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## APPRAISAL REPORT

12, Coolbreeze Avenue  
Pointe-Claire (Quebec)

O/File 629581E





## PARIS, LADOUCEUR & ASSOCIÉS INC.

ÉVALUATEURS IMMOBILIERS PROFESSIONNELS

February 27 2020

Ms. Naomi Lane  
Coordinator – Planning Advisory Committee - Urban Planning  
City of Pointe-Claire  
451 Saint-Jean Boulevard  
Pointe-Claire, Québec  
H9R 3J3

Subject	Demolition Assessment Report, covering the new and depreciated replacement cost, as well as the estimated potential renovation costs of the building located at 12, Coolbreeze Avenue, Pointe-Claire (Quebec).
O/File	629581E

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Madam,

Following the contract you have given us, with reference to By-law PC-2818 concerning the demolition of immovable property, we have estimated the new and depreciated replacement cost of the building mentioned above. In addition, we have estimated the potential renovation costs of this building. Note that these estimates will have to be validated with specialized contractors.

The property being appraised is a detached two storey house, on rubble stone foundation, built in 1936, based on information recorded on the City of Montreal's municipal assessment roll (2020-2021-2022). The building is of standard/economic quality and has a veranda on one side. The living area is of 801 square feet per floor, for a total of 1,602 square feet. Note that the house is vacant and that most of its interior and exterior components are in bad condition, outdated et obsolesces. Furthermore, some components are at the end of their useful life et will have to be replaced, not to mention the many identified defects. Particularly, note important structural problems, questioning the relevance of renovating the building. The house resides on a uniform 6,429 square feet of property.

For information purposes, the property was sold on February 1st, 2019, for \$346,000, Registration Number 24 399 661 in the Quebec Land Registry.

Following our visit to the building, considering its general condition and referring to the conclusions of Louise Coutu, architect, in her diagnostic inspection report (ref. file 1831\_2020-01-07-2), we came to the following conclusions:

<b>Replacement cost as new</b>	<b>\$219,000 (± \$137/ft²)</b>
<b>Depreciated replacement cost (79% depreciation)</b>	<b>\$47,000</b>
<b>Estimated renovation cost</b>	<b>\$188,000</b>

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

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On the following pages, you will find a brief physical description of the building being appraised, photographs taken at the time of our visit on January 7, 2020, a detailed breakdown of the replacement cost and estimated physical depreciation. You will also find an estimate of the cost of renovating this building. It should be noted that at the time of the writing of this report, no bids from trade contractors were available. Thus, the estimated amount for the renovation of the building must be interpreted with reservations and supported by the appraisals of specialized contractors.

We hope that this will be in accordance with your wishes and to your complete satisfaction. Best regards,

PARIS, LADOUCEUR & ASSOCIÉS INC.

Joëlle Thauvette AACI, P.App.  
Chartered Appraiser

JT/ac

att.: Expertise

## Subject photographs

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**Building front view**



**Building side view**



**SUBJECT PHOTOGRAPHS (cont.)****Building rear view****Building side view**

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# 1 Descriptive data

## 1.1 DESCRIPTION OF THE REAL ESTATE

ADDRESS	12, Coolbreeze Avenue, Pointe-Claire								
CADASTRAL DESCRIPTION	Lots 4 253 089 – Québec cadastre								
TYPE OF PROPERTY	Two storey residence of standard/economic quality, estimated to be on rubble stone foundation, and including a veranda on one side. On the ground floor, we can find the main entrance, a living room, a dining room, a laundry space, a kitchen and the veranda. The second floor includes a complete bathroom and four bedrooms. Note that the access to the crawl space is limited.								
YEAR OF CONSTRUCTION	1963 (based on the City of Montreal's appraisal roll)								
ECONOMIC LIFE	60 years								
ACTUAL AGE	84 years								
APPARENT AGE	55 years								
REMAINING ECONOMIC LIFE	5 years								
GENERAL CONDITION	Based on the inspection of the building as a whole, as well as the diagnostic inspection report (ref. file 1831_2020-01-07-2), prepared by Ms. Louise Coutu, architect, we estimate that the physical condition of the premises is below average for its age. Most of its interior and exterior components are in bad condition and outdated. Consider that the building is vacant, some of its components are at the end of their useful life and that several defects have been noted and should be corrected. Furthermore, important structural problems are questioning the relevance of renovating the building.								
BUILDING SURFACE AREA	<table> <tr> <td>Ground floor</td><td>801 square feet</td></tr> <tr> <td>Second floor</td><td><u>801 square feet</u></td></tr> <tr> <td>Total</td><td>1 602 square feet</td></tr> <tr> <td>Basement</td><td>Crawl space</td></tr> </table>	Ground floor	801 square feet	Second floor	<u>801 square feet</u>	Total	1 602 square feet	Basement	Crawl space
Ground floor	801 square feet								
Second floor	<u>801 square feet</u>								
Total	1 602 square feet								
Basement	Crawl space								
LOT AREA	6,429 square feet, of regular shape / rectangular								
ZONING	RA22								
PUBLIC SERVICES	The property benefits from all the services offered by the City of Pointe-Claire (water supply, sanitary sewer, storm sewer, paving and lighting).								

