APPRAISAL REPORT

130 Baie-de-Valois Avenue
Pointe-Claire (Québec)

O/File 684015E

PARIS, LADOUCEUR & ASSOCIÉS INC.
ÉVALUATEURS IMMOBILIERS PROFESSIONNELS

October 20, 2025

Ms. Cindy Fisher
Coordinator – Urban Planning Advisory Committee – Urban Planning
City of Pointe-Claire
451 Saint-Jean Boulevard
Pointe-Claire, Quebec 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	130 Baie-de-Valois Avenue, Pointe-Claire (Québec)
File No.	684015E

Dear 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 detached single-story house on a poured concrete foundation, built in 1938, according to the municipal assessment roll (2023–2024–2025) of the City of Montréal. The building is of standard economic quality. The living area on the main floor is 1,092 square feet. It should be noted that the house is currently occupied by its owners. Some components have reached the end of their useful life and will require replacement, in addition to the numerous deficiencies observed. The house sits on a regularly shaped lot of 5,068 square feet.

For informational purposes, the property was sold on June 26, 2025, through the Greater Montréal Real Estate Board for $370,000 (Centris No. 16072615).

Following our visit to the building, considering its general condition and according to the conclusions of Ms. Louise Coutu, architect, in her diagnostic inspection report (file ref. 2150-2025-08-28), we came to the following conclusions:

Replacement cost	**$259,000**	**(± $237,18 p/square foot)**
Depreciated replacement cost (61% depreciation)	**$101,000**	
Estimated renovation cost	**$170,000**	

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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 **July 28th, 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.

PARIS, LADOUCEUR & ASSOCIES INC.

Alexandra Latour, DAR
Certified Evaluator

Luc Tiéroux, F.A.
2026-03-26
Certified appraiser

AL/LH/nf

Att. Expertise

Photographs of the subject property

Front view of the building

Left side elevation

Photographs taken on July 28th, 2025, by Alexandra Latour, DAR.

PHOTOGRAPHS OF THE SUBJECT PROPERTY (contd.)

Right side elevation

Rear view

PHOTOGRAPHS OF THE SUBJECT PROPERTY (contd.)

Neighbourhood

Neighbourhood

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1 Descriptive Data

1.1 DESCRIPTION OF THE PROPERTY

ADDRESS	130 Baie-de-Valois Avenue, Pointe-Claire (Québec)
CADASTRAL DESIGNATION	Lot 4 251 801 — Quebec Land Registry
TYPE OF PROPERTY	Single-story detached residence of economical to standard quality, on a poured concrete foundation. The property includes a sunroom, main entrance, living room, kitchen, two bedrooms, a bathroom, and an unfinished area providing access to the basement. The basement is unfinished and used for storage.
YEAR OF CONSTRUCTION	1938 (according to the assessment role of the City of Montreal)
ECONOMICAL LIFESPAN	65 years
ACTUAL AGE	87 years
APPARENT AGE	45 years
REMAINING ECONOMIC LIFE	20 years
GENERAL CONDITION	Based on a full inspection of the building and the diagnostic inspection report (ref. file 2150-2025-08-28) prepared by Ms. Louise Coutu, Architect, we assess that the physical condition of the property is below average for its age. The residence is currently occupied by its owners, and its interior components are of economical to standard quality, largely outdated and obsolete. Several components are nearing the end of their useful life and will require replacement, in addition to the numerous observed deficiencies. Major renovation work is deemed necessary to extend the economic life of the property and to make it competitive in the market.

BUILDING AREA		
	Ground floor	1,092 square feet
	Basement	1,092 square feet
	Three-season sunroom	99 square feet

1.1 DESCRIPTION OF THE PROPERTY (cont.)

LAND AREA	5,068 square feet, rectangular in shape
ZONING	RA47
PUBLIC SERVICES	The location benefits from certain services offered by the City of Pointe-Claire (aqueduct, sanitary sewer, storm sewer, paving, curbs, sidewalks and lighting).

