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## APPRAISAL REPORT

45, Saint-Joachim Avenue  
Pointe-Claire (Québec)

O/File 688126E





## PARIS, LADOUCEUR & ASSOCIÉS INC.

ÉVALUATEURS AGRÉÉS

February 17, 2026

Mrs. Cindy Fisher  
Coordinator – Urban Planning Advisory Committee – Urban Planning  
City of Pointe-Claire  
451, boulevard Saint-Jean  
Pointe-Claire (Québec) H9R 3J3

Subject Demolition Assessment Report on the replacement cost as new and depreciated, as well as an estimate of the potential renovation costs of the building  
Address 45, Saint-Joachim Avenue, Pointe-Claire (Québec)  
O/File 688126E

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Madam,

In accordance with the mandate, you entrusted us with, in reference to By-law PC-2818 concerning the demolition of buildings, we have estimated the replacement cost as new and depreciated for the building mentioned above. In addition, we have estimated the potential renovation costs of this building. Please note that these estimates will need to be validated with specialized contractors.

The subject property is a two-storey detached dwelling on concrete block foundations, built in 1948, according to the information recorded on the municipal assessment roll (2026–2027–2028) of the City of Montréal. The building is of very low quality and has a living area of 826 square feet on the main floor and 802 square feet on the second floor, for a total of 1,628 square feet of living area. The house is currently vacant, and the vast majority of its interior components have been removed. In addition, the materials observed are at the end of their useful life and will require replacement, in addition to the numerous deficiencies identified. Furthermore, significant foundation issues have been observed, calling into question the feasibility of restoring or renovating the building. The house is situated on a regular-shaped lot of 5,086 square feet.

For information purposes, the property was sold on October 8, 2024, for \$500,000, registration number 29005553, at the Québec Land Register.

It should be noted that we prepared a demolition report for this building on June 5, 2019.

Following our inspection of the property, considering its overall condition and with reference to the conclusions of our expert in her diagnostic inspection report (file no. 2172-2025-12-19), we have reached the following conclusions:

<b>Replacement cost of the building</b>	<b>\$202,000</b>	<b>(± \$124.08/square foot)</b>
<b>Depreciated replacement cost (95 % depreciation)</b>	<b>\$11,000</b>	<b>(± \$6.76/square foot)</b>
<b>Estimated renovation cost</b>	<b>\$356,000</b>	

FINANCEMENT HYPOTHÉCAIRE | VALEUR MARCHANDE | ASSURANCE | EXPROPRIATION | LITIGE | ACQUISITION/DISPOSITION | GAIN EN CAPITAL | RÈGLEMENT DE SUCCESSION

Vincent Ladouceur, É.A.

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Marc-Antoine Robidas, É.A.

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Vanessa Hardel, É.A.

In the following pages, you will find a brief physical description of the building under study, photographs taken at the time of our visit on **December 19, 2025**, a detailed breakdown of the replacement cost, and the estimated physical depreciation. You will also find an estimate of the renovation costs for this building. Please note that at the time this report was prepared, no bids from specialized contractors were available. Therefore, the estimated amount for the building's renovation should be interpreted with caution and supported by expert opinions from specialized contractors.

We hope that everything is in order and to your complete satisfaction, and we send you our best regards.



Alexandra Latour, DAR  
Certified evaluator

AL/LH/nf

Att. Expertise

Luc Héroux, É.A.  
Certified appraiser senior

## Photographs of the subject

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**Front view of the building**



**Right side elevation**

PHOTOGRAPHS OF THE SUBJECT (contd.)



Left side elevation



Rear view

PHOTOGRAPHS OF THE SUBJECT (contd.)