## 1.2 TECHNICAL DESCRIPTION OF THE BUILDING

EXCAVATION	Trench
FOUNDATIONS	Concrete slab/poured concrete/rubble stone
FLOOR SLAB	None
FRAME	Wood load-bearing walls
STRUCTURAL FLOORS	Wooden structure
DOORS AND WINDOWS	<p>Steel entrance doors</p> <p>Steel rear door with stained glass</p> <p>Wooden door with glass</p> <p>Aluminum door with mosquito nets</p> <p>Fixed wood windows</p> <p>Sash wood windows with aluminum mosquito net</p> <p>PVC sash window</p> <p>Wooden window with stained glass</p>
ROOF COMPOSITION	<p>Roof covered with asphalt shingles (2011)</p> <p>Aluminum soffits</p> <p>Mineral wool insulation (estimated)</p>
ELECTRICITY	<p>200 A electrical inputs with circuit breaker</p> <p>Incandescent lighting</p>
HEATING / AIR CONDITIONING	<p>Fuel oil central heating system</p> <p>Kitchen hood</p> <p>Bathroom fan</p> <p>Dryer outlet</p> <p>Oil tank</p>
PLUMBING	<p>Copper, ABS, cast iron and steel</p> <p>Cabinet (1)</p> <p>Built-in bathtub</p> <p>Cabinet sink</p> <p>460 gallon electric water heater</p>



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

WALLS AND PARTITIONS	Painted plasterboard
	Plaster
	Ceramic
	Stones (fireplace mantel)
	Wood panels
FLOOR FINISHES	Ceramic
	Wooden slats
	Parquetry
	Carpet
	Marble
	Marquetry
CEILING FINISHES	Painted plasterboard
	Suspended ceiling
	Stucco
	O-gee
KITCHEN FINISHES	Wooden cabinet
	Laminated counter
	Double steel sink
	Hood with filter
MISC.	Wood fireplace
	Dishwasher machine
	Built-in oven
	Cooktop
	Towel warmer
	Shower glass door
OUTDOOR LANDSCAPING	Paved driveway
	Lawn
	Mature trees
	Shrubs
	Wooden covered terrace
	Wooden patio
	Wooden fence
	Mesh fence
	Shed

### 1.3 MUNICIPAL APPRAISAL

THREE-YEAR ROLE	2020-2021-2022
SERVICE NUMBER	8133-29-5923-8-000-0000
MARKET REFERENCE DATE	2018-07-01
LAND VALUE	\$238,900
BUILDING VALUE	<u>\$137,000</u>
PROPERTY VALUE	\$375,900

#### 1.3.1 PROPERTY HISTORY

REGISTRATION NUMBER	24 399 661
SELLER	Richard Eves et Cynthia Graham
BUYER	Canada First United Gestion d'actifs inc.
SALE DATE	2019-02-01
SALE PRICE	\$346,000
COMMENTS	Without quality guarantee

## 1.4 GENERAL BUILDING CONDITION

Following our on-site visit and with reference to the diagnostic inspection report (ref. file 1831\_2020-01-07-2) prepared by Louise Coutu, architect, the following is a summary of the building defects that have been identified. Please refer to the above-mentioned inspection report for the complete set of these defects.

- **Foundation** : We are unable to determine the type of foundation at the building since some walls are not accessible. We therefore refer to the expert opinion letter from COSEB Inc. provided by the owner, which mentions that the foundations, of the cinder block type, are exposed to frost and that they sink into the ground. Supports were installed to compensate, but permanent deformations of the building's structural components are still visible.

Anticipate the cost of major structural work.

- **Floor joists** : We note the presence of traces of mould on joists and beams in the crawl space. Carry out tests and estimate the cost of cleaning.

Joists and floors appear to have been eaten by animals and/or insects in the crawl space. In addition, the floors on the ground and second floors are not level and are sagging. Have an engineer investigate the structure. Plan major structural work on the floors.

The structure of the extension is weak and leans to the left. We suggest redoing this extension.

- **Load-bearing walls** : We observe traces of water infiltration at the side walls of the crawl space. Make sure the exterior cladding is watertight.

- **Beams and columns** : Limited access to the crawl space. Have the engineer investigate the structure.

- **Roof structure** : Limited attic access. We notice sagging on the front left side. In addition, traces of water infiltration are observed inside.

We also refer to the expert opinion letter provided by the owner from COSEB Inc., which states that the structural framework of the roof is based on random elements, which would have caused shifts in the building's framework.

Anticipate the cost of major structural work.

- **Exterior cladding** : The aluminum cladding is too close to the floor. Furthermore, we are of the opinion that it is not watertight and could lead to rotting of the wood structure as well as mould. Plan for major replacement work. Make sure that the wood structure is in good condition before proceeding with the work.

- **Flashings and seals** : The sealing joints are deteriorated in a few places and need to be redone.

There is no flashing above most openings. Plan to install flashings at the same time as the installation of the new wall covering.

