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The Seller’s Guide.

Ville-Marie

An urban market with distinctive buildings and neighbourhoods.

GUIDE + INTERACTIVE CALCULATOR

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Independent of the OACIQ

IN THIS ISSUE

Your journey at a glance.

A guide designed for property owners in Ville-Marie. Find local insights and the steps to selling, from the first considerations to handing over the keys.

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Keep the calculator handy.

Pages 9–10 calculate your net proceeds. Checklists can be completed in the PDF. For automatic calculations, open the file in Adobe Acrobat Reader.

About the illustrations: images may have been generated or retouched using artificial intelligence. They do not depict properties for sale or verified addresses.

EDITORIAL / PIERRE DALPÉ

A perspective that goes beyond comparables.



Your property deserves a local strategy.

I combine brokerage with hands-on experience as a property owner and investor. A downtown condo, heritage property in Old Montréal and Sainte-Marie multi-unit building require distinct comparisons.

I remain your direct point of contact, supported by my agency and qualified professionals as your file requires.

Pierre Dalpé
Residential and commercial real estate broker
Groupe Sutton Performer inc. — Real estate agency

01 The building
Condition, renovations and deferred maintenance.

02 The numbers
Value, costs and net proceeds scenarios.

03 The potential
Opportunities and checks to consider.

04 The neighbourhood
Comparables and local competition.

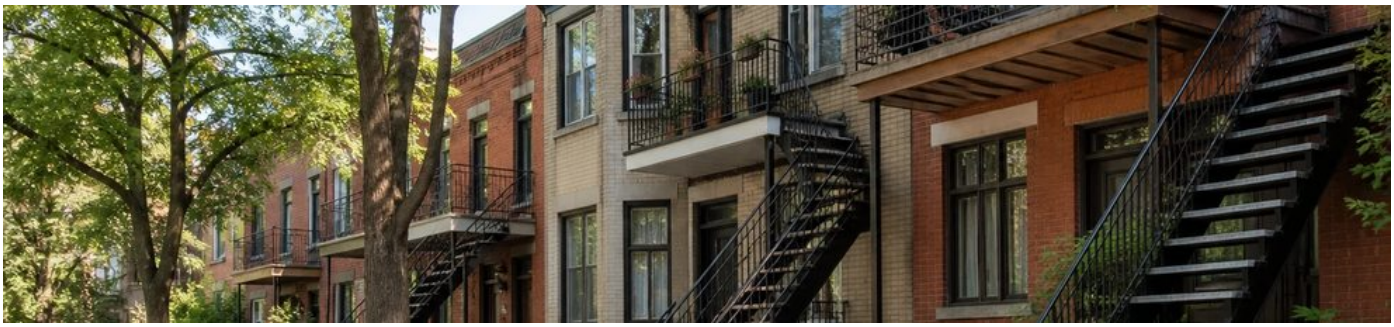
05 Direct contact
Personal follow-up from start to finish.

Request my opinion of value

LOCAL PROFILE / VILLE-MARIE

The building as much as the neighbourhood.

Ville-Marie combines highly urbanized settings, historic buildings and residential streets. Building, floor, layout and fees are key factors.



Illustrative image · Courtier du coin

01 Old Montréal and Faubourgs

Heritage setting and building diversity call for checks of uses, work and documents.

02 Peter-McGill and downtown

For condos, compare building, floor, view, fees and amenities. Check access and noise.

03 Sainte-Marie

Multi-unit buildings, condos and urban houses have distinct criteria. Document leases, condition and improvements.

Everyday landmarks

Old Montréal · Peter-McGill · Sainte-Marie · Downtown

A useful check for your address

Verify building rules, authorized use and rental or conversion restrictions. Do not assume short-term rentals are permitted.

Local references: neighbourhood pages and municipal resources, p. 23. Verify distances and restrictions for each property.

01 / PLANNING

Selling starts with a plan

Before listing your home, clarify your goals and the decisions that will affect the next steps.

Clarify the building, fees, planned work and actual uses before positioning your property.

Questions to ask yourself

- ☐ Why are you considering selling?
- ☐ Do you need to buy another property?
- ☐ What budget can you allocate to repairs?
- ☐ When would you like to move?
- ☐ How much equity do you need to free up?
- ☐ What constraints must remain confidential?

Buy or sell first?

Sell first

You have a clearer idea of the funds available for your next purchase. However, plan temporary housing and timing.

Buy first

You can secure your next home, but must confirm financing, conditions and the risk of carrying two properties.

