
APPRAISAL REPORT

429, avenue Saint-Louis
Pointe-Claire (Québec)

O/File 693267E





PARIS, LADOUCEUR & ASSOCIÉS INC.

ÉVALUATEURS AGRÉÉS

August 12, 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	429, avenue Saint-Louis, Pointe-Claire (Québec)
O/File	693267E

Madame,

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 one-and-a-half-storey detached dwelling with a full-height basement on poured concrete foundations, built in 1947, according to the information recorded on the municipal assessment roll (2026–2027–2028) of the City of Montréal. The building is of low quality. It has a living area of 969 square feet on the main floor and 484 square feet on the second floor, for a total of 1,453 square feet of above-grade living area. The house is currently vacant, and its interior components are of low quality, relatively outdated and obsolete. In addition, several components are at the end of their useful life and will require replacement, in addition to the numerous deficiencies observed. The property was previously occupied without authorization by individuals experiencing homelessness and was the subject of several police interventions. It is now secured and fully barricaded to prevent any further intrusion. The house is situated on a regular-shaped lot of 17,776 square feet.

For information purposes, the property was sold on January 24, 2024, for \$865,000, registration number 28501209, at the Québec Land Register.

Following our inspection of the property, considering its overall condition and with reference to the conclusions of our expert in her diagnostic inspection report, we have reached the following conclusions:

Replacement cost of the building	\$300,000	(± \$206.47/square foot)
Depreciated replacement cost (67 % depreciation)	\$98,000	(± \$66.07/square foot)
Estimated renovation cost	\$209,000	

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

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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 **June 2, 2026**, 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 & ASSOCIÉS INC.



Alexandra Latour, DAR
Certified evaluator

AL/LH/nf

Att. Expertise



Signature
numérique de Luc
Héroux
Date : 2026.08.12
15:36:34 -04'00'

Luc Héroux, É.A.
Certified appraiser senior

Photographs of the subject



Front view of the building



Rear view of the building

PHOTOGRAPHS OF THE SUBJECT (contd.)**Right side elevation****Left side elevation**

PHOTOGRAPHS OF THE SUBJECT (contd.)**Neighbourhood****Neighbourhood**

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1 Descriptive Data

1.1 DESCRIPTION OF THE PROPERTY

ADDRESS	429, avenue Saint-Louis, Pointe-Claire (Québec)
CADASTRAL DESIGNATION	Lot 2 527 546 – Québec Land Registry
TYPE OF PROPERTY	Detached one-and-a-half-storey dwelling with a basement on poured concrete foundations. The building is of low quality. The main floor includes a front entrance, a living room, a dining room, a kitchen, an office and a bathroom. The second floor includes three bedrooms and a powder room. The basement is used mainly for storage purposes and includes a semi-finished room, as well as a large area housing the mechanical equipment and laundry facilities.
YEAR OF CONSTRUCTION	1947 (according to the assessment role of the City of Montreal)
ECONOMICAL LIFESPAN	65 years
ACTUAL AGE	83 years
APPARENT AGE	50 years
REMAINING ECONOMIC LIFE	15 years
GENERAL CONDITION	Based on our complete inspection of the building, as well as the diagnostic inspection report prepared by Ms. Mirette Kamel, 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 its interior components are of low quality, relatively outdated and obsolete. In addition, several components are at the end of their useful life and will require replacement, in addition to the numerous deficiencies observed. We are of the opinion that major renovation work is required in order to extend the economic life of the property and make it competitive on the market. The property was previously occupied without authorization by individuals experiencing homelessness and was the subject of several police interventions. It is now secured and fully barricaded to prevent any further intrusion.

1.1 DESCRIPTION OF THE PROPERTY (contd.)

BUILDING AREA	Ground floor	969 square feet
	Second floor	<u>484 square feet</u>
	Total living area	1 453 square feet
LAND AREA	The house is built on a regular-shaped lot with an area of 17,776 square feet.	
ZONING	Ra39/Class A (single-family) Zone subject, in whole or in part, to the Site Planning and Architectural Integration Program By-law.	
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 excavation for basement
FOUNDATIONS	Poured concrete
SLAB ON GROUND	Poured concrete
FRAME	Load-bearing wood walls
STRUCTURAL FLOORS	Wood frame structure
EXTERIOR WALLS	Wood siding Aluminum siding Brick siding (chimney)
DOORS AND WINDOWS	Aluminum main entrance door Wood rear entrance door Original aluminum hung windows Older wood windows
ROOF COMPOSITION	Asphalt shingles on wood structure with insulation Aluminum and wood soffits and fascias
ELECTRICAL	200-amp electrical service with breaker panel Incandescent, halogen and fluorescent lighting, missing and non-functional in several areas
HEATING / AIR CONDITIONING	Electric baseboards Forced-air furnace Central heat pump
PLUMBING	Copper, ABS, cast iron and steel Toilets (2) Porcelain vanity sink (1) Wall-mounted porcelain sink (1) Built-in bathtub (1) Stainless steel double sink in the kitchen (1) 40-gallon electric water heater