#### 1.4 GENERAL BUILDING CONDITION (cont.)

- **Doors and windows :** Replace the door of the extension that has reached the end of its service life.  
Replace most windows that have far outlived their service life.  
Some front guillotine windows have a problem with the closure. Have a specialist look at those windows.  
Be careful with windows that are less than 900 mm from the floor. They should have opening limiters or guardrails.
- **Porch :** The front porch, built by craftsmen, is sagging and cracked. Plan a short-term refurbishment.  
There's no porch in front of the back door. Move the staircase to create a landing or porch.
- **Eaves, fascias and soffits :** Aluminum soffits are installed over old unventilated soffits. Follow the recommendations in the "insulation and ventilation" section, but close the ventilated soffits.
- **Outside landscape :** Remove climbing plants that are harmful to exterior walls.
- **Roofing :** Snow prevents us from seeing the condition of the roof. However, according to the information received, the roof is dated from 2011.
- **Flashings and parapets :** The counterflashing is placed on the surface of the aluminum cladding, above the extension and the awning, which is bad. Plan to replace them when the exterior cladding is replaced.
- **Plumbing :** Several small plumbing jobs should be planned in order to properly optimize water management. The bathtub is poorly installed, but no water infiltration is observed. Monitor the situation. Install a shut-off valve under the ground floor toilet. You should also plan to install water hammer arrestors under the plumbing fixtures. Replace the hot water tank that has reached the end of its service life.
- **Electricity :** Properly attach the conductor support to the building wall. The 100-amp main circuit breaker will have to be replaced by a 200-amp circuit breaker in the event that the oil heating system is replaced by an electrical system. Hide exposed wiring in the bedroom closet. Install an exterior power outlet with protection (GFCI) as well as the one in the kitchen. When renovating the kitchen, plan to add additional outlets in some of the rooms in the building. Quickly replace the extension that serves as the electrical outlet in the left front bedroom.

#### 1.4 GENERAL BUILDING CONDITION (cont.)

- **Heating :** The central heating system, as well as the crawl space ducts, is installed on the floor, which is not recommended and could lead to condensation, mould and corrosion. Relocate these installations, add heating units in the rooms on the floor and replace the thermostat with an electronic thermostat.

Note that the oil tank has reached its service life and should be replaced if the oil heating system is kept.

Additionally, dark stains in the crawl space could be related to an oil leak. Conduct an environmental test and follow the recommendations.

The installation of the wood stove is dangerous. This installation must be condemned or brought up to standard.

- **Walls and ceiling :** Water infiltration is noted in the left corner behind the wood stove. Ensure that the exterior walls are watertight and replace any soiled materials. Water damage is also observed on the kitchen ceiling. Replace the materials possibly soiled by animal droppings. The ceiling of the left front bedroom is drooping. Correct the situation.

We see several signs of water infiltration at various points on the floor. Contain water infiltration and replace soiled materials.

We also note cracks on some interior finishes. Follow the recommendations of the structural engineer.

- **Stairs and rails :** The handrail on the stairs is incomplete and the railing is not compliant. Correct the situation.
- **Counters :** There are traces of water infiltration under the kitchen counter. Plan for its replacement.
- **Interior doors :** A closet door is missing. Plan to install a door.
- **Misc. :** We note debris in the crawl space. Clean the crawl space.

We note some animal droppings upstairs. Clean and replace soiled materials.



#### 1.4 GENERAL BUILDING CONDITION (cont.)

- **Insulation and ventilation :** There is no access to the attic. The presence or absence of insulation could not be reported.

The shape of the roof does not allow for adequate ventilation. The gable grills do not seem to be sufficient. The ideal solution would be to block the gable grills and insulate the roof from the roof structure. Make sure that the structure is solid beforehand.

The ventilation of the crawl space seems inadequate. We suggest mechanical ventilation with a heat recovery unit (HRV). Heating the area with a unit heater equipped with a thermostat is also suggested.

Although the inspection was limited, there seems to be no crawl space insulation. During structural work, plan to insulate the foundations.

Replace the exhaust register of the bathroom fan that is damaged.

The kitchen exhaust hood has no outside air outlet. When renovating, provide a hood with an outside air outlet.

When replacing windows, relocate the dryer outlet on the outside wall.

- **Asbestos :** Possible presence of asbestos on vinyl and acoustic tiles. See a specialist.

The building being assessed, which is of standard/economic value, is in bad general condition. Most of its interior and exterior components are outdated or/and at the end of their useful life. Furthermore, several defects have been noted and should be corrected. Particularly, we noted important structural problems (foundation, floor, roofing, etc.). Note that foundation replacement works are very expensive, as they cause the lifting of the building structure as well as the maintenance by piles and removal of old foundations. This major foundation problem as well as the permanent structural irregularities therefore call into question the relevance of restoring and renovating the building.

Note that the expert letter from COSEB Inc., provided by the owner, mentions that he recommends the demolition of the building.