My method, from start to finish

Understand your goals, set the price, prepare, market, adjust, negotiate and close. Set a target date and deadline; your lender confirms your mortgage options.

My target date, deadline and priorities:

Discuss my selling plans

Regulatory references: A, M · see p. 23

02 / BROKERAGE CONTRACT

Choosing a broker and understanding the contract

The contract sets out your rights, the agreed services and how your broker will protect your interests.

What to clarify before signing

- ☐ The type and term of the contract and the implications of exclusivity.
- ☐ The asking price, inclusions, exclusions and desired dates.
- ☐ Marketing services, showing arrangements and follow-up.
- ☐ Remuneration, taxes, sharing and when it is payable.
- ☐ Termination provisions and other agreed conditions.

For applicable residential properties, your broker uses the OACIQ form appropriate to the property and contract. The broker explains the clauses and provides a signed copy. Remuneration is negotiable; there is no prescribed rate.

Your right of withdrawal

For residential contracts subject to this right, you may terminate by written notice within three days following the day you receive the signed copy. After that period, review the termination provisions and financial consequences.

Who represents whom?

Your broker under a selling contract represents your interests and must treat other parties fairly. The broker recommends that an unrepresented buyer choose their own broker. Dual representation in residential brokerage is prohibited, except as permitted by law.

My investment experience is separate from the brokerage contract. If my personal interest or that of a close relation creates a conflict, I must avoid it and, if necessary, stop representing you. An unavoidable conflict must be disclosed promptly in writing, with your options explained. I cannot acquire a property I am contracted to sell while the applicable restrictions remain in force. Seek advice from another independent broker.

Regulatory references: A, B, C, D, E · see p. 23

03 / VALUE

What is your property worth?

An explained range of value, not an automated number. My brokerage, renovation and investment experience complements the market analysis.

Three figures with different meanings

Concept	How to interpret it
Municipal assessment	Value on the assessment roll at a reference date. It is used, among other things, for municipal taxation.
Estimated market value	Reasoned opinion based on relevant sales, property features and the market at the time of analysis.
Asking price	A marketing decision consistent with your goals and market evidence.

Comparables: Ville-Marie

For condos, prioritize sales in the same or comparable buildings, adjusting for floor, view, orientation, fees and parking. Separate multi-unit buildings and houses. Completed sales inform value; active listings show competition.

Houses and condos

The sales comparison approach is often central. Differences between properties are explained rather than applying an average mechanically.

Multi-unit and special cases

Income, expenses, leases and repairs may complement the analysis; the cost approach can sometimes be relevant.

Potential is not an acquired right

An additional unit, subdivision or extension must be verified with the municipality and relevant professionals. A chartered appraiser can provide a formal appraisal if needed.

Regulatory references: A, M · see p. 23

04 / PRICE

Set your price strategically

A sound launch price considers competition, likely buyers and your acceptable selling timeline.

01	Market-aligned	Benefit: Attract buyers comparing similar properties. Watch point: Reassess as the market or competition changes.
02	Ambitious but justified	Benefit: Highlight a demonstrable distinctive feature. Watch point: May limit showings if buyers do not see the benefit.
03	Competitive	Benefit: Broaden initial interest when the market allows. Watch point: Does not guarantee multiple offers or a higher final price.

Reading the market response

What you observe	Questions to examine
Few inquiries or showings	Price, exposure, photos, access and competition.
Showings but no offers	Condition, perceived value, terms, presentation and feedback.
Offers below asking price	Comparables, offered conditions and expectations to revisit.

Price changes should be evidence-based

Agree on a review date and examine the facts before changing the price. Any change must be agreed upon and documented under applicable rules.

Value range to discuss:

Launch price and first review date:

Regulatory references: A, M · see p. 23

05 / BUDGET · 1 OF 2

Your sale calculator

Enter amounts in the pale blue fields; beige fields calculate automatically. Amounts are in Canadian dollars.

IMPORTANT — Automatic calculations

Download the PDF and open it in Adobe Acrobat Reader (free), with JavaScript enabled. Some browsers, previews and mobile readers do not run calculations. Data stays in your file; save a copy to retain it. Leave non-applicable items blank.

