steps to get your keys will then be completed so that they can be handed to you.
8. Two or three weeks after the meeting at the notary's office, you will receive all the legal documents (mortgage deed, deed of sale, location certificate, statement of adjustments and disbursements).

GAGNÉ ISABELLE PATRY LAFLAMME & ASSOCIÉS, S.E.N.C.R.L. - www.pmegatineau.ca

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SHAWVILLE - 131A Victoria Street, P.O.B. 569, QC J0X 2Y0 - T 819 647-6300 F 819 647-7004

Detailed description of the transaction steps

1. DOCUMENTS FROM THE REAL ESTATE AGENT *

Your real estate agent must provide the following documents to our firm:

- The promise to purchase signed by you and the seller, as well as the counteroffers and schedules if applicable;
- The current location certificate and the seller's property titles.

* In the event of a sale without a real estate agent, the seller must provide the notary with the above-mentioned documents.

Note: The notary will review the location certificate with you to ensure that it correctly describes the current state of the property.

2. DOCUMENTS FROM YOUR FINANCIAL INSTITUTION

Your financial institution must provide our firm with the mortgage instructions in order for us to prepare your mortgage file, which includes the following documents:

- Deed of loan;
- Address notification;
- Report on title;
- Identity certification;
- Loan agreement;
- Request for funds;
- and other related documents.

3. DOCUMENTS AND INFORMATION FROM YOU (THE BUYER)

3.1. Home insurance

Prior to the signing date at the notary's office, you must contact your insurer to have it provide us a proof of insurance for your new property. The insurance must come into effect at least one day prior to the date of occupancy.

3.2. Information

A member of our firm will call you, or depending on your preference, will send you an electronic form to complete and return to us. This form will provide us with the following information:

3.2.1. Personal information for each buyer:

Last name, first name, occupation, date of birth, social insurance number, details on your matrimonial regime.

3.2.2. Information about your financial institution:

Name and telephone number of the financial institution providing the mortgage loan and the contact details of the person in charge of your file (either the responsible person at your financial institution or the mortgage broker).

3.2.3. Information about your insurance provider:

Name and telephone number of your home insurance broker or of your home insurance company.

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4. SERVICES AND DOCUMENTS TO BE PROVIDED BY THE NOTARY

4.1. Verifications with the municipality to obtain the following information:

- The municipal assessment of the land and the building;
- the municipal tax certificate stating the property tax amount and confirmation of payment of such taxes.

4.2. Verifications with the Francophone and Anglophone school boards to determine the due amount of school taxes and confirmation of payment of such taxes.

4.3. The notary will conduct a title search to ensure that the titles are clear; in other words, he/she will confirm that your new property is free of all mortgages or liens and that the property belongs to the seller.

4.4. Upon reception of the mortgage instructions from your financial institution, we will prepare the mortgage deed and all related documents. These documents will need to be approved and signed by a representative of your financial institution.

4.5. After reviewing the preliminary contract, the location certificate and our title search, we will prepare the deed of sale between you and the seller.

4.6. After obtaining all the information from the real estate agent, the municipality, the school boards and your financial institution, we will prepare a statement of adjustments and disbursements to determine the sum of the bank draft, which you must provide to us during our meeting.

4.7. We will contact you in order to schedule an appointment and to inform you of the amount of the bank draft, which you have to bring for the meeting.

Note: The stated amount is payable to the notary “in trust,” in the form of a bank draft.

5. THE TOTAL OF THE BANK DRAFT YOU MUST BRING US WILL INCLUDE THE FOLLOWING AMOUNTS:

5.1. As required: the balance of the down payment, namely the selling price minus the amount of the mortgage disbursement, minus the down payment.

5.2. As required: reimbursement for municipal and school taxes paid in advance by the seller.

5.3. As required: the payment for the mortgage loan insurance premium to the Canada Mortgage and Housing Corporation (C.M.H.C.) (or to another mortgage insurance company) and the 9% tax on the mortgage insurance premium.

5.4. Payment for the notary’s legal fees and disbursements, including GST and QST.

Please do not hesitate to contact us if you require further information. We will be happy to provide any clarification on any of the above-mentioned steps regarding your purchase.

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