Neighbourhood



Neighbourhood

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# 1 Descriptive Data

## 1.1 DESCRIPTION OF THE PROPERTY

ADDRESS	45, Saint-Joachim Avenue, Pointe-Claire (Québec)
CADASTRAL DESIGNATION	Lot 2 527 917 – Québec Land Registry
TYPE OF PROPERTY	Two-storey detached dwelling with a basement on concrete block foundations, built in 1948. The building is of very low quality. The vast majority of its interior components have been removed.
YEAR OF CONSTRUCTION	1948 (according to the assessment role of the City of Montreal)
ECONOMICAL LIFESPAN	65 years
ACTUAL AGE	78 years
APPARENT AGE	70 years
REMAINING ECONOMIC LIFE	8 years
GENERAL CONDITION	Based on our complete inspection of the building, as well as the diagnostic inspection report (file reference 2172-2025-12-19) prepared by Ms. Louise Coutu, architect, we are of the opinion that the physical condition of the property is below average for its age. The house is currently vacant, and nearly all interior components have been removed. In addition, the materials observed are at the end of their useful life and will require replacement, in addition to the numerous deficiencies identified. Furthermore, significant foundation issues have been observed, calling into question the feasibility of restoring or renovating the building.



## 1.2 TECHNICAL DESCRIPTION OF THE BUILDING

EXCAVATION	Mass excavation
FOUNDATIONS	Concrete block
SLAB ON GROUND	Poured concrete
FRAME	Load-bearing wood walls
STRUCTURAL FLOORS	Wood frame structure (main floor and second floor)
EXTERIOR WALLS	Aluminium Decorative wood shutters
DOORS AND WINDOWS	Steel glazed doors Steel doors with screens Aluminum sliding patio door Wood and aluminum casement windows Wood awning windows (basement) Hollow-core doors
ROOF COMPOSITION	Built-up flat roof (tar and gravel) or membrane (approximately 1992) Asphalt shingles Aluminum soffits Mineral wool insulation (assumed)
ELECTRICAL	200-amp electrical service with breaker panel
HEATING / AIR CONDITIONING	Baseboard and electric convectors (non-functional)
PLUMBING	Copper, ABS, cast iron, and steel Floor drain Sink 40-gallon electric water heater Washer and dryer hookups (in the basement)

## 1.2 TECHNICAL DESCRIPTION OF THE BUILDING (contd.)

WALLS AND PARTITIONS	No finishes
FLOOR FINISHES	Vinyl tiles Ceramic Wood strips / Hardwood flooring Linoleum Exposed concrete slab in the basement
CEILING FINISHES	Wood paneling on the second floor Exposed structure (ground floor and basement)
KITCHEN FINISHES	None
MISCELLANEOUS	None
LANDSCAPING	Asphalt driveway Lawn Trees Shrubs Wood fence Concrete slabs Covered wooden front balcony Shed Wooden rear deck

## 1.3 MUNICIPAL ASSESSMENT AND PROPERTY HISTORY

### 1.3.1 MUNICIPAL ASSESSMENT

TRIENNIAL ROLL	2026-2027-2028
REGISTRATION NUMBER	7932-22-4953-7-000-0000
MARKET REFERENCE DATE	July 1, 2024
LAND VALUE	\$254,300
BUILDING VALUE	<u>\$246,500</u>
TOTAL PROPERTY VALUE	\$500,800

### 1.3.2 PROPERTY HISTORY

REGISTRATION NUMBER	29 005 553
SELLER	12762323 Canada inc.
BUYER	Luximar Ltd.
SALE DATE	October 8, 2024
SALE PRICE	\$500,000

## 1.4 GENERAL CONDITIONS OF THE BUILDING

Following our site visit, and with reference to the diagnostic inspection report (file ref. 2172-2025-12-19) prepared by Ms. Louise Coutu, architect, here is a summary of the building weaknesses that were noted. Please refer to the inspection report for the complete set of these weaknesses.

### FOUNDATION

The foundation walls are in very poor condition. They were already in very poor condition in 2019. Some walls are internally shored, while others are visibly bowed. We are of the opinion that these foundation walls need to be replaced. Allow for the cost of foundation wall replacement.