1.2 TECHNICAL DESCRIPTION OF THE BUILDING (contd.)

WALLS AND PARTITIONS	Painted gypsum board
	Wood paneling
FLOOR FINISHES	Wood strips / Hardwood flooring
	Ceramic tiles
	Interior wood staircase with wood railings
CEILING FINISHES	Painted gypsum board
	Wood paneling
KITCHEN FINISHES	Wood cabinets, partially removed
	Laminate countertops
	Range hood
MISCELLANEOUS	Interior softwood casings
	Interior softwood doors
LANDSCAPING	Asphalt driveway
	Lawn
	Mature trees
	Shrubs
	Wooden patios on wood structure
	Enclosed wooden gallery on wood structure

1.3 MUNICIPAL ASSESSMENT AND PROPERTY HISTORY

1.3.1 MUNICIPAL ASSESSMENT

TRIENNIAL ROLL	2026-2027-2028
REGISTRATION NUMBER	8034-48-4182-2-000-0000
MARKET REFERENCE DATE	July 1, 2024
LAND VALUE	\$701,800
BUILDING VALUE	<u>\$97,700</u>
TOTAL PROPERTY VALUE	\$799,500

1.3.2 PROPERTY HISTORY

REGISTRATION NUMBER	28 645 086
SELLER	9508848 Canada inc.
BUYER	9502-5235 Québec inc.
SALE DATE	January 24, 2024
SALE PRICE	\$865,000

1.4 GENERAL CONDITIONS OF THE BUILDING

Following our site visit, and with reference to the diagnostic inspection report prepared by Ms. Mirette Kamel, 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

Significant structural cracks were observed in the foundation wall, with sections of concrete severely deteriorated.

Signs of moisture and water infiltration were observed on the interior face of the concrete basement walls, as well as signs of efflorescence and cracks in the basement concrete slab, indicating significant water infiltration.

Insulation on the concrete walls is almost nonexistent, except for a ½-inch layer of rigid insulation on one section of the basement wall.

Water infiltration and the age of the building have worsened the deterioration of the concrete walls, and mold was observed in several locations on the concrete walls and floor.

Due to the age of the building, it is likely that no French drain is present. This situation may be corrected by installing a French drain and a waterproofing membrane on the exterior face of the foundation wall. Current energy-efficiency requirements also call for the addition of rigid insulation on the exterior side of the foundation wall, which should further improve the wall's watertightness.

FLOOR JOISTS AND LOAD BEARING WALLS

The floors are significantly sagging. It is recommended that a structural engineer be retained to determine whether the floor structure can be reinforced or must be replaced.

ROOF STRUCTURE AND COVERING

The roof appears to be original. Replace the asphalt shingle roofing and, at the same time, verify the condition of the plywood and membranes underneath and replace them as required.

Install a galvanized steel gutter and downspout system in order to control the discharge of rainwater and snowmelt away from the façades.

1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

EXTERIOR CLADDING

Some cracks and damaged or broken boards were observed on the four façades and on the rear chimney.

The exterior wood siding had peeling paint caused by moisture.

Several bricks on the chimney located on the right side elevation were broken, damaged or missing.

The exterior cladding appears to be original. Moisture, the lack of flashings at material transitions and the lack of maintenance have accelerated the deterioration of the components. In addition, some wood wall surfaces were recessed in relation to the exterior face of the foundation wall. This condition does not allow proper drainage and discharge of water infiltrating the wall toward the exterior. We recommend removing the recessed wood siding sections and reinstalling them so that they project at least ½ inch beyond the exterior face of the foundation wall. Install steel flashings extending beyond the concrete edge, sloped 6% toward the exterior, over flexible flashings extending at least 12 inches up the wall behind the wood siding, in order to properly direct water away from the concrete.

FLASHINGS AND SEALANTS

The roof flashings are damaged and have detached from the structure in several locations. The sealant joints are dried out and will need to be completely replaced.

The asphalt shingle flashings have detached from the roof, masonry and protective membrane. All sealant joints will need to be redone in full.

The sealant joints around the windows and doors are also dry and detached from the frames and profiles.

All existing metal flashings should be replaced with new painted or galvanized flashings of the same style and dimensions. All sealant joints on the roofs, soffits and around all windows and exterior doors will need to be redone.

1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

DOORS AND WINDOWS

Some interior doors do not provide the minimum height of 6'-8 1/2" required for user safety.

The windows were blocked from the interior with plywood panels screwed into the frames. However, based on the photographs provided by the client, the following deficiencies were noted:

- Missing sealant around the window frames on the interior.
- Some windows are not properly adjusted within their frames, and some doors do not close due to alignment issues.
- Blackening was observed on some window frames.

The doors and windows appear to be original. The lack of flashings above the exterior windows and the missing or discontinuous sealant joints around the windows have accelerated the deterioration of their condition.

These units no longer meet the required or desired comfort, weather-tightness and energy-efficiency standards. Replacement of all windows with sealed double-glazed argon-filled units certified Energy Star is strongly recommended, along with proper sealing around these units from both the exterior and interior, in order to ensure the required comfort and efficiency.