EXPECTED SALE PRICE ($)	

01 / Debts and closing costs	
Mortgage balance	
Home equity line of credit	
Other debts to repay	
Lender penalty	
Lender interest and fees	
Arrears (taxes, fees, etc.)	
Discharge / cancellation	
Your notarial fees	
Other closing deductions	

02 / Brokerage remuneration	
Agreed rate (%)	
Flat fee before taxes ($)	
Remuneration before tax	
GST (5%)	
QST (9.975%)	
Remuneration incl. taxes	

Required: enter the rate OR flat fee. Enter 0 if none. A flat fee, including 0, takes priority. No rate is prescribed.

Entry example

For $650,000, enter 650000 or 650 000.00. Do not enter a dollar sign or a thousands separator other than a space. Results remain blank until both price AND rate or flat fee are entered. Confirm actual balances and costs with the relevant professionals.

Reset calculator

Continue on the next page →

Regulatory references: M, N, O, P · see p. 23

05 / BUDGET · 2 OF 2

From price to available funds

Complete the adjustments and related expenses. The result distinguishes net closing proceeds from funds available for your next project.

03 / Closing adjustments	
Taxes: seller debit	
Condo: seller debit	
Rent / other: debit	
Credits to seller	
Sales tax to remit[1]	

[1] If the sale is taxable, enter only tax that reduces the stated price. Confirm with the notary or tax adviser.

Fictional example: $650,000 – $250,000 mortgage – $22,995 brokerage ($20,000 + tax) = $377,005. After $9,000 in related costs: $368,005 before tax provision.

04 / Related expenses	
Certificate of location	
Inspection / expert reports	
Repairs and renovations	
Cleaning / staging	
Extra carrying costs	
Moving / storage	
Other expenses	
Estimated tax provision	

YOUR ESTIMATED RESULT

Total net closing deductions	
Estimated net proceeds at closing	
Available funds before tax provision	
NET AVAILABLE after tax provision	

Remember: never count an expense twice. This is an estimate, not a notary's statement. Tax depends on your circumstances; even a principal residence generally must be reported and designated. A negative amount indicates an estimated shortfall.

Need to confirm your numbers? Pierre can help structure the real estate scenario; your lender, notary and tax adviser confirm the applicable amounts. 514-216-4013.

Regulatory references: M, N, O, P · see p. 23

06 / DOCUMENTS

My selling file

Preparing your file early makes verification, form completion and the notary's work easier.

Basic documents

- ☐ Deed of acquisition and other relevant titles
- ☐ Municipal and school tax bills
- ☐ Invoices, warranties, permits and plans for work
- ☐ Equipment rental contracts, if any
- ☐ Certificate of location reflecting current conditions
- ☐ Mortgage statement and lender contact details
- ☐ Previous inspection or expert reports
- ☐ Known servitudes, notices, disputes or non-compliance

Add as applicable

- ☐ Multi-unit: leases, notices, income, expenses and maintenance contracts.
- ☐ Condo: declaration, bylaws, financial statements, minutes, funds and syndicate certificate.
- ☐ Estate or representative: documents establishing authority and the right to sell.
- ☐ Co-ownership certificate, minutes, fees, work and restrictions; leases, permits and authorizations according to use.

Certificate of location

Even a recent certificate may be insufficient if physical conditions, cadastral information or regulations have changed. A certificate over ten years old may also need updating. Consult your broker, notary and land surveyor.

The seller's declarations are prepared with your broker using the applicable form. Share sensitive documents through a secure channel rather than in a public listing.

Missing documents and person to contact:

Tip: check the boxes in your PDF reader and save your copy. You can also use them in print.

Regulatory references: A, F, G, K · see p. 23

07 / TRANSPARENCY

Declarations and legal warranty

Transparency protects the quality of the transaction. Known facts must be disclosed, even when a property has particular issues.

Declarations by the seller of the immovable

The applicable form is mandatory in the relevant residential files. Complete it to the best of your knowledge with your broker. Document relevant facts and report new information to keep the file current.

- ☐ Infiltration, water damage, moisture or past losses.
- ☐ Cracks, movement, structural or drainage issues.
- ☐ Completed work, repairs, permits, warranties and reports.
- ☐ Known or suspected contaminants or problematic materials.
- ☐ Disputes, municipal notices, servitudes, non-compliant uses or work.

Legal warranty: two components

Warranty of ownership

Concerns, among other things, ownership rights and certain charges or limitations affecting the property.

Warranty of quality

Concerns, among other things, latent defects under the conditions of the Civil Code of Québec.

Sell without legal warranty?

An exclusion may be considered depending on the file and must be clearly stated in the relevant documents. It may affect buyer interest or price; it does not allow concealment of known defects or automatically avoid all liability. Consult your broker and notary.