As already recommended in our 2019 report, the concrete slab will need to be replaced at the same time as the foundation walls. Allow for the cost of these works.

### FLOOR JOISTS AND LOAD BEARING WALLS

Our inspection of the floors was limited due to water infiltration and demolition materials on site. In our 2019 report, we noted that the floors were not level. Allow for leveling the floors during construction if the building is retained.

We observed what could be mold on joists in the basement. Allow for mold remediation as a precaution if the building is retained.

Some load-bearing walls were found to be out of square. Allow for review of the load-bearing walls and reinforcement or correction where necessary if the building is retained.

The base of some posts is corroded due to soil moisture. During underpinning work, have posts inspected and replaced as required.

### ROOF STRUCTURE

The roof structure is exposed due to the ceiling being stripped on the upper floor. Significant water infiltration is affecting the building, with water reaching the basement. Carry out immediate repairs or a complete reconstruction if the building is retained. Replace all materials affected by water infiltration on all floors.

## 1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

### EXTERIOR CLADDING

Our roof inspection revealed that the aluminum siding, installed at the wall between the two roof heights, extends down to the asphalt shingles. Aluminum siding should stop approximately two inches above the roof to prevent premature deterioration due to constant contact with runoff water. At present, little can be done except to remove the siding and cut it to the proper height.

We also observed that the aluminum siding was installed using traditional methods, without ventilation of the air space behind the siding. This can cause damage to the exterior wall structure if repeated water infiltration occurs. In addition, some siding sections are missing. If the building is retained, we recommend replacing the current siding, repairing the exterior wall structure where necessary, and installing an air/weather-resistant membrane before applying a new exterior cladding in accordance with current standards for exterior cladding installation.

### FLASHINGS AND SEALANTS

We noted that the junction between the front wooden porch and the exterior wall is only sealed. Replace the sealant with a proper flashing and waterproof membrane to prevent water infiltration damage.

The sealant joints are deteriorated and will need to be redone across the entire building. We recommend inspecting the sealant condition annually to prevent water infiltration into the building envelope and deterioration of internal components.

We observed that there are no flashings above the openings in the exterior walls covered with aluminum siding. Plan to remove the siding around openings to install flashings and prevent damage caused by water infiltration.

## 1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

DOORS AND WINDOWS	<p>The steel doors are aged. If the building is retained, plan for door replacement to ensure proper sealing at the thresholds and to improve the doors' energy efficiency.</p> <p>The windows are aged, and the exterior frames are no longer weather-tight. The sealant between the PVC frames and double glazing is also deteriorated. Plan for window replacement if the building is retained. Note that the wooden basement windows also need to be replaced.</p>
FRONT/REAR PORCHES	<p>The paint on the front porch is extensively peeling. Plan for surface preparation prior to repainting.</p> <p>The rear deck has been demolished. Plan for reconstruction to restore the use of the outdoor space and the patio door.</p>
SOFFITS, FASCIAS, AND UNDERSIDES	<p>No specific issues were observed during the inspection. The fascias and soffits are in good condition.</p>
LANDSCAPING	<p>The asphalt driveway shows cracks and is sloping toward the sides. Consider renovating it to prevent further deterioration during freeze-thaw cycles.</p>
ROOF	<p>The shingles on the entrance canopy have reached the end of their useful life. Plan to replace the shingles. Ensure that the flashings and counter-flashings between this roof and the front wall are properly sealed. Active water stains were observed on the right side of the front door during the inspection.</p> <p>In 2019, the main roof covering was already aged. During the current inspection, several leaks were observed. Plan for prompt roof replacement to prevent water infiltration damage.</p>
GUTTERS	<p>We observed that there are no gutters along the eaves on three sides. Install gutters at the bottom of each roof slope, including the smaller ones.</p>