1.2 TECHNICAL DESCRIPTION OF THE BUILDING

EXCAVATION	Mass for the basement portion
FOUNDATIONS	Poured concrete
SLAB ON GROUND	Concrete slab
FRAME	Load-bearing wood walls
STRUCTURAL FLOORS	Wood structure
EXTERIOR WALLS	Stucco and wood siding (unfinished portion on rear elevation)
DOORS AND WINDOWS	PVC casement windows Aluminum double-hung windows PVC exterior door PVC patio door
ROOF COMPOSITION	Sloped roof Wood structure Mineral wool insulation Asphalt shingle covering Wood soffits and fascias Aluminum soffits and fascias
ELECTRICAL	Incandescent, halogen, and fluorescent lighting 200-ampere breaker panel
HEATING/COOLING	Electric baseboard heaters Wall-mounted heat pump
PLUMBING	Copper and ABS piping Water closet (1) Acrylic built-in bathtub/shower (1) Vanity-mounted sink with laminate countertop (1) Double kitchen sink in porcelain (1) 40-gallon hot water tank (1) Washer-dryer outlet (1) Double utility sink (1)

1.2 TECHNICAL DESCRIPTION OF THE BUILDING (cont.)

WALLS AND PARTITIONS	Painted gypsum board
	Wood paneling
	Ceramic veneer
	Unfinished gypsum board partitions (no joints or paint)
	Unfinished partitions (exposed insulation)
FLOOR FINISHES	Concrete
	Wood flooring
	Cork tiles
	Ceramic tiles
CEILING FINISHES	Painted gypsum board
	Unfinished drywall partitions (no joints or paint)
	Unfinished partitions (exposed insulation)
	Unfinished partitions (exposed structure)
KITCHEN FINISHES	Hardwood cabinets
	Laminate countertop
	Ceramic veneer
MISCELLANEOUS	Wood-burning fireplace (non-functional)
LANDSCAPING	Asphalt driveway
	Lawn
	Mature trees
	Shrubs
	Three-season veranda with plywood flooring
	Front porch and stairs in concrete
	Covered rear wood balcony
	Rear balcony and stairs in concrete

1.3 PROPERTY ASSESSMENT AND REALTY TAX

1.3.1 MUNICIPAL ASSESSMENT

TRIENNIAL ROLL	2026-2027-2028
REGISTRATION NUMBER	8135-72-6265-8-000-0000
MARKET REFERENCE DATE	July 1, 2024
LAND VALUE	$ 270 700
BUILDING VALUE	$271 300
TOTAL PROPERTY VALUE	$542 000

1.3.2 SUMMARY OF OWNERSHIP

REGISTRATION NUMBER	29 716 265
SELLER	William Black
BUYER	Fi&Co Immo Inc. / 9543-7786 Quebec Inc.
SALE DATE	September 2nd, 2025
SALE PRICE	$370,000

1.4 GENERAL CONDITIONS OF THE BUILDING

Following our site visit, and with reference to the diagnostic inspection report (file ref. 2150-2025-08-28) 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 AND SLAB ON GRADE:** We observed peeling paint on certain visible sections of the foundation walls, indicating significant moisture presence. Additionally, along the rear wall, a polyethylene sheet was installed over the interior-applied waterproofing. Given the age of the building, there may be no French drain around the foundation footings, or the existing drain may be fragile and inoperative. Waterproof and insulate the foundation walls and install a French drain.

  A crack was noted on the right-side foundation wall at the corner of a window well. Regularly monitor the foundation and record any crack expansion. Repair visible cracks from the exterior.

  The lower portion of the left-side foundation wall is crumbling. Follow recommendations for foundation wall waterproofing and French drain installation.

- **FLOOR JOISTS AND LOAD-BEARING WALLS:** A treated wood joist was added along the rear foundation wall, to the right of the interior basement stairs. Treated wood should not be used indoors. Replace the treated joist with standard wood.

  Signs of water infiltration were observed on joists along exterior walls. The rim joist at the front right corner has begun to rot due to water penetration. Follow recommendations for exterior stucco replacement according to current standards.

  The overall structure of the ground-floor floor is weak compared to current requirements. Avoid overloading the floors.

  Some floors are not level, which is common in older buildings due to age and older construction methods. The issue can be corrected by “jacking” the floors, but first ensure the floors are stabilized and that the structure is inspected by a qualified engineer.

  Part of the main beam is sagging sideways. Secure the beam in place to prevent further movement; engage a competent carpenter.

  The steel column bearing plates are not all the required width. Bearing plates must match the width of the beams they support. Replace undersized plates and install plates under columns that currently lack them.

- **ROOF STRUCTURE:** We inspected the attic from the entry porch where the attic is open. Our inspection was limited. We observed that the structure is weak. Clear snow from the roof as a precaution.