If uncertain, say so. A pre-sale inspection may be relevant but is optional; relevant findings and reports must be disclosed under applicable rules.

Regulatory references: F, H · see p. 23

08 / PREPARATION

Renovate or sell as is?

The best pre-sale work meets a genuine need within a reasonable budget and timeline.

Prioritize in this order

Priority	Examples
1. Safety and maintenance	Active issues, necessary repairs, faulty equipment; seek an expert if the problem is uncertain.
2. Presentation	Cleaning, decluttering, lighting, touch-ups, caulking and a maintained exterior.
3. Strategic renovations	Kitchen, bathroom or major work only after assessing the market, costs and timeline.

Three fictional scenarios: compare before deciding

As is $620,000



Price: $620,000 · Work and carrying costs: $0

Targeted repairs $626,000



Price: $635,000 · Work and carrying costs: $9,000

Major renovation $622,000



Price: $660,000 · Work and carrying costs: $38,000

*Before remuneration, taxes on income and other selling costs. Fictional assumptions: no increase in value is guaranteed. Work may uncover issues or run over budget.

My recommendation for this area

Check syndicate rules before private-unit work. In older buildings, document envelope and systems; prioritize useful repairs. A broker's visit does not replace an inspection.

Regulatory references: A, M · see p. 23

09 / PRESENTATION

Prepare for photos and showings

A welcoming home helps visitors understand the spaces without hiding the property's actual condition.

Room-by-room checklist

- ☐ Entry: clear the passage; clean the door and handles.
- ☐ Living room: declutter and open the curtains.
- ☐ Kitchen: clear counters; clean the sink and surfaces.
- ☐ Bathrooms: clean, put away products and check lighting.
- ☐ Bedrooms: simplify furniture and store personal items.
- ☐ Basement and garage: keep equipment and technical areas accessible.
- ☐ Exterior: maintain access, the yard and vegetation according to the season.
- ☐ Throughout: ventilate, address odours and replace faulty bulbs.

On photo or showing day

- ☐ Secure medications, valuables, documents and personal photos.
- ☐ Arrange pets, keys and access according to agreed instructions.
- ☐ Favour natural light and ensure visitor safety.
- ☐ Do not conceal water infiltration, cracks or known defects.

> **Before spending**
>
> Start with simple changes. If a defect needs expert assessment, obtain it before deciding whether to repair, document or sell as is.

My three priority tasks:

Regulatory references: A, M · see p. 23

02 / MARKETING



Illustrative image · Courtier du coin

Accurate presentation. A reassuring file.

Highlight light, layout, building amenities and verified location. Views and uses must not be embellished or promised.

PRESENT / MARKET / ADJUST

10 / MARKETING

A tailored marketing plan

Together, we build a plan around your property, likely buyers and the services agreed upon in your contract.

Before listing online

- ☐ Sign the brokerage contract before advertising and validate information, documents and facts to disclose.
- ☐ Agree on price, inclusions and showing arrangements.
- ☐ Plan photos faithful to the actual condition and prepare an accurate description.

At launch

Potential channel	Purpose
Centris and broker network	Exposure and professional collaboration according to the contract and applicable access.
Website and social media	Present verified features and benefits to relevant buyers.
Video, floor plan or virtual tour	Help buyers understand spaces when this format is useful.
Signage, showings and open houses	Organize access and local visibility according to seller preferences.

Accurate presentation

Photos, descriptions and visuals must be accurate. Virtual staging and image modifications requiring disclosure must be clearly and visibly identified. Presentation must not conceal defects or misrepresent the property.

Marketing, materials, expenses and specific services are defined with the seller. No advertising channel guarantees a price or sale timeline.