**1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)**

PLUMBING	<p>The entire bathroom and kitchen have been demolished. Only one toilet remains on the upper floor. Plan for a complete reconstruction.</p> <p>The washing machine drain at the basement is not sealed. Seal the upper portion of the drain to prevent damaging sewer backflows.</p> <p>The floor drain is aged. Plan to replace the drain during the reconstruction of the concrete slab.</p> <p>If the building is retained, install backflow preventers on the basement plumbing fixtures to avoid damaging sewer backups.</p>
ELECTRICAL	<p>Abandoned cables without adequate protection were observed. For safety reasons and to avoid confusion with active wiring, remove the abandoned cables or enclose the ends in properly closed junction boxes.</p> <p>Outlets and switches have been detached from walls where walls have been stripped. The installations are not safe. Ensure the safety of the electrical system.</p>
HEATING	<p>A chimney has been temporarily sealed at the roof. If the building is retained, demolish the chimney above the roof if necessary.</p>
FLOORS	<p>A chimney has been temporarily sealed at the roof. If the building is retained, demolish the chimney above the roof if necessary.</p>
STAIRCASE	<p>During the inspection, we noted that the basement staircase treads were covered with tiles that may contain asbestos. Plan for removal of the staircase covering.</p>

## 1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

### WALLS AND CEILINGS

Some interior finishes have been removed, leaving the wall framing exposed. If the building is retained, plan to reinstall interior finishes.

Due to the age of the building, condensation in the exterior walls may have caused mold growth that could not be confirmed during the inspection. If necessary, conduct an air quality test and follow the expert's recommendations.

Note that old gypsum joint compound or gyplap may contain asbestos. To a lesser extent, some gypsum may also contain asbestos. If any interior alterations are planned, conduct an asbestos test as a precaution.

A significant portion of the interior finishes has been removed. Plan for reconstruction where necessary if the building is retained.

### CABINETS

The kitchen has been demolished. No equipment remains. Plan for a new kitchen if the building is retained.

### INTERIOR DOORS

Interior doors have been removed. Plan to install new doors if the building is retained.

### INSULATION AND VENTILATION

The ceiling separating the attic has been removed. Plan to insulate the attic if the building is retained.

The foundation walls of the building were not insulated. Proceed with insulating the foundation walls.

Bathroom exhaust fans are intended to expel humid air to the exterior and prevent moisture-related damage commonly encountered in bathrooms. Install exhaust fans in the bathrooms if the building is retained.

If the building is retained, install a kitchen range hood with exterior venting.

No dryer venting was observed. Plan for the installation of a dryer vent if the building is retained.

#### 1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

In conclusion, we would like to draw your attention to several important points:

- 1) Conduct an assessment regarding the potential presence of mold in the building and follow the expert's recommendations accordingly.
- 2) The building is in very poor condition and stripped of interior finishes. Major work at all levels is required to make the building habitable and preserve it. Recommended works include, but are not limited to: roof replacement, replacement of foundation walls, replacement of the concrete slab, insulation of foundation walls and under the concrete slab, waterproofing of foundation walls, installation of a French drain, repair of exterior load-bearing walls, replacement of exterior wall cladding, replacement of all doors and windows, full interior finishing (floors, partitions, and ceilings), complete plumbing and electrical systems, installation of a kitchen and a bathroom, as well as insulation of walls and the attic ceiling.

The subject building is of very low quality. Note that the house is vacant and that nearly all interior components have been removed. Moreover, the observed materials are at the end of their useful life and will need to be replaced, in addition to the numerous deficiencies noted. Significant issues at the foundation level have also been observed, raising concerns about the feasibility of restoring or renovating the building.

## 2 Analysis

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### 2.1 BUILDING REPLACEMENT COST AND DEPRECIATION

#### 2.1.1 NEW REPLACEMENT COST

The replacement cost as new must be distinguished from the cost of reproduction and represents the cost of replacing a building (and improvement) with one of equal value (based on current construction standards and equivalent and commonly available materials).