FRONT/REAR PORCHES

The front wooden porch does not comply with current regulations, with a landing depth of 32 inches, non-uniform steps and no guardrail. The underside of the landing is open to the exterior and is not protected against water infiltration, and the bases of the columns are detached and cracked. The porch should be enlarged to provide a minimum 36-inch landing, and the steps and passageway toward the driveway should be replaced with new steps and a new platform. Membranes and sealant joints should be provided to prevent water infiltration.

There is a covered rear terrace enclosed with openwork wood panels. All components of this terrace are currently in poor condition. The roof of the terrace is damaged due to the age of the house, lack of maintenance and damage caused by unauthorized occupants over the past two years, in 2024 and 2025.

1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

FRONT/REAR PORCHES (CONTD.)	The wood and all components of the terrace are damp, and water stains are visible on several boards. The wall panels are displaced, and some panels are also missing. The access door to the terrace is broken and no longer functional. The rear terrace must be fully rebuilt due to non-compliant components and damage caused by unauthorized occupants.
SOFFITS, FASCIAS, AND UNDERSIDES	The existing soffits are ventilated; however, they are damaged in several locations, with warped and blocked panels that do not allow adequate roof ventilation. The fascias are painted wood, with cracked and unstable sections. They are not continuous along the same façade. Several sections have been affected by water infiltration, with visible staining. Plants are attached throughout the fascias through openings in the structure and extend into the roof assembly. All soffits should be replaced with new ventilated metal panels, including the supporting corners. The interior of the soffits should be cleaned of all climbing plants, insects and bird nests. The wood fascias should also be replaced around the perimeter of the house, and the entire perimeter should be cleared of all plants, insects and bird nests.
LANDSCAPING	The lot is not landscaped. There are many plants and trees located too close to the house, and a large portion of the façades is covered with climbing plants. These conditions prevent proper air circulation and the adequate drying of wet façades after rainfall. Clear the site and remove the climbing plants in order to avoid accelerating the deterioration of the façades, which are already in poor condition.
GUTTERS	Refer to the “Roof Structure and Covering” section.

1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

PLUMBING

Most plumbing fixtures were damaged by unauthorized occupants. In addition, these fixtures do not meet the requirements of current CSA and UPC standards with respect to water consumption.

The water heater was manufactured in 2003 and should be replaced.

The piping consists of cast iron in poor condition, with cracked and dried joints.

All plumbing fixtures, the water heater and the piping should be replaced in accordance with current standards and codes.

ELECTRICAL

The electrical panel is relatively new and dates from the 2000s. It is a 200-amp, 240-volt panel.

However, the wiring throughout the property appears to be original, with cloth, often tarred, or rubber insulation. These older installations generally do not include grounding, which creates a higher fire risk and may make insurance difficult to obtain.

The panel could be retained; however, we strongly recommend that it be reviewed by a certified master electrician to verify compliance with current requirements and to confirm that there is space for at least 40 circuits. This capacity is required to accommodate the simultaneous use of modern high-demand equipment, such as heating, a heat pump, a water heater and an EV charging station. In addition, all wiring throughout the house, as well as all outlets and related services, should be replaced to ensure adequate protection.

HEATING

The indoor furnace is not functional and dates from the 2000s. The exterior heat pump is also non-functional. The duct system consists of galvanized steel. Since the existing system is not functional, it should be fully replaced.

Attic ventilation is provided by a vent that is blocked by climbing plants. The attic was not accessible for verification due to the absence of an access hatch. Provide a roof access hatch in order to verify the attic insulation, and install raised ventilators to ensure proper attic ventilation.

1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

FLOORS, WALLS AND CEILINGS

Some floors had significant slopes.

Blackening was observed in the wood floors.

Blackening was observed on the wooden stair stringers.

Signs of moisture and mold were observed on the interior walls and ceilings in several locations.

Cracks were noted in the interior gypsum walls, and broken concrete was observed in the basement.

Water infiltration and the lack of maintenance have caused significant deterioration to all interior finish surfaces. The sloping floors indicate structural issues in the supporting elements, such as discontinuous beams shown in the photographs below or deflection in the beams. A structural engineer should be retained to identify and correct the structural issues. The water infiltration issue should be corrected by installing sealed flexible membranes at all joints between different materials and above all exterior doors and windows.

INTERIOR STAIRS

The basement staircase is 700 mm wide and has no guardrail or compliant handrail. The treads and risers are too small and do not comply with current codes.

The staircase to the second floor is made of varnished wood and is in good condition, with a guardrail on one side only. A continuous handrail is missing, as required by code.

Bring the existing staircases up to code by providing a minimum width of 860 mm and by making the tread widths and riser heights uniform. Add 36-inch-high guardrails with vertical balusters spaced no more than four inches apart, as well as continuous and compliant handrails.

CABINETS

The kitchen and bathroom are original and in poor condition. Plan for renovation work in the bathrooms and kitchen.

1.4 GENERAL CONDITIONS OF THE BUILDING (contd.)

INSULATION AND VENTILATION

The insulation on the basement foundation walls consists of rigid insulation panels approximately 1 inch thick. Several insulation panels are damaged, missing or not properly fastened to the wall. The insulation in the gypsum walls and roof was not accessible for verification.

Replace the rigid insulation panels on all foundation walls and plan for exterior insulation of these walls in order to improve the comfort and thermal efficiency of the house.

The subject building is of low quality. Several of its interior components are at the end of their useful life and will need to be replaced in the short term. Moreover, several deficiencies were noted in the building and will need to be corrected. We are therefore of the opinion that major renovation work is required in order to extend the economic life of the building and make it competitive on the market.

2 Analysis

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 **\$300,000** based on the *Marshall & Swift Valuation Services* cost manual, published by CoreLogic. This value corresponds to **about \$206.47** 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 **67%**, representing a weighted percentage of the building's various physical components. This results in a depreciated building value of **\$98,000**. 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/Foundation Wall	\$34 487	72%	\$9 516
Frame	\$3 881	75%	\$970
Floor Structure	\$24 086	75%	\$6 022
Floor Cover	\$21 182	57%	\$9 108
Ceilings	\$8 557	57%	\$3 680
Wall Finish	\$4 183	57%	\$1 798
Interior Construction	\$56 797	57%	\$24 423
Plumbing	\$14 412	75%	\$3 603
Electricity	\$12 575	75%	\$3 144
Heating/Cooling/Ventilation	\$24 242	75%	\$6 061
Exterior Wall Composition	\$42 736	73%	\$11 556
Roof	\$14 398	61%	\$5 571
Annexes (balcony, terraces, ramps)	\$38 250	68%	\$12 108
Total	\$299 787	67%	\$97 559
Rounded Total	\$300 000	67%	\$98 000

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 prepared by Ms. Mirette Kamel, 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 (to be validated)
Installation of a French drain, waterproofing and insulation of foundation walls	\$25 000
Replacement of roof shingles, soffits and fascia	\$5 000
Replacement of exterior siding	\$40 000
Replacement of windows and exterior doors	\$15 000
Replacement of front and rear balconies	\$12 000
Gutters, downspouts and flashing	\$3 000
Plumbing work	\$5 000
Inspection and upgrading of the entire electrical system	\$5 000
Replacement of all floor coverings	\$10 000
Kitchen renovation	\$15 000
Complete renovation of the powder room and bathroom	\$15 000
Replacement and painting of several partitions and ceilings	\$5 000
Miscellaneous (flashing, sealant joints, upgrading of interior stairs, and removal of plants around the property)	\$3 000
SUBTOTAL	\$158 000
Contingencies (±15%)	\$23 700
Subtotal	\$181 700
Taxes	\$27 210
TOTAL	\$208 910
TOTAL (ROUNDED)	\$209 000

We therefore estimate the approximate renovation costs at **\$209,000** (taxes and contingencies included). Please note that this amount does not include the possible removal of mold (hypothetical work).

3 Conclusion

3.1 CORRELATION

To conclude, the replacement cost of the building was estimated at **\$300,000** 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 prepared by Mrs. Mirette Kamel, architect, we estimate the overall physical depreciation of the building at **67 %**. This provides us with a depreciated building value of **\$98,000**. 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 **\$209,000**, 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 June 2, 2026.
- 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 August 12, 2026, 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.



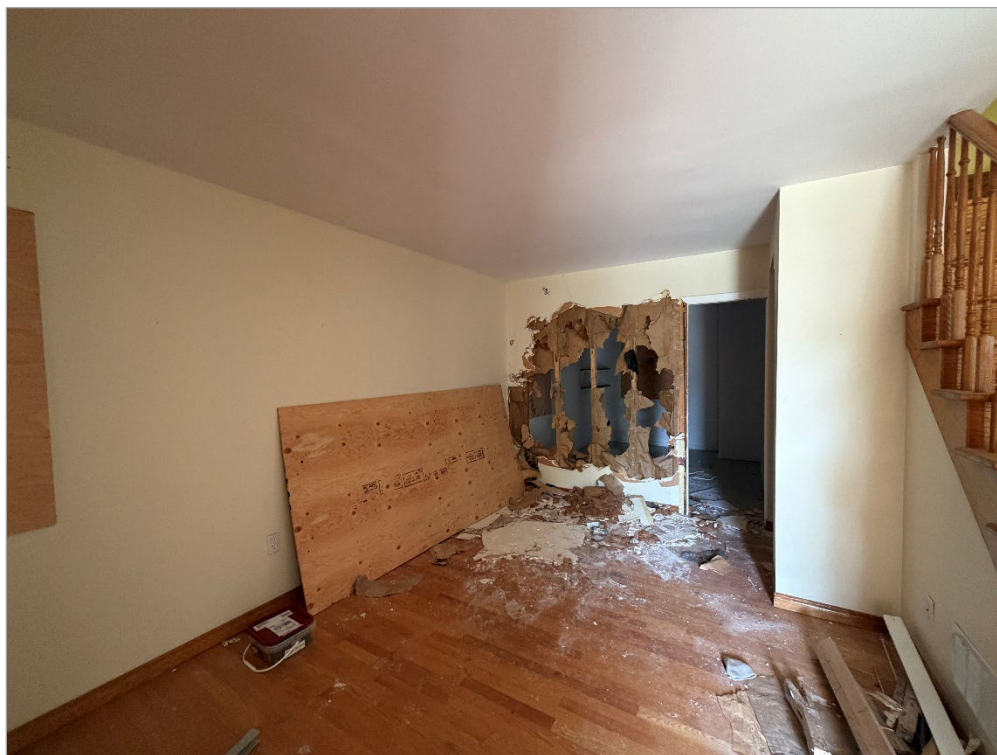
Alexandra Latour, DAR
Certified evaluator



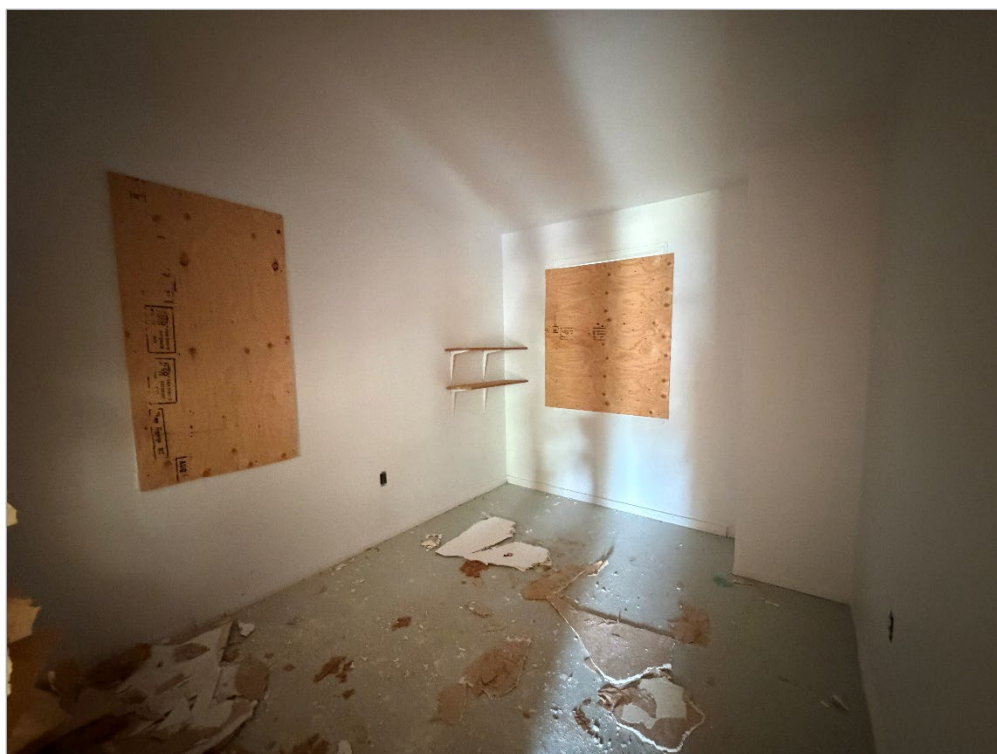
Signature numérique
de Luc Héroux
Date : 2026.08.12
15:36:50 -04'00'

Luc Héroux, É.A.
Certified appraiser senior

Photographs of the Subject

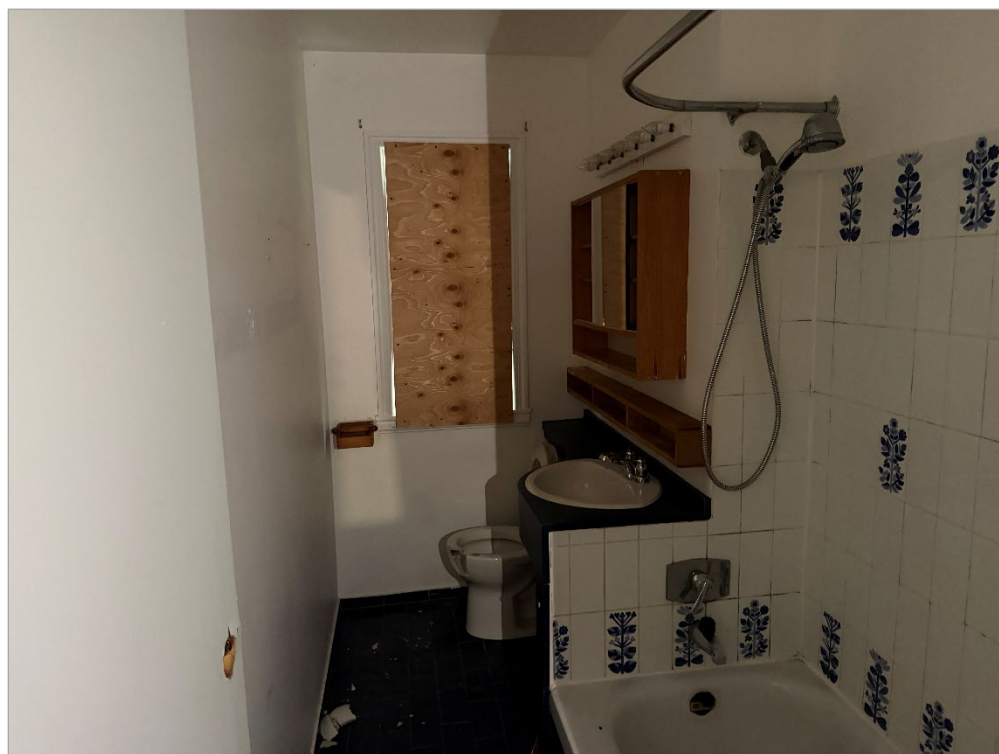


Dining room



Office

PHOTOGRAPHS OF THE SUBJECT (contd.)



Bathroom

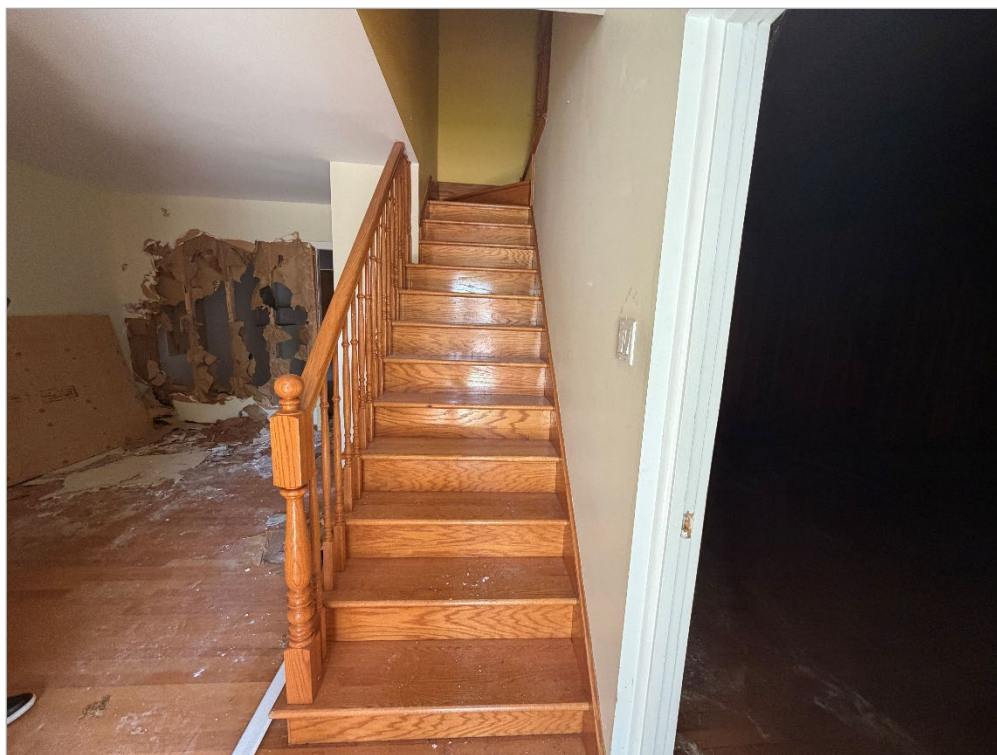


Kitchen

PHOTOGRAPHS OF THE SUBJECT (contd.)

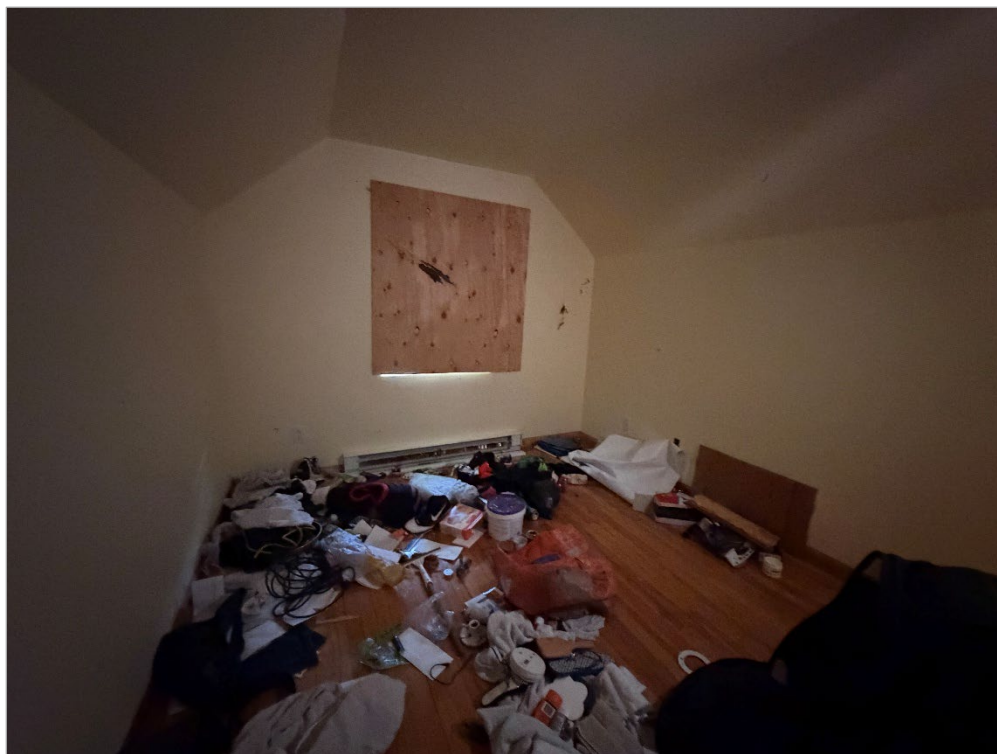


Living room

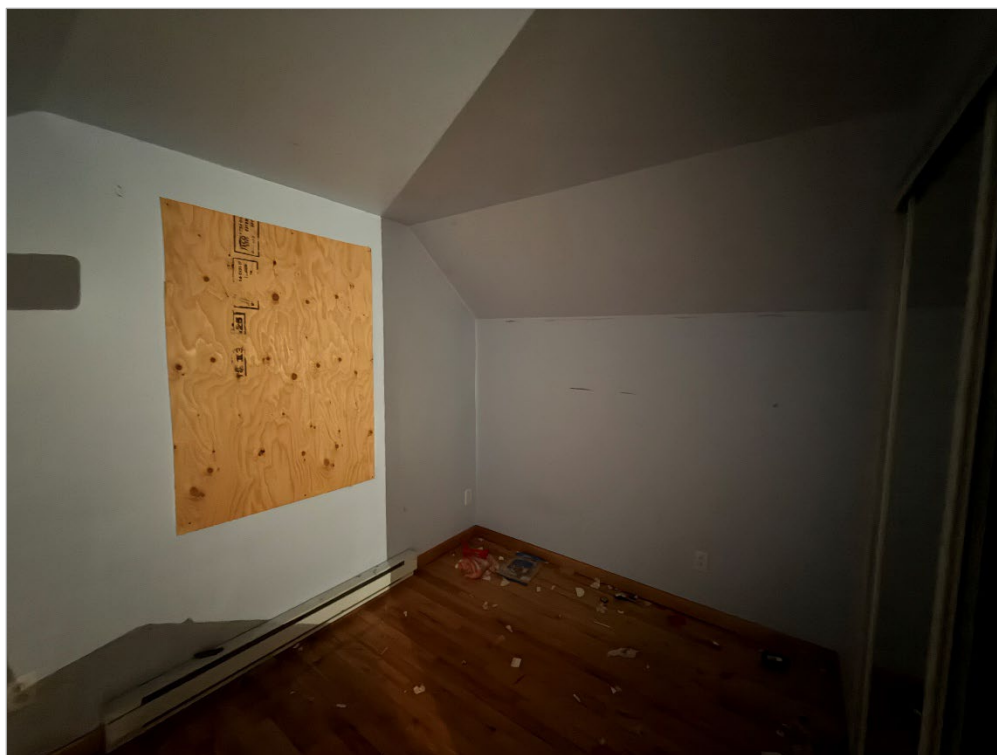


Staircase to the second floor

PHOTOGRAPHS OF THE SUBJECT (contd.)



Bedroom



Bedroom

PHOTOGRAPHS OF THE SUBJECT (contd.)



Bedroom



Powder room

PHOTOGRAPHS OF THE SUBJECT (contd.)

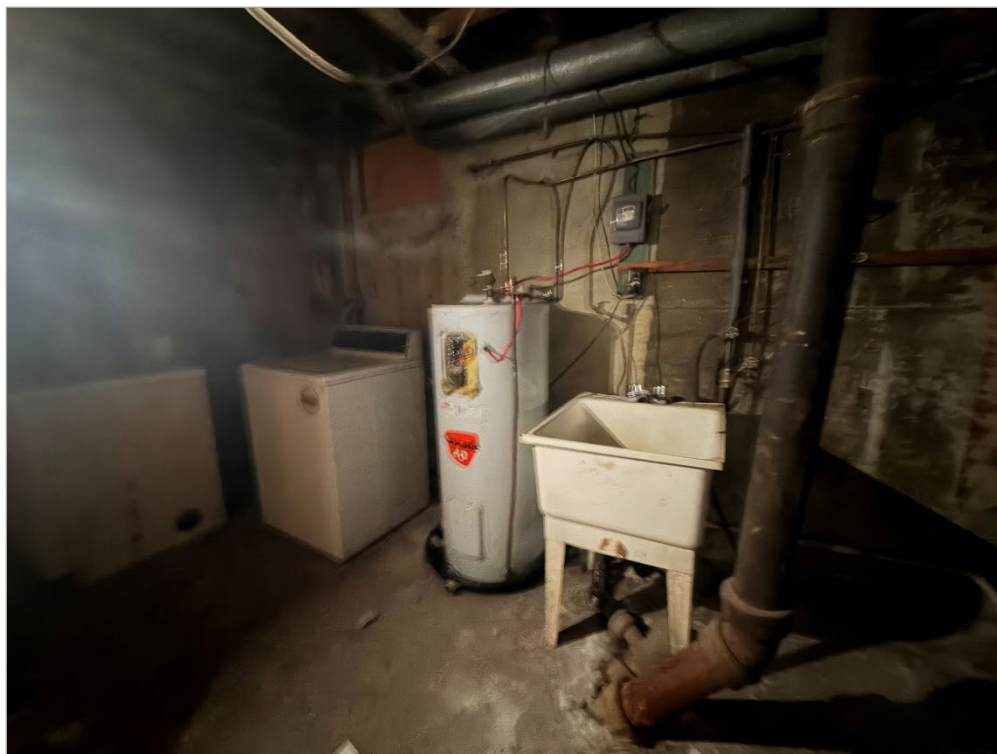


Basement



Basement

PHOTOGRAPHS OF THE SUBJECT (contd.)

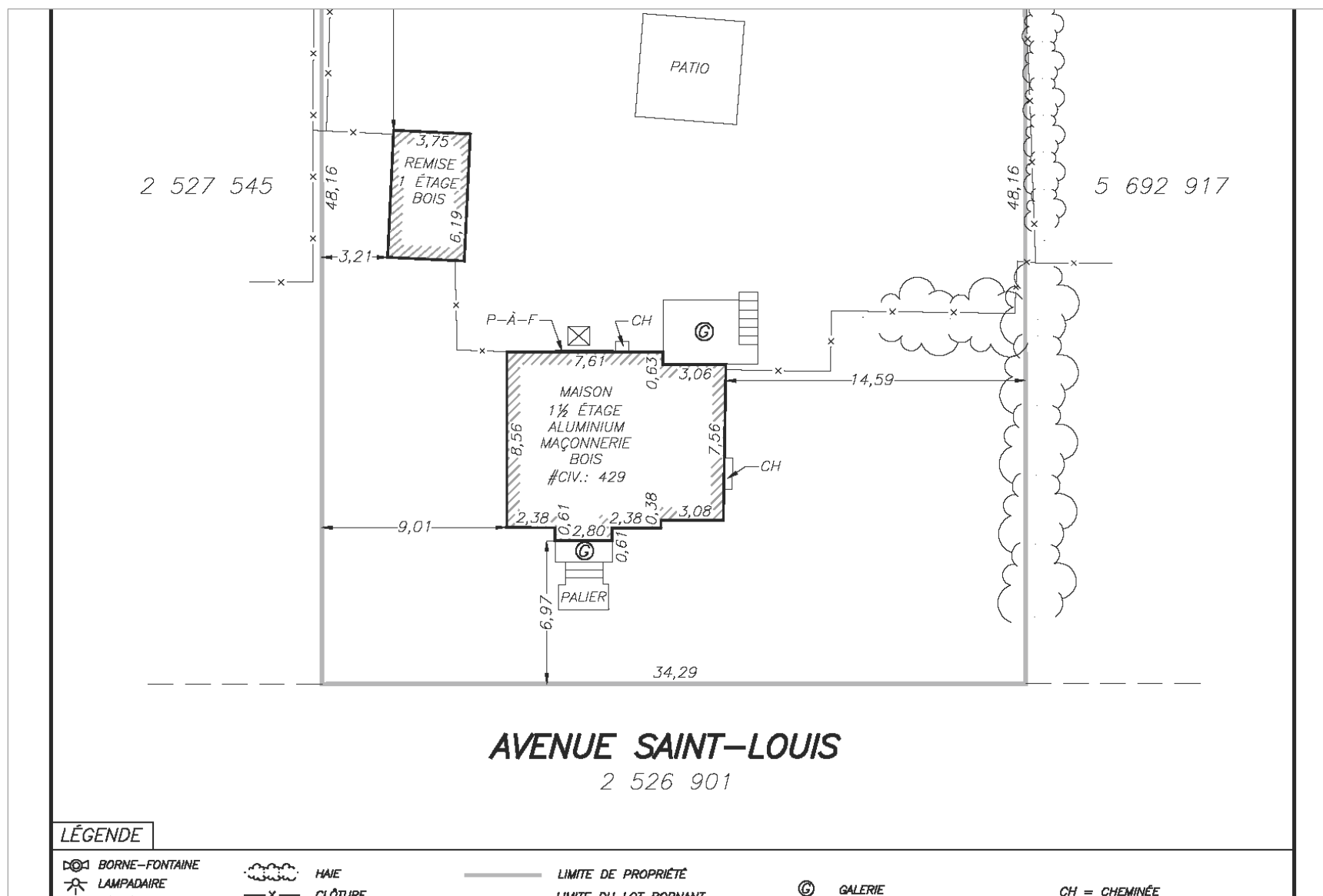


Basement



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