

# The professionals involved in a home purchase

## Real estate agency and broker

As your real estate broker I will serve as the intermediary between you and the seller of the property. The cost of my services is paid for by the seller. I work on behalf of BLVD Immobilier Real Estate Agency.

## Land surveyor

If the seller does not have a valid certificate of location he is responsible at his own cost to supply you with one. A land surveyor will prepare this document. Land surveyors are the only people authorized by law to delineate public and private property in Quebec.

## Mortgage broker or mortgage consultant

Mortgage brokers look for the best mortgage loans for their customers. They can find you a loan with conditions that best meet your needs. You may prefer to work with a mortgage consultant at a bank. Either way, getting 'pre-approved' is an important step in the home buying process.

## Appraiser

Appraisers provide an objective estimate of a property's value. Their appraisals are used for insurance, mortgage, estate settlement and asset sharing purposes. Part of the process for obtaining "final" mortgage approval on the home you want to purchase may require a visit by an appraiser. He or she is appointed by your lending institution.

## Building inspector

Before buying a home I strongly encourage you to arrange for an expert to examine it. My agency has a list of recommended inspectors, all of which comply with professional standards.

## Notary

A notary's services are essential in any real estate transaction. Notaries are the only individuals legally entitled to draft a mortgage deed. They will also write up the Deed Of Sale and perform a title search to ensure that the purchased property is free of all obligations.



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