## 2 Analysis

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### 2.1 BUILDING REPLACEMENT COST AND DEPRECIATION

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 **\$219,000** based on the *Marshall & Swift Valuation Services* cost manual, published by *CoreLogic*. This value corresponds to **approximately \$137.00** per square foot of living space.

#### 2.1.1 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 follows:

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

#### Physical depreciation curable

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 depreciation incurable

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 estimated the physical depreciation (curable and incurable) at **79%**, taking into account the general condition of the building. This indicates a depreciated building value of **\$47,000**. Note that this depreciation takes into consideration that the building is of standard/economic quality, that most of the components are at the end of their useful life and that several deficiencies have been identified, including irregularities in the structure.

## 2.1.1 DEPRECIATION MEASUREMENT (cont.)

Table 1 – Replacement cost and depreciation

Composants of actual building	Replacement cost	Physical depreciation (%)	Depreciation replacement cost
Footing/excavation/wall foundation	19 382 \$	82%	3 480 \$
Frame	8 590 \$	81%	1 619 \$
Floor structure	15 107 \$	81%	2 856 \$
Floor cover	16 657 \$	68%	5 345 \$
Ceilling	7 038 \$	70%	2 091 \$
Wall finition	1 948 \$	65%	682 \$
Interior construction	52 214 \$	80%	10 443 \$
Plumbing	14 242 \$	80%	2 848 \$
Electricity	10 343 \$	80%	2 069 \$
Heating/cooling/ventillation	5 112 \$	80%	1 022 \$
Exterior wall composition	51 247 \$	80%	10 249 \$
Roof	11 834 \$	71%	3 396 \$
Miscellaneous	2 098 \$	0%	79 \$
Annexes (balcony, terraces, ramps)	3 445 \$	75%	859 \$
<b>Total</b>	<b>219 258 \$</b>	<b>79%</b>	<b>47 039 \$</b>
<b>Total (rounded)</b>	<b>219 000 \$</b>	<b>79%</b>	<b>47 000 \$</b>

## 2.2 ESTIMATED RENOVATION COST

At your request, we have estimated the potential renovation costs of the building, based on our visit and with reference to the building's diagnostic inspection report (ref. file 1831\_2020-01-07-2), prepared by Louise Coutu, architect. Note, however, that the estimated amount for this work is approximate and will have to be validated with specialized contractors. Some hypothetical defects observed should be the subject of more specific expert appraisals and are not included in the renovation costs (possible presence of mold and decontamination work, possible presence of asbestos, possible fuel oil contamination, etc.).

Table 2 – Approximate renovating cost of the building

Items	Estimated Cost (lump sum to be validated)
Foundation works	40 000 \$
Structural reinforcement	10 000 \$
Interior demolition	5 000 \$
Aluminum exterior siding	15 000 \$
Windows and doors	15 000 \$
Concrete front porch	700 \$
Complete side veranda	10 000 \$
Replacement of the central heating system	5 000 \$
Handrail and guardrail	600 \$
General plumbing work/ hot-water tank	4 000 \$
General electrical work/new electric panel	5 000 \$
Floor	10 000 \$
Kitchen, bathroom	15 000 \$
Finishing work (painting, moldings, interior doors, etc.)	5 000 \$
Others (removal of the wood-burning stove, cleaning of the crawl space, ventilation of the crawl space, etc)	2 000 \$
<b>Subtotal</b>	<b>142 300 \$</b>
Contingencies (±15 %)	21 345 \$
<b>Subtotal</b>	<b>163 645 \$</b>
Taxes	24 506 \$
<b>TOTAL</b>	<b>188 151 \$</b>
<b>Total (rounded)</b>	<b>188 000 \$</b>

We therefore estimate the cost of the renovations to be approximately \$188,000 (including taxes and contingency costs). Foundation works include the replacement by concrete blocks for the crawl space only, same as actual foundations. Note that this amount does not include:

- Possible removal of mold (hypothetical work)
- Possible removal of asbestos (hypothetical work)
- Fuel oil decontamination (hypothetical work)

## 3 Conclusion

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### 3.1 CORRELATION

In conclusion, the replacement cost of the building was estimated at **\$219,000** based on the *Marshall & Swift Valuation Services* cost manual, published by *CoreLogic*.

Based on the site visit and with reference to the inspection report (ref. file 1831\_2020-01-07-2), prepared by Louise Coutu, architect, we estimate the overall physical depreciation of the building at **79%**, taking into account its general condition. This provides us with a depreciated building value of **\$47,000**. Note that this depreciation takes into consideration that the building is of standard quality, that some renovations were made over the years but that several components are at the end of their useful life and that several defects have been identified.

Additionally, at your request, we estimated the potential cost of the renovations at **\$188,000**, subject to validation by specialized contractors. This cost does not include some hypothetical work, as mentioned on the previous page.



### 3.2 CERTIFICATION

**I certify that I:**

- Have personally visited the property being appraised on January 7, 2020.
- Have not based my remuneration on a pre-determined conclusion of value.
- Have researched, to the best of my ability, the information contained in this report.
- Have no present or future interest in the properties covered by this appraisal report and no personal relationship with respect to the parties involved.
- Have not deliberately omitted or overlooked any material facts in connection with this appraisal.
- Have conducted this appraisal in accordance with the rules of the Appraisal Institute of Canada's Code of Professional Ethics.

I, the undersigned, Joëlle Thauvette, AACI P. App., on this 27<sup>TH</sup> day of February 2020, certify that to the best of my knowledge, the information contained in this report including the analyses, opinions and conclusions resulting therefrom is accurate, limited by the assumptions and reservations set out herein.

PARIS, LADOUCEUR & ASSOCIÉS INC.

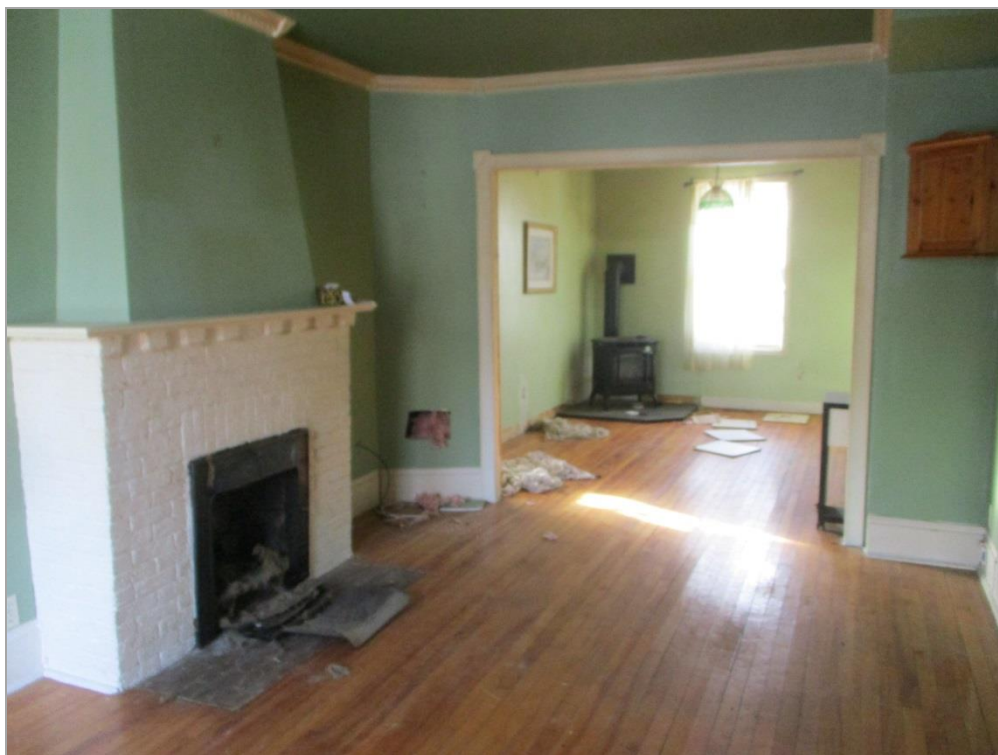
Joëlle Thauvette AACI, P. App.  
Professional Appraiser

## Subject photographs

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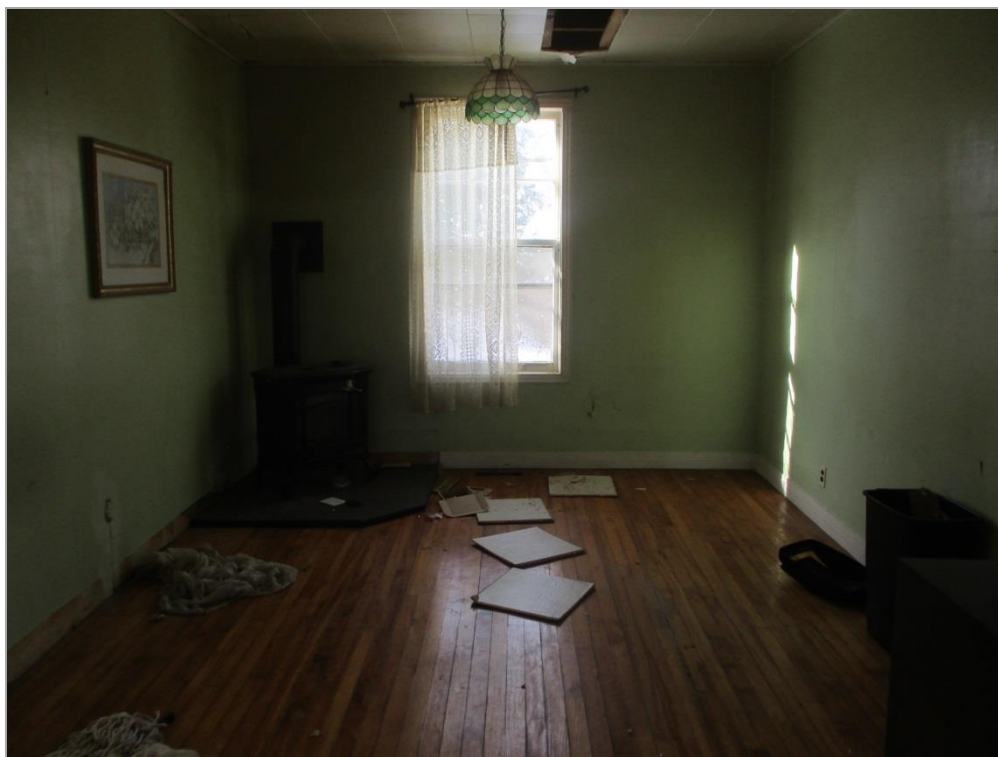


**Main Entrance**

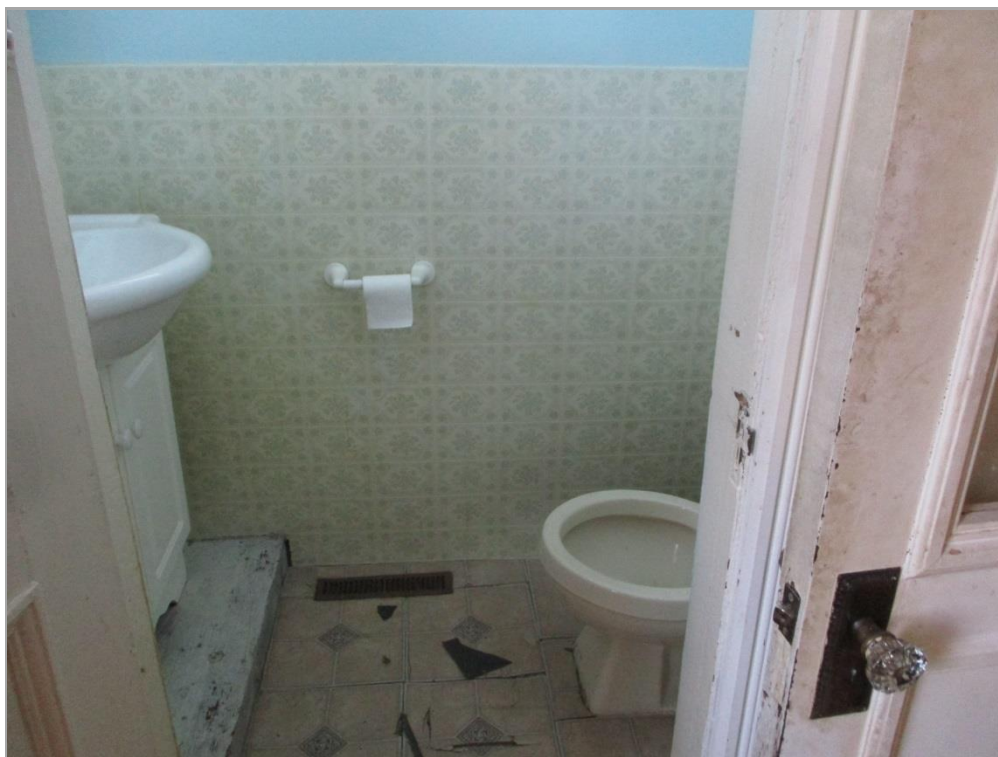


**Living Room**

**SUBJECT PHOTOGRAPHS (cont.)**



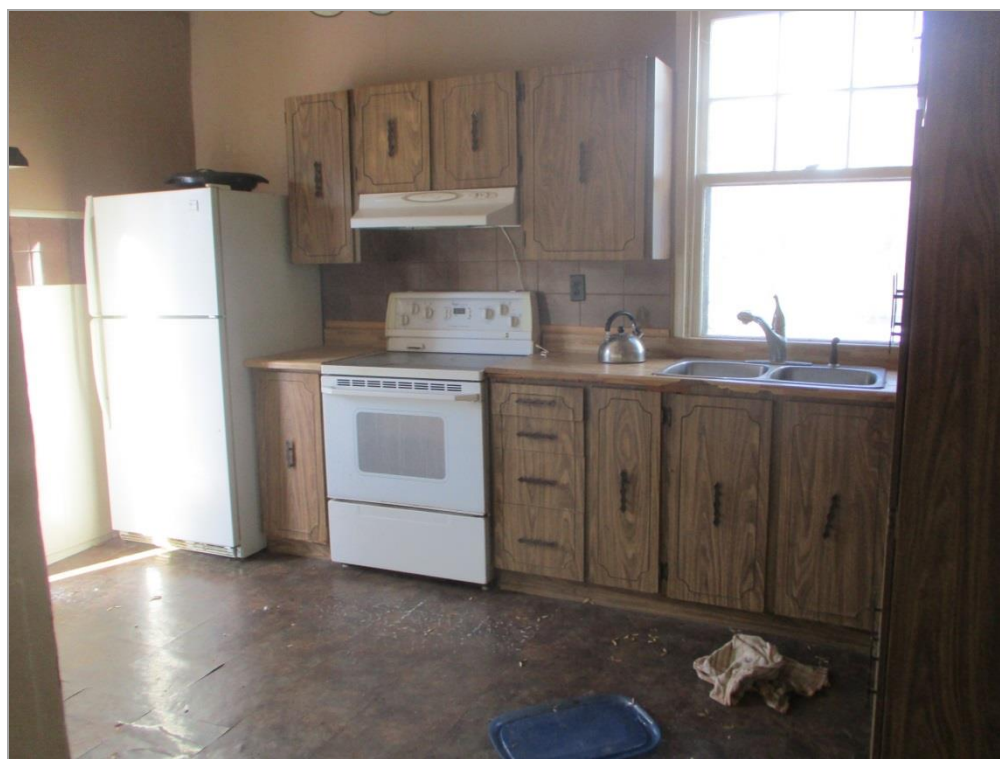
**Dining Room**



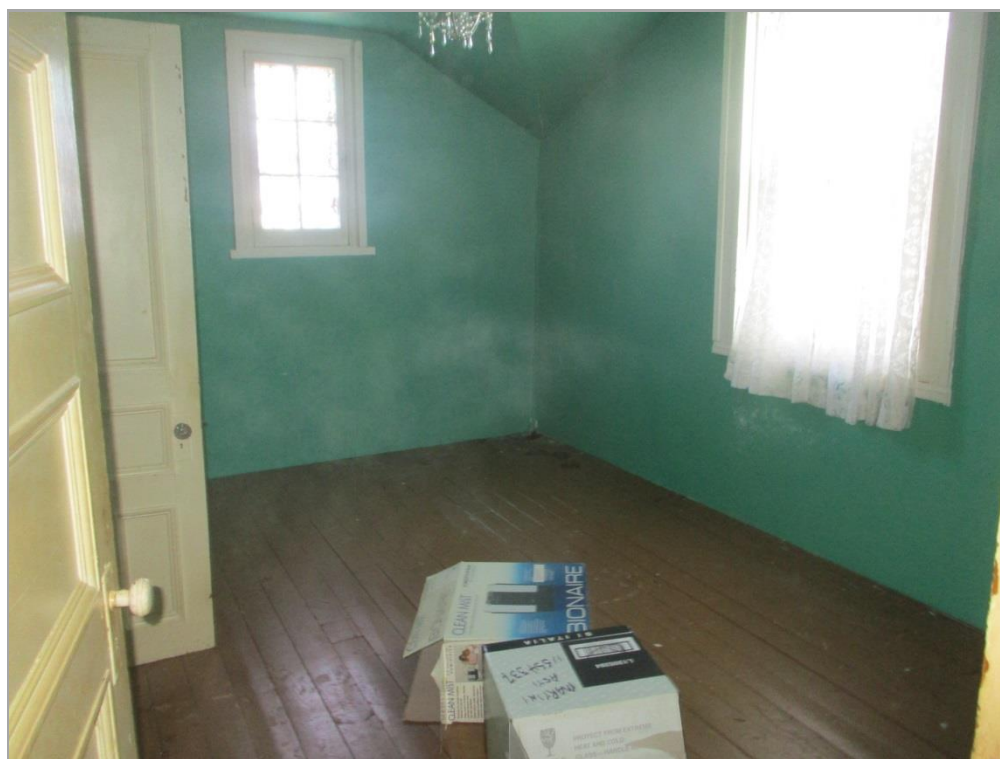
**Bathroom**



**SUBJECT PHOTOGRAPHS (cont.)**



**Kitchen**

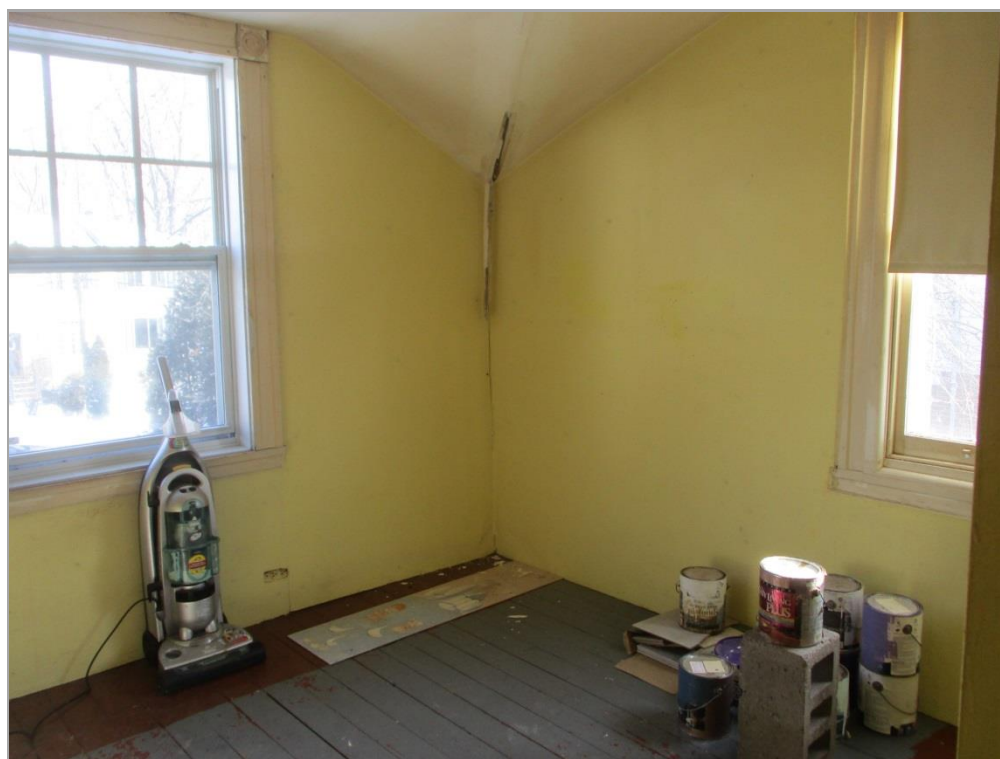


**Bedroom**

**SUBJECT PHOTOGRAPHS (cont.)**



**Bedroom**



**Bedroom**



**SUBJECT PHOTOGRAPHS (cont.)**



**Bathroom**



**Bedroom**

SUBJECT PHOTOGRAPHS (cont.)



Veranda



Electrical panel



**SUBJECT PHOTOGRAPHS (cont.)**



**Backyard**



**Veranda**

## Certificate of location

**AVENUE COOLBREEZE**

4 254 624

15,69(m)(r)  
15,24(a)(t)

4 253 089  
S: 597,3(m)(r)  
S: 580,2(a)(t)

4 253 090

4 253 087

NO. CIV.: 12  
AMSON  
2 ETAGES  
(c/n)

15,24(a)(t)  
15,69(m)(r)

4 252 749

4 252 748

IL EST À NOTER QUE TOUTES CONSTRUCTIONS GAGNÉES PAR LA NOÏGE NE PEUVENT ÊTRE MESURÉES.

**LÉGENDE**

- LIMITE DU BIEN-FONDS
- LIMITE DES LOTS
- SERVITUDE
- CLOTURE
- BÂTIMENT
- CABLES AÉRIENS
- POTEAU DE DISTRIBUTION
- HAUBAIN
- LAMPADAIRE

(m) MESURE PRISE SUR LE SITE  
(r) DIMENSION SELON LE CADASTRE RÉNOVÉ  
(a) DIMENSION SELON L'ANCIEN CADASTRE  
(t) DIMENSION SELON LE TITRE

— **BENOIT PÉLOQUIN** — *Arpenteur-géomètre inc.* —  
Quebec Land Surveyor

Lévé des lieux effectué le 29 novembre 2018  
575 avenue Marshall, Bureau 101  
Dorval, Qc, H9P 1E1  
Tel. (514) 695-9889  
Fax. (514) 538-3598

Plan	<b>CERTIFICAT DE LOCALISATION</b>		
Cadastre	CADASTRE DU QUÉBEC		
Lot(s)	4 253 089		
Municipalité	VILLE DE POINTE-CLAIRE		
Circons. Foncière	MONTREAL		
Reg. division	Echelle 1:200 SI		
Note(s)	<p>Ce plan ainsi que le rapport qui l'accompagne font partie intégrantes du présent certificat de localisation. Il a été préparé uniquement pour les fins de la transaction immobilière ainsi que le financement s'y rattachant et qui implique le mandant mandataire ou rapport. Il ne devra en aucun temps être utilisé ou invoqué pour d'autres buts, sans l'autorisation écrite du sousigné.</p> <p>Les dimensions adossant la maison des limites de propriété ont été prises au revêtement.</p>		
Chef d'œuvre Gris chef Dessiné par Dessiné by Détailé par Consulted by Dossier File 10075-004 Minute 22660 Signé à Dorval le 4 DÉCEMBRE 2018  <b>SIGNÉ</b> BENOIT PÉLOQUIN s.g. / q.i.s. Copie conforme / True copy - 4 DÉCEMBRE 2018 BENOIT PÉLOQUIN s.g. / q.i.s.	PO BP PO BP		

## Professional Qualifications

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### PROFESSIONAL QUALIFICATIONS - JOËLLE THAUVETTE, A.A.C.I

#### Academic Studies

2008	Université du Québec in Montréal Certificate in Real Estate
2006	Université du Québec in Montréal BAA in Environmental Design (concentration architecture)
2002	Collège Montmorency Diploma in Arts

#### Professional Experience

2019 to date	Real Estate Appraiser for Paris, Ladouceur & Associates Inc. (appraisals for financing mortgages and repossessions).
2016 à 2018	Chartered appraiser for Paris, Ladouceur & Associates Inc. (appraisals for financing mortgages and repossessions).
2012 to 2015	Chartered appraiser for Paris, Ladouceur & Associates Inc. (assessment, research and analysis for expropriation purposes).
2010 to 2011	Trainee appraiser for Paris, Ladouceur & Associates Inc. (assessment, research and analysis for expropriation purposes).

#### Professional Association

Appraisal Institute of Canada

#### **Professional Development**

Basic concepts and Income Approach application  
 Basic concepts and Comparison Approach application  
 Basic concepts and Cost Approach application