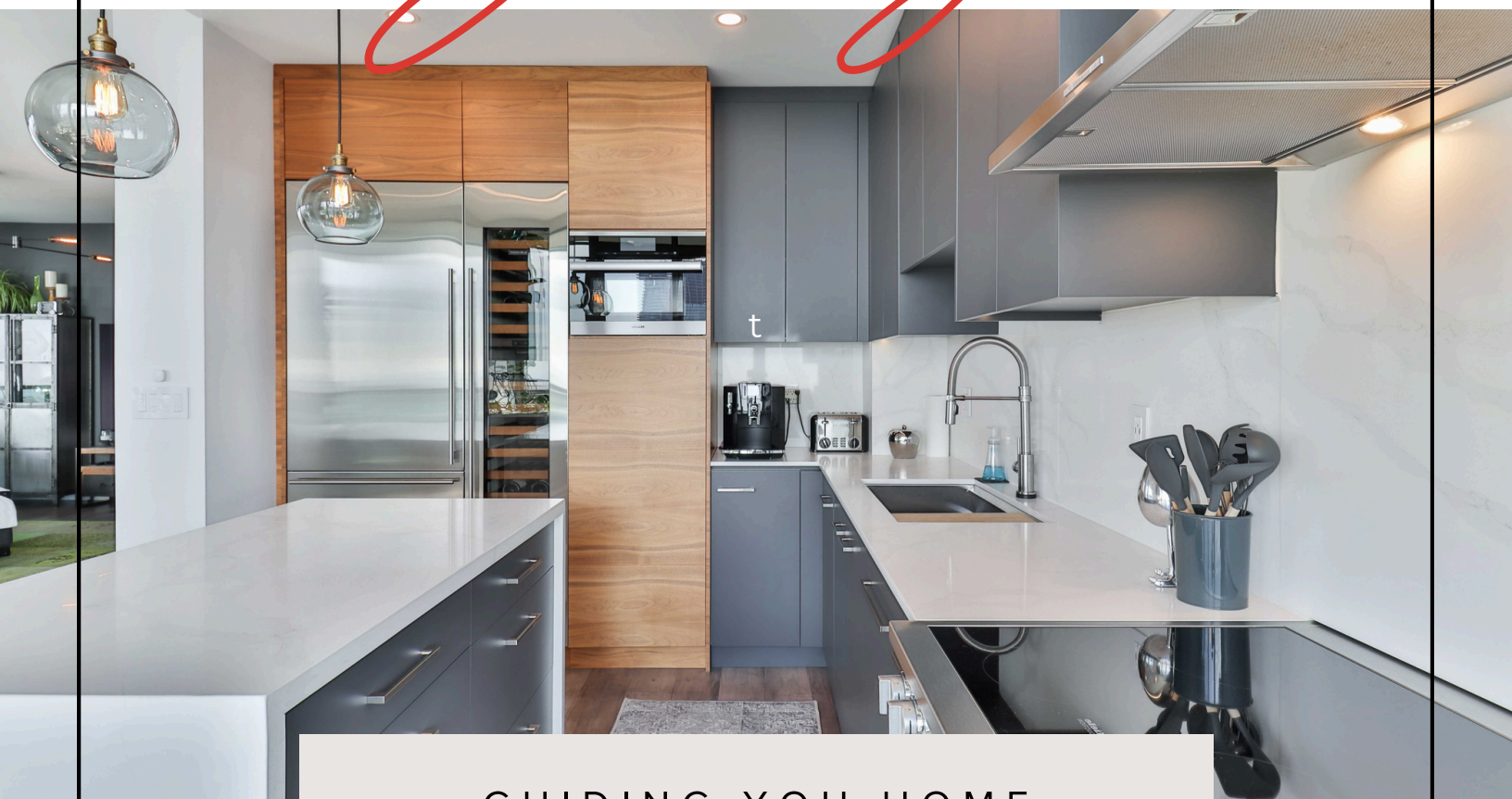


HOME *buying* GUIDE



GUIDING YOU HOME

GROUPE
IMMOBILIER ÉLITE
DE MONTRÉAL



MONTREAL'S
ELITE REAL
ESTATE GROUP

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HELLO, NICE TO **MEET YOU!**

I am Jonathan Ehrlick,
YOUR LOCAL REAL ESTATE EXPERT

A longtime friend of the Boyce family, Jonathan Ehrlick began his real estate career as an administrative coordinator for the Boyce Team. Working alongside high-performing