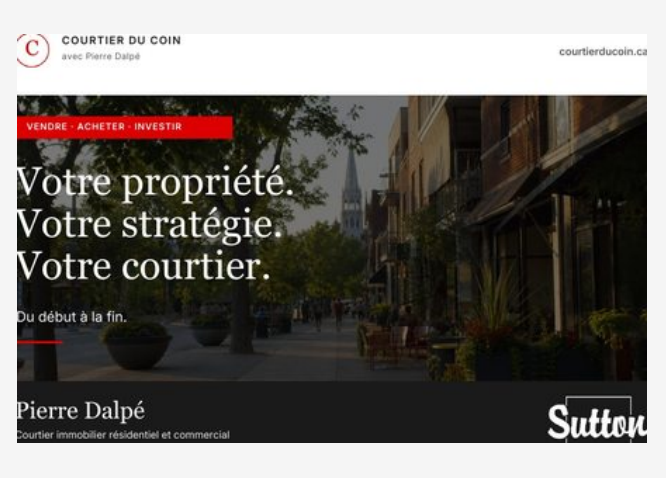
Illustrative image · Courtier du coin

Regulatory references: A, L · see p. 23

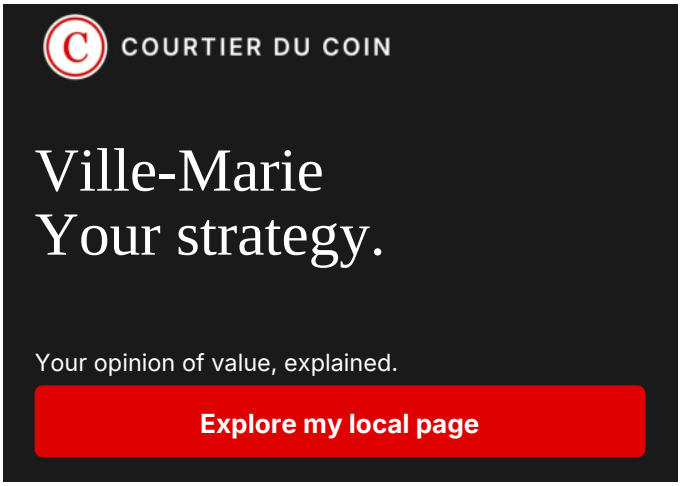
THE MARKETING PACKAGE

Give your property a presence.

A consistent identity, from first impressions to follow-up. Tools are selected for your property and agreed services.



Excerpt from the original French Courtier du coin brochure.



Editorial website mock-up, not a screenshot.

Tools tailored to your file

01	**Presentation**	Accurate photos and description; feature sheet or brochure where appropriate.
02	**Digital marketing**	Website, social media, Centris and video, as agreed.
03	**Local knowledge**	Your neighbourhood page, its resources and verified micro-market features.

Explore online resources:

Explore my neighbourhood resources | **Request my local analysis**

Regulatory references: A, L · see p. 23

11 / FOLLOW-UP

Know what happens after launch

I propose agreeing on a follow-up schedule and reviewing available data together before recommending any adjustment.

MARKETING REPORT
Fictional example · Week 1 · No guaranteed result

1,284	18	8
Views	Inquiries	Showings

Visitor feedback (8 fictional showings)

Location appreciated	6/8
Presentation appreciated	5/8
Price considered high	3/8
Repairs mentioned	2/8

Multiple responses possible. Figures are fictional for educational purposes; they are neither performance statistics nor forecasts.

Sample recommendation

Maintain the agreed price, review new competing properties and reassess feedback at the next review. A price reduction is never automatic.

Your follow-up schedule

Communication frequency and channel:

Next plan review date:

The seller's goals and constraints remain confidential, subject to applicable rules.

Regulatory references: A, M · see p. 23

12 / NEGOTIATION

Compare promises to purchase

You may accept, reject or make a counter-proposal within the applicable deadlines. An accepted promise creates a contractual commitment.

Fictional example: two offers, two risk profiles

OFFER A

$650,000

Financing
15 days

Inspection
10 days

Sale of other property
Condition: 45 days

Signing / occupancy
As proposed

OFFER B

$640,000

Financing
10 days

Inspection
7 days

Sale of other property
None

Signing / occupancy
Dates close to yours

Offer A is $10,000 higher but includes an additional condition. Offer B may have a more compatible timeline. The best choice depends on financial capacity, the wording of conditions, deadlines and your priorities. No example guarantees completion of the sale.

If multiple offers arrive

Your broker presents all promises received as promptly as possible and informs interested brokers and buyers that offers exist, without revealing prices, contents or expiry dates. No offer should be favoured because of remuneration.

Be careful with counter-proposals

A counter-proposal changes terms and has consequences for the original offer. Check deadlines, inclusions, exclusions, conditions and warranty before signing. Your broker explains the options.

Regulatory references: A, E, I · see p. 23

13 / CLOSING

From acceptance to the notary

Acceptance is an important milestone, but conditions and obligations remain before ownership is transferred.

1	Financing	Deadline, required proof and notices in accordance with conditions.
2	Inspection	Access, report or notice, deadlines and requests handled under the signed clause.
3	Other conditions	Documents, sale of another property, expert reports or authorizations, as agreed.
4	Notary	Title, charges, documents, mortgage repayment, adjustments and signing.
5	Disbursement	The notary confirms when funds are released after required checks, formalities and payments.
6	Occupancy	Respect the agreed date and time, inclusions and key handover arrangements.