- **EXTERIOR WALLS:** We examined the exterior walls covered with stucco and noted several deficiencies: multiple cracks, detachment of some siding, and absence of an air gap at the lower section, which allows water to infiltrate the rim joist above the foundation walls, causing rot. Plan to replace the exterior wall cladding.

  The entry porch walls are clad in wood. The installation was done improperly. Plan to redo the exterior cladding of the front porch.

  We observed that the finishing was incomplete around doors, windows, the patio door, and some walls left with exposed plywood at the rear. Complete the finishing to prevent damaging water infiltration.

1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

- **FLASHINGS AND SEALANTS:** Sealant joints are deteriorated in some areas, with touch-ups required. Check sealant condition annually to prevent water infiltration into the building envelope and deterioration of internal components. Replace sealant where necessary.

  We noted the absence of flashings above openings in the exterior walls. Remove the siding above openings and install proper flashings to prevent water infiltration.

- **DOORS AND WINDOWS:** The front porch door has begun to rust and has exceeded its service life. Plan for replacement in the short term.

  One window on the left-side wall of the kitchen has been boarded improperly with simple plywood. Take advantage of the stucco replacement to properly seal this opening.

  PVC windows were manufactured in 2000 and are at the end of their service life. Plan to replace windows in the short term.

  Window wells should be cleaned regularly. Debris at the bottom retains moisture, accelerates window deterioration, and increases the risk of water infiltration.

- **PORCHES AND BALCONIES:** The front concrete porch and its staircase are severely deteriorated. Plan for demolition and reconstruction in the short term to ensure safety in front of the house.

  We noted that the guardrails around the rear balcony are non-compliant and unsafe. There is also no handrail on the staircase. It appears that the supporting posts rest directly on the ground, which can accelerate rot. Plan stabilization work and install compliant guardrails and handrails.

- **EAVES, FASCIAS AND SOFFITS:** The small fascia section between two roof levels at the front has been covered with aluminum. This seems to have been installed by unqualified personnel. Plan proper fascia work to ensure watertightness.

  Holes created by rodents were observed on the right side of the entry porch roof, with no soffits under the roof overhangs. Repair these sections before installing ventilated soffits.

- **LANDSCAPING:** Materials have been left abandoned in the backyard. Remove these materials to ensure the yard's safety and cleanliness.

- **ROOFING :** Asphalt shingles are in good condition, though installation is irregular in some areas. Perform periodic maintenance and, if necessary, engage a roofer to make minor improvements.

- **GUTTERS:** There are no gutters along some roof edges. Install gutters with downspouts and drains to direct water away from the foundation walls.

  Existing PVC gutters were observed. Take advantage of gutter installation work to replace current sections with galvanized steel or painted aluminum gutters.

- **FLASHINGS AND PARAPETS:** The metal flashing between the roof and the chimney is sealed at the top with caulking. In the current installation, the flashing appears to be surface-mounted only. Replace existing flashings with flashings that are integrated into the brick masonry. Engage a qualified roofer for this work.

1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

- **PLUMBING:** The potable water valve between the municipal supply and the main entry valve is galvanized steel. Galvanized supply lines are outdated. Plan for replacement of the line between the municipal connection and the main entry valve.

  The shut-off valve is likely original. Plan for its replacement.

  The bathtub enamel is worn. Plan for replacement of the bathtub in the short to medium term.

  A drop in water pressure occurs when multiple fixtures are used simultaneously. Consult a licensed plumber for a more precise evaluation.

  No air gaps were observed under the plumbing fixtures. Install air gaps under each plumbing appliance.

  Some potable water pipes are galvanized steel. Over time, galvanized pipes will corrode and cause leaks. Plan to replace obsolete plumbing lines in the short term.

  The dishwasher drain connector is installed on a wastewater line that is not connected to the kitchen sink. It is recommended to modify the installation so that the indirect connection is made to the kitchen sink drain line.

  The washing machine drain discharges directly into the laundry tub. It is recommended to install an indirect connection with a trap, independently connected to the main sewer line.

  During our visit, no backflow prevention device was located on the plumbing fixtures in the basement. The device may be obscured by stored items. Have a qualified plumber inspect the installation and plan for the addition of backflow preventers.

  The water heater was manufactured in 2016. Plan for its replacement within a few years at the latest.

- **ELECTRICAL:** The clearance in front of the electrical panel is less than 39 inches. Ensure the required clearance is maintained.