The replacement cost of the building was estimated at **\$202,000** based on the *Marshall & Swift Valuation Services* cost manual, published by CoreLogic. This value corresponds to **about \$124.08** per square foot of living space.

#### 2.1.2 DEPRECIATION MEASUREMENT

The application of the cost method includes the measurement of the various forms of depreciation and obsolescence that cause a loss in value of the building, in relation to its value in new condition. The various forms of depreciation are as follow:

- Physical depreciation (curable or incurable).
- Functional depreciation (curable or incurable).
- Economic depreciation.

#### Physical curable depreciation

Curable physical depreciation generally results from deferred maintenance, i.e., the need for a buyer to carry out in the very short term the repairs or replacements required for the building to return to its normal state of maintenance and become competitive again.

#### Physical incurable depreciation

Incurable physical depreciation is the general deterioration of building materials caused by the aging of the building. Generally, it is the deterioration of building components that cannot be repaired at a cost less than or equal to the increase in value caused by this repair. Incurable physical depreciation is measured using the age/life method for each of the building's components, using the Marshall & Swift table.

For the purposes of this report, we have estimated physical depreciation (both curable and incurable) at **95%**, representing a weighted percentage of the building's various physical components. This results in a depreciated building value of **\$11,000**. Note that this depreciation reflects the building's very low quality, the fact that most of its components are at the end of their useful life, and the presence of multiple observed deficiencies.

## 2.1.3 SUMMARY OF REPLACEMENT COST NEW AND DEPRECIATED

Table 1 – Replacement Cost and Depreciation

Building Components	Replacement Cost	Physical Depreciation (%)	Depreciated Replacement Cost
Footing/excavation/wall foundation	\$24 131	96%	\$905
Frame	\$3 679	78%	\$809
Floorstructure	\$22 796	85%	\$3 377
Floor cover	\$20 282	0%	\$0
Ceilling	\$7 290	0%	\$0
Wall finition	\$0	0%	\$0
Interior construction	\$0	0%	\$0
Plumbing	\$19 610	0%	\$0
Electricity	\$13 152	100%	\$0
Heating/cooling/ventillation	\$6 500	78%	\$1 430
Exterior wall compostion	\$65 679	98%	\$1 595
Roof	\$14 885	88%	\$1 858
Annexes (balcony, terraces, ramps)	\$3 624	78%	\$797
Total	\$201 628	95%	\$10 772
<b>Rounded total</b>	<b>\$202 000</b>	<b>95%</b>	<b>\$11 000</b>

## 2.2 ESTIMATED RENOVATION COST

At your request, we have estimated the potential renovation costs for the building based on our site visit and with reference to the building inspection report (Ref. File 2172-2025-12-19) prepared by Ms. Louise Coutu, architect. Please note that the estimated amount for these works is approximate and should be confirmed with specialized contractors. In addition, certain observed hypothetical deficiencies would require more specific expert assessments and are not included in the renovation costs (possible presence of mold, possible presence of asbestos, etc.).

**Table 2 – Approximate Renovation Cost of the Building**

Renovation Work	Approximate Renovation Cost (lump-sum amount to be confirmed)
Complete foundation work/removal of old foundations/building lift/French drain	\$70 000
Replacement of the basement concrete slab	\$7 500
Structural work (floors and walls)	\$5 000
Replacement of windows and exterior doors	\$12 000
Replacement of aluminum exterior cladding	\$58 000
Roofing replacement	\$6 000
Gutters, downspouts, and flashings	\$3 000
Plumbing work	\$20 000
Electrical work	\$15 000
Installation of new floor finishes on both levels	\$15 000
Complete bathroom renovation (shower, vanity/bathroom flooring/bathroom sink)	\$15 000
Complete kitchen installation (cabinets, countertops, sink, range hood)	\$20 000
Replacement and painting of multiple partitions and ceilings	\$15 000
Miscellaneous (flashings, sealant joints, reconstruction of rear deck, painting of front porch, asphalt patching in parking area, leveling of interior staircase)	\$8 000
<b>SUBTOTAL</b>	<b>\$269 500</b>
Contingency (±15 %)	\$40 425
Subtotal	\$309 925
Taxes	\$46 411
<b>TOTAL</b>	<b>\$356 336</b>
<b>ROUNDED TO</b>	<b>\$356 000</b>

We therefore estimate the approximate renovation costs at **\$356,000** (taxes and contingencies included). Please note that this amount does not include the possible removal of mold (hypothetical work).

## 3 Conclusion

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### 3.1 CORRELATION

To conclude, the replacement cost of the building was estimated at **\$202,000** based on the Marshall & Swift Valuation Services cost manual, published by CoreLogic.

Based on the site visit, the building's general condition, and with reference to the inspection report (file no. 2172-2025-12-19) prepared by Mrs. Louise Coutu, architect, we estimate the overall physical depreciation of the building at **95 %**. This provides us with a depreciated building value of **\$11,000**. Please note that this depreciation takes into account that the building is of low quality, that certain components are at the end of their useful life, that the interior finishes are outdated, and that several deficiencies have been observed.

Additionally, at your request, we have estimated the potential renovation costs at **\$356,000**, subject to validation by specialized contractors. These costs do not include certain hypothetical works, as noted on the previous page.

### 3.2 CERTIFICATION

**We certify that:**

- Alexandra Latour, certified appraiser, has personally visited the property being appraised on December 19, 2025.
- We have not based my remuneration on a pre-established conclusion of value.
- We have researched, to the best of our ability, the information contained in this report.
- We have no present or future interest in the properties covered by this appraisal report and no personal relationship with respect to the parties involved.
- We have not deliberately omitted or overlooked any material facts in connection with this appraisal.
- We have conducted this appraisal in accordance with the rules of the *Ordre des évaluateurs agréés du Québec*

We, the undersigned, Alexandra Latour, certified appraiser, and Luc Héroux, chartered appraiser, certify that, as of February 17, 2025, to the best of our knowledge, the information contained in this report, including the analyses, opinions, and conclusions resulting therefrom, is accurate, subject to the assumptions and reservations set forth herein.



Alexandra Latour, DAR  
Certified evaluator

Luc Héroux, É.A.  
Certified appraiser senior

## Photographs of the Subject

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Ground floor



Ground floor

PHOTOGRAPHS OF THE SUBJECT (contd.)



Ground floor



Second floor

PHOTOGRAPHS OF THE SUBJECT (contd.)



Second floor



Second floor

PHOTOGRAPHS OF THE SUBJECT (contd.)



Basement



Basement

PHOTOGRAPHS OF THE SUBJECT (contd.)

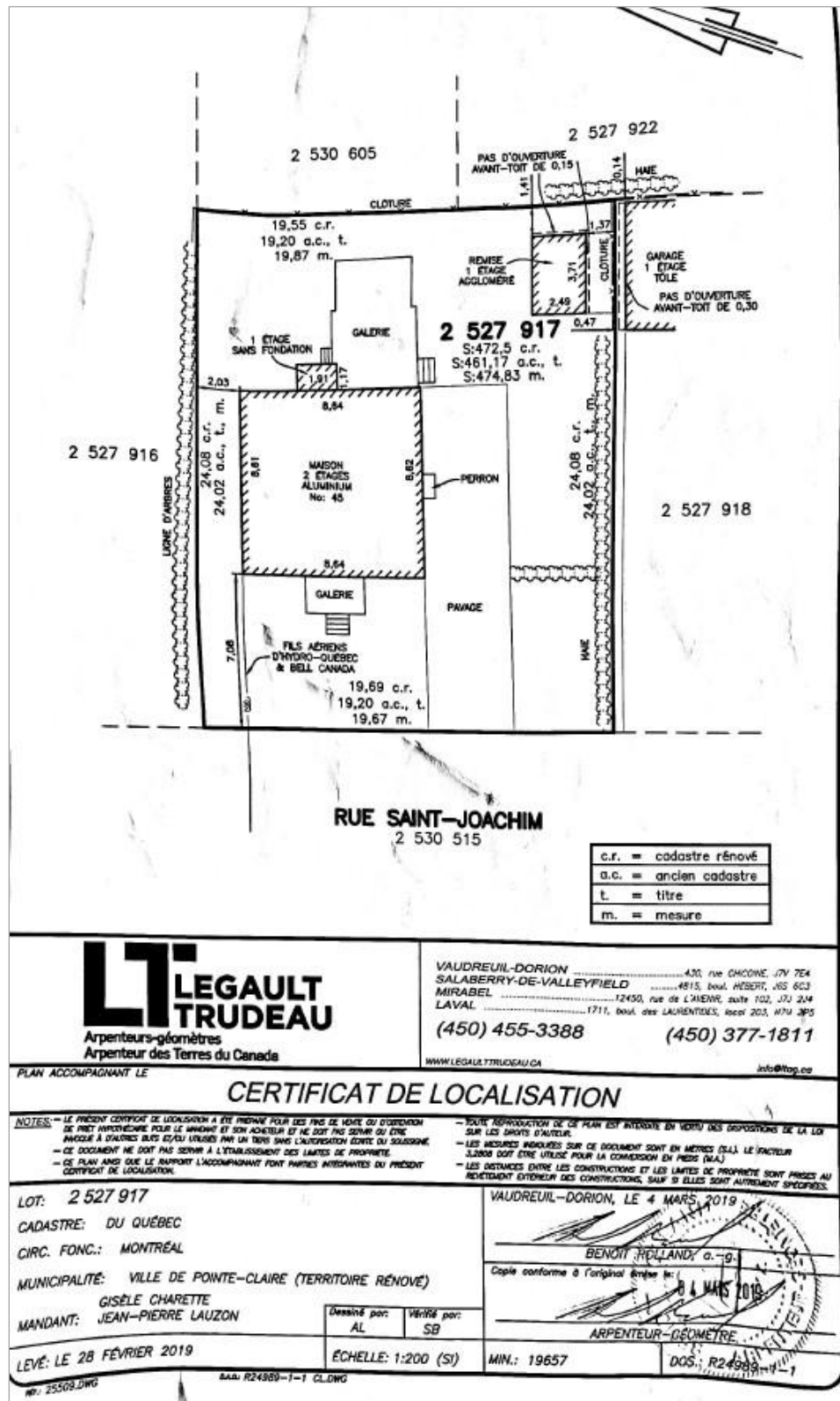


Basement



Basement

# Certificate of Location



**LEGAL TRUDEAU**  
Arpenteurs-géomètres  
Arpenteur des Terres du Canada

VAUDREUIL-DORION .....420, rue D'ORION, J7V 7E4  
SALABERRY-DE-VALLEYFIELD .....4815, boul. HEBERT, J6S 6C3  
MIRABEL .....12450, rue de L'ANENR, suite 102, J7J 2M4  
LAVAL .....1711, boul. des LAURENTIDES, local 205, J7M 3P5  
(450) 455-3388 (450) 377-1811

WWW.LEGALTRUDEAU.CA info@top.ca

PLAN ACCOMPAGNANT LE

## CERTIFICAT DE LOCALISATION

NOTES: — LE PRÉSENT CERTIFICAT DE LOCALISATION A ÉTÉ PRÉPARÉ POUR DES FINS DE NOTRE OU D'ORDONNER DE NOTRE HYPOTHÈQUE POUR LE MANDANT ET SON ACHETEUR ET NE DOIT PAS SERVIR OU ÊTRE INVOQUÉ À D'AUTRES FINS QU'AU TITRE D'UN TITRE SANS L'AUTORISATION ÉCRITE DU SOLICITANT.  
— CE DOCUMENT NE DOIT PAS SERVIR À L'ÉTABLISSEMENT DES LIMITES DE PROPRIÉTÉ.  
— CE PLAN AVEC QUE LE RAPPORT L'ACCOMPAGNANT FONT FAISSENT INTÉGRANTES DU PRÉSENT CERTIFICAT DE LOCALISATION.

— TOUTE RÉPRODUCTION DE CE PLAN EST INTERDITE EN VERTU DES DISPOSITIONS DE LA LOI SUR LES DROITS D'AUTEUR.  
— LES MESURES INDICÉES SUR CE DOCUMENT SONT EN MÈTRES (M). LE VECTEUR JUSQU'À ÊTRE UTILISÉ POUR LA COMPARAISON EN PIEDS (P.).  
— LES DISTANCES ENTRE LES CONSTRUCTIONS ET LES LIMITES DE PROPRIÉTÉ SONT PRISES AU RETENEMENT EXTÉRIEUR DES CONSTRUCTIONS, SAUF SI ELLES SONT AUTREMENT SPÉCIFIÉES.

LOT: 2 527 917  
CADASTRE: DU QUÉBEC  
CIRC. FONC.: MONTRÉAL  
MUNICIPALITÉ: VILLE DE POINTE-CLAIRE (TERRITOIRE RÉNOVÉ)  
MANDANT: GISELÈ CHARETTE  
JEAN-PIERRE LAUZON

VAUDREUIL-DORION, LE 4 MARS 2019

BENOIT HOLLANDY, a.-g.  
Copie conforme à l'original signé le: 4 MARS 2019  
ARPENTEUR-GÉOMÈTRE

LEVÉ: LE 28 FÉVRIER 2019

Dessiné par: AL  
Vérifié par: SB  
ÉCHELLE: 1:200 (SI)

MIN.: 19657

DOS.: R24989-1-1

NR: 25508.DWG

BAU R24989-1-1 CL.DWG

## Professional Qualifications

### PROFESSIONAL QUALIFICATIONS – LUC HÉROUX

#### Academic Studies

UNIVERSITY	Université du Québec in Montréal (UQAM) BAA in Business Administration - 1997
UNIVERSITY	Université du Québec in Montréal (UQAM) BAA in Economy - 1993
COLLEGE	Édouard-Montpetit, Longueuil Diploma obtained in 1990

#### Advanced Classes and Seminars

- Professional obligation, ethics and professionalism
- Application of the Income Approach, financial mathematics, mortgage calculation
- Application of the Direct Comparison Method
- Application of the Cost Approach and construction techniques
- Appraisal of commercial centres
- Working file for sales analysis in the preparation of the property assessment roll
- Geomatic to appraiser service

#### Professional Experience

2001 TO PRESENT	Chartered appraiser for Paris, Ladouceur & Associés Inc. (financing mortgages, financial repossessions, municipal appraisal contestations, insurances and investigations)
1998 TO 2001	Chartered appraiser for Paris, Ladouceur & Associés Inc. (financing mortgages, financial repossessions, municipal appraisal contestations and for expropriation purposes, insurances and investigations)
1997	Chartered appraiser for Yvon Caron & Associates (financing mortgages, financial repossessions and insurances)
1995 TO 1997	Appraisal technician for Gagnon, Goudreau, Leduc Inc.
1995	Inspector calculator for Le Groupe Leroux
1992 TO 1994	Clerk to real estate for Canada Mortgage and Housing Corporation in Longueuil (collection of rents, repossession marketing, works supervision and administration of assets)  Trainee at the market analysis for the Canada Mortgage and Housing Corporation in Longueuil (analysis and writing market data, disclosure to market participants)

#### Professional Association

Chartered member of the Ordre des Évaluateurs Agréés du Québec