Before leaving the property

- ☐ Plan your move and utility services.
- ☐ Keep insurance in place until the appropriate time, confirmed with your insurer.
- ☐ Hand over agreed keys, remotes and documents.
- ☐ Respect obligations concerning condition and included items.

A condition is not a formality

If a deadline or condition becomes problematic, notify your broker immediately. Changes must be handled in writing with the relevant parties in accordance with the contract.

Regulatory references: A, I · see p. 23

14 / SPECIAL CIRCUMSTANCES

Your file deserves a tailored approach

Some sales require additional checks. Avoid making a decision based solely on general advice.

Situation	Points to examine
Divided co-ownership	Since August 14, 2025, provide the prospective buyer with the syndicate's certificate. The syndicate provides it to the seller within 15 days of the request. Review finances, work and assessments.
Multi-unit or occupied property	Leases, actual income, expenses, tenant rights and access. A sale does not automatically end leases; 24-hour notice for showings (9 a.m.–9 p.m.), subject to applicable rules.
Estate	Liquidator's identity and authority, title, estate documents and tax matters; consult the notary.
Separation or undivided co-ownership	Authority to sell, required consents, agreements and financial obligations; notarial or legal validation.
Financial difficulties	Obtain actual balances, deadlines and options from the lender and qualified professionals. If a 60-day notice is received, consult a legal adviser promptly.
Property needing work or with potential	History, condition, estimates, permits, zoning, restrictions and feasibility to verify.

The goal: an informed decision

Your timeline and the professionals to consult depend on your file. No selling strategy should rely on guaranteed results, presumed building rights or undue pressure.

Seller resources · Income properties · Local resources

Regulatory references: A, E, G, H, J, K, N · see p. 23

03 / CLOSE

Your first meeting.

Considering selling in Ville-Marie? An initial conversation, with no brokerage commitment, helps clarify the next steps.

01 **Your property**
Building, fees, planned work, uses and unit condition.

02 **Your value**
Relevant comparables, positioning and competition.

03 **Your strategy**
Preparation, timeline and net proceeds scenarios.

04 **Your decision**
Next steps and services to agree on, based on your priorities.

Your protections

The OACIQ regulates brokerage and offers an assistance service. FICI addresses certain fraud, dishonest practices or misappropriation of funds; FARCIQ covers professional liability under applicable terms. These protections do not guarantee the outcome of a sale.

Official seller's guide · Check a broker's record · Your protections

My main question for our meeting:

Schedule a first conversation

Regulatory references: A, E · see p. 23

APPENDIX / SOURCES

Further reading

Official and practical resources to explore the topics covered. References consulted November 24, 2026.

A / OACIQ — Seller's guide
B / OACIQ — Brokerage contract to sell
C / OACIQ — Remuneration
D / OACIQ — Termination and right of withdrawal
E / OACIQ — Duty to avoid conflicts of interest
F / OACIQ — Seller's declarations
G / OACIQ — Certificate of location
H / OACIQ — Legal warranty of ownership and quality
I / OACIQ — Multiple promises to purchase
J / Tribunal administratif du logement — Access and showings
K / OACIQ — New divided co-ownership rules (2025)
L / OACIQ — Advertising and representations
M / Financial Consumer Agency of Canada — Selling a home
N / Canada Revenue Agency — Principal residence
P / Revenu Québec — Calculating GST and QST
O / Revenu Québec — Selling your property
LOCAL / Courtier du coin — Ville-Marie
City of Montréal — Ville-Marie

About this guide

Information is general. Obligations and forms vary by file. Financial examples are fictional; illustrative images are not listings, brokerage contracts or sales attributable to Courtier du coin. Independent of the OACIQ; no guaranteed results.

Credits: illustrative images and brochure supplied by Courtier du coin. No brokerage contract or transaction is depicted. Local sources: links above.

COURTIER DU COIN

Sutton

Let’s talk about your project.



Ville-Marie
A tailored strategy.
Personal follow-up.

Even before deciding to sell in Ville-Marie, let’s clarify the value, options and preparation that are useful to your situation.

514-216-4013
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Request my opinion of value

Visit your local page and request an analysis.

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Groupe Sutton Performer inc. — Real estate agency

General information. Services and conditions depend on the contract. Illustrative images are identified in the guide.