  Abandoned cables were observed in the basement and outside without proper protection. Remove these cables or enclose their ends in properly closed junction boxes.

  Exposed electrical wiring was noted. It is recommended to conceal or protect these wires using appropriate conduit.

  No electrical outlet was observed in the bathroom. Install a GFCI-protected outlet.

  Electrical work on the main floor is incomplete. Complete the installation promptly to ensure safety.

  In the basement, one electrical outlet box was found unsecured. Secure the box to an adjacent structural element.

- **HEATING:** Our inspection revealed two openings indicative of a former oil supply entry on the left side wall near the rear. Interior inspection was limited by the presence of stored items in the basement. No evidence of an abandoned line under the basement slab was observed. No indication of a buried oil tank was noted.

  A wood-burning fireplace has been abandoned on the main floor. Inspect the unit and all associated components if rehabilitation is intended.

1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

- **CHIMNEY**: The concrete crown of the chimney is cracked and, due to its age, is subject to water infiltration. If the chimney is not demolished, plan for replacement of the crown and damaged bricks, and re-pointing where necessary.

- **FLOORING:** During the basement inspection, it was noted that the floor covering consists of tiles that may contain asbestos. Plan for the removal of this flooring following proper asbestos abatement protocols.

  The finish on the hardwood floors is worn. Sand and refinish the surface to preserve the wood.

- **STAIRS:** It was noted that handrails are missing on the stairs. Install handrails on all stair flights where they are absent.

  There is no wall or protective barrier between the unfinished future dining area floor and the exterior basement stairs. Finish the floor and add a wall or guardrail to ensure safety.

- **WALLS AND CEILINGS:** Condensation in the exterior walls has likely caused mold formation, though it could not be determined during inspection. If necessary, perform an air quality test and follow the expert's recommendations.

  Joint compound on older gypsum or gyplap may contain asbestos. If interior modifications are planned, conduct an asbestos test as a precaution.

  Many construction works are ongoing and appear abandoned. Significant work will be required to achieve a proper finish in the various rooms of the building. The ceramic tiles around the bathtub are not watertight. Replace the tiles around the bathtub as part of the broader bathroom renovation.

  A crack was observed at the upper left corner of the closet door in the front-right bedroom. Reinforce the joist under the wall in the basement before repairing the crack, tape the joints, and repaint.

  During inspection of the future dining room window, water infiltration was noted above the window. Additional signs were observed below the window. Follow recommendations regarding the installation of proper flashing above windows.

  Polyethylene installed as a vapor barrier was found to be inadequate on the main floor and in the basement. Where walls have been finished, minimal action is required, but in other areas, it should be removed, as on the rear foundation wall.

- **CABINETS :** The bathroom vanity is aged and soiled. Plan for its replacement during the bathroom renovation.

- **WATER INFILTRATION:** Several signs of water infiltration were observed inside the house. Necessary repairs should be carried out.

1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

- **INSULATION AND VENTILATION:** The attic was not accessed to verify the insulation on the ceiling separating the attic space. Consult a structural engineer for any modifications to the building's insulation.

  The attic access hatch is in the bathroom, which is an inappropriate location. Consider relocating the hatch to a dry area.

  At least one flat vent was observed. During renovation, we recommend installing raised vents to improve airflow.

  The soffits at the roof overhangs are not ventilated. Replace the existing soffits with ventilated soffits.

  No exhaust fan is present in the bathroom. We suggest installing an exhaust fan to ensure proper ventilation.

  The kitchen hood was not inspected. Note that an external vent duct was observed on the left-side wall.

- **OTHER:** Some interior doors are missing. Complete the work and install doors where required.

The building under review is of economic to standard quality. Some components are at the end of their service life and will require replacement in the short term. Several deficiencies were noted and must be corrected. Renovation work has been initiated but remains incomplete. We are therefore of the opinion that major renovation work is necessary to extend the building's economic life and make it competitive on the market.

2 Analysis

2.1 BUILDING REPLACEMENT COST AND DEPRECIATION

2.1.1 REPLACEMENT COST ESTIMATE

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 **$259,000** based on the *Marshall & Swift Valuation Services* cost manual, published by CoreLogic. This value corresponds to **about $237.18** 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 impairment (curable and incurable) at **61 %**, representing a weighted percentage of the various physical components. This indicates a depreciated building value of **$101,000.** Note that this depreciation takes into consideration that the building is of low quality, that some of the components are at the end of their useful life and that several deficiencies have been identified.

2.1.2 DEPRECIATION MEASUREMENT (contd.)

Table 5 — Replacement Cost and Depreciation

Building Components	Replacement Cost	Physical Depreciation (%)	Depreciated Replacement Cost
Footing/excavation/wall foundation	40 376 $	55%	18 263 $
Frame	2 812 $	50%	1 406 $
Floorstructure	26 060 $	50%	13 030 $
Floor cover	18 423 $	62%	7 011 $
Ceilling	6 224 $	50%	3 112 $
Wall finition	0 $	0%	0 $
Interior construction	49 123 $	50%	24 561 $
Plumbing	15 763 $	50%	7 881 $
Electricity	14 492 $	50%	7 246 $
Heating/cooling/ventillation	16 274 $	0%	8 137 $
Exterior wall compostion	50 257 $	94%	2 847 $
Roof	10 790 $	50%	5 395 $
Miscellanous	0 $	0%	0 $
Annexes (balcony, terraces, ramps)	8 825 $	75%	2 206 $
Total	259 418 $	61%	101 096 $
Rounded total	**259 000 $**	**61%**	**101 000 $**

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 2150-2025-08-28) prepared by Ms. Louise Coutu, architect. Please note that the estimated amount for these works is approximate and should be confirmed with specialized contractors. Certain hypothetical deficiencies identified may require further expert assessments and are not included in the renovation costs (e.g., decontamination, cleaning, asbestos testing, etc.).

Table 1 — Approximate Renovation Cost of the Building

Renovation Work List	Approximate Renovation Cost (lump sum amount to be confirmed)
Waterproofing and insulation of foundation walls and installation of a French drain	28 000 $
Complete replacement of exterior cladding	45 000 $
Replacement of selected windows	3 000 $
Renovation/modifications of balconies	5 000 $
Repairs to selected roof shingles, addition of soffits/fascias	3 000 $
Installation of gutters, downspouts, and drainage outlets	1 500 $
Complete bathroom renovation	15 000 $
Plumbing work	5 000 $
Electrical work	5 000 $
Sanding and varnishing of wood floors	3 000 $
Interior finishing of various spaces currently under renovation	10 000 $
Other (replacement of floor joists, replacement of steel post bearing plates, repair of foundation cracks, installation of flashings, masonry work on the chimney, installation of handrails)	5 000 $
Subtotal	**128 500 $**
Contingency (± 15 %)	19 275 $
Subtotal	147 775 $
Taxes	22 129 $
Total	169 904 $
Total (rounded)	**170 000 $**

We therefore estimate the approximate renovation costs at **$170,000** (taxes and contingencies included). Note that this amount does not include :

- Possible removal of mold and asbestos (hypothetical work).

3 Conclusion

3.1 CORRELATION

To conclude, the replacement cost of the building was estimated at **$259,000** 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. 2150-2025-08-28) prepared by Mrs. Louise Coutu, architect, we estimate the overall physical depreciation of the building at **61 %**. This provides us with a depreciated building value of **$101,000**. Note that this depreciation considers that the building is of low quality, that some components are at the end of their useful life and that deficiencies have been identified.

Additionally, at your request, we estimated the potential renovation cost at **$170,000,** subject to validation by specialized contractors. This cost does not include some hypothetical work, as mentioned on the previous page.

3.2 CERTIFICATION

We certify that:

- Alexandra Latour, certified appraiser, has personally visited the property being appraised on July 28th, 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 October 20, 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.

PARIS, LADOUCEUR & ASSOCIÉS INC.

Alexandra Latour, DAR
Évaluatrice certifiée

2026-03-26
Luc Héroux, É.A.
Évaluateur agréé

Photographs of the subject

Living room

Dining room (currently under renovation).

Photographs taken on July 28, 2025, by Alexandra Latour, DAR.

PHOTOGRAPHS OF THE SUBJECT (cont.)

Kitchen

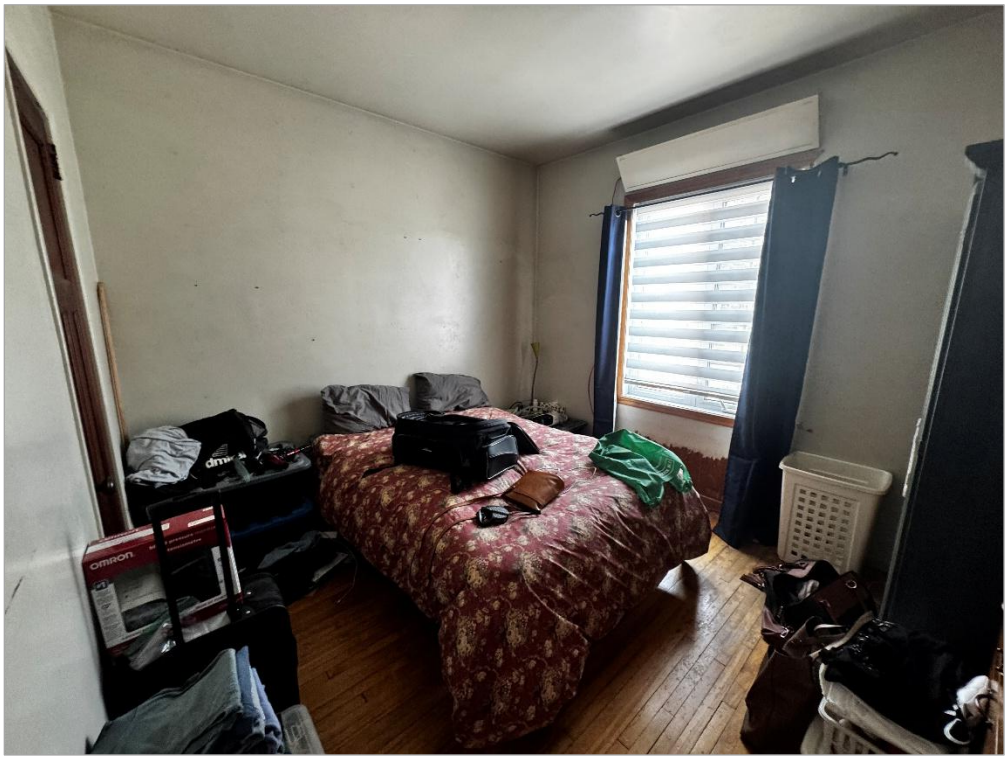
Kitchen

PHOTOGRAPHS OF THE SUBJECT (cont.)

Bathroom

Bedroom

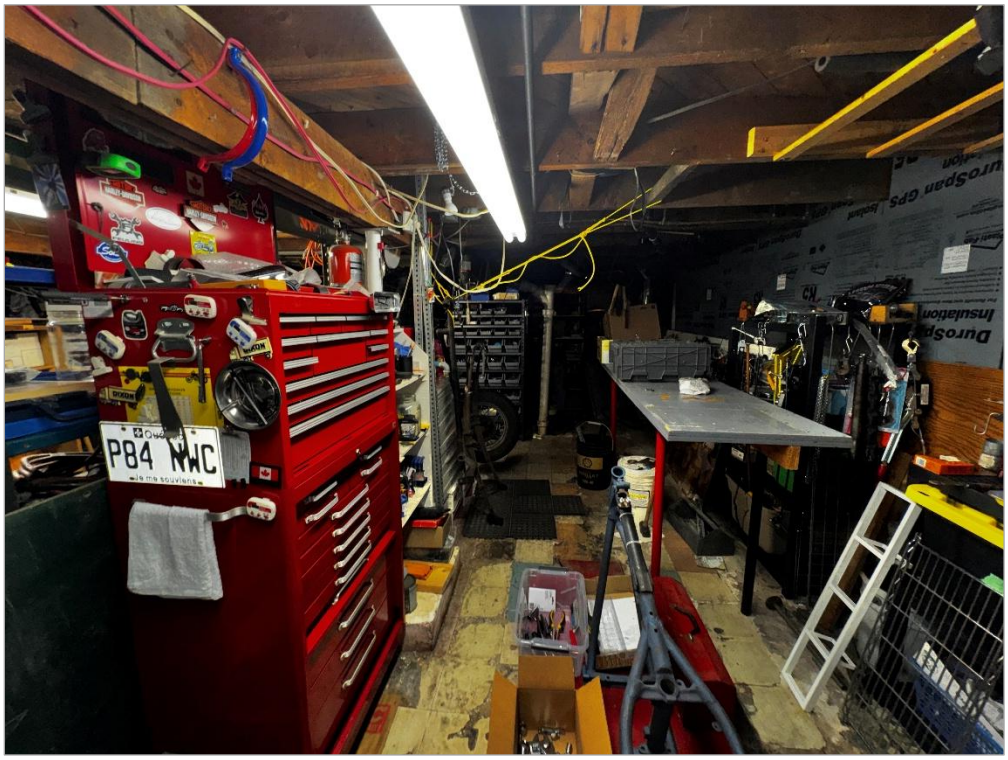
PHOTOGRAPHS OF THE SUBJECT (cont.)



Master bedroom

Basement

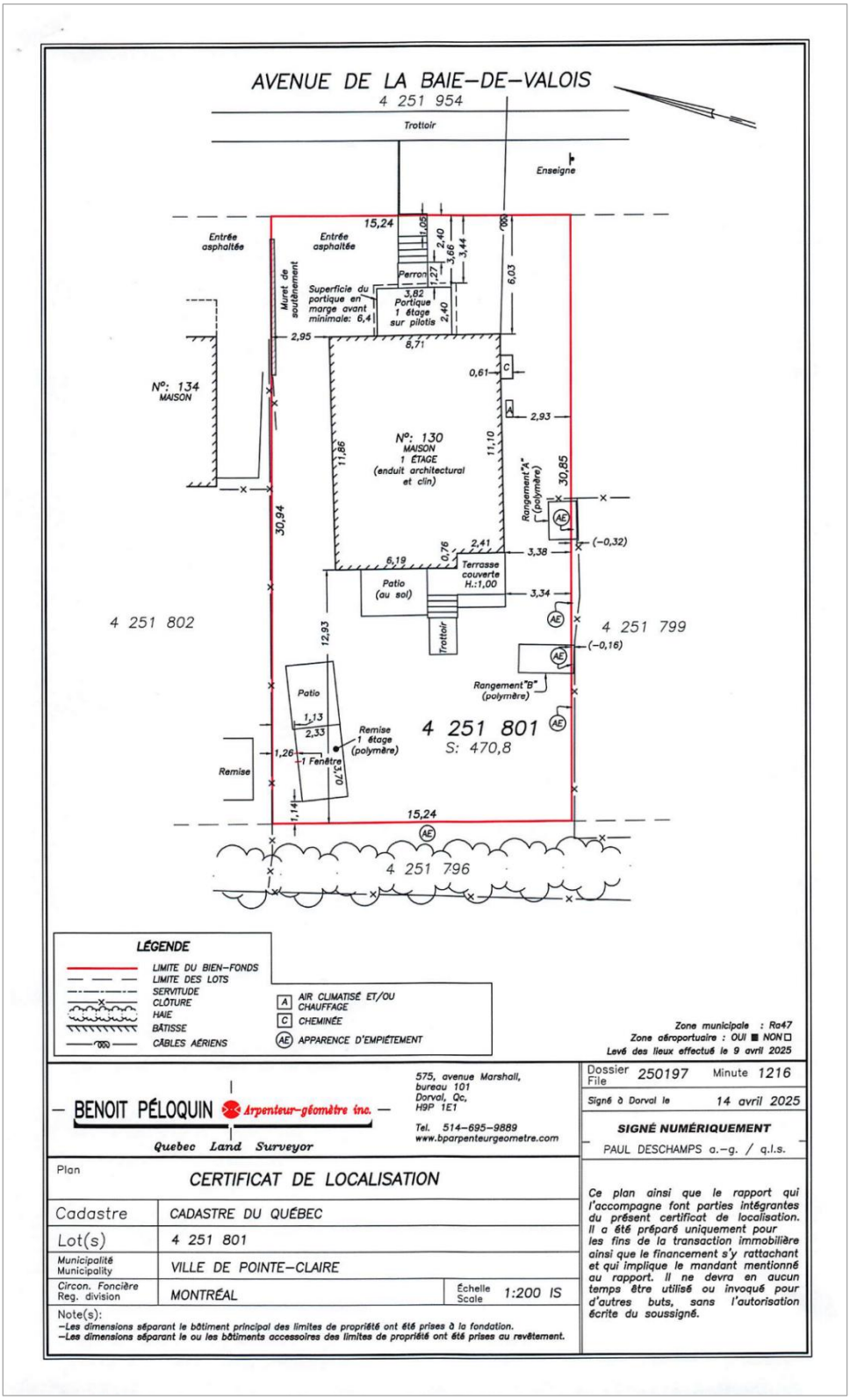
PHOTOGRAPHS OF THE SUBJECT (cont.)



Basement

Electrical panel (basement)

Certificate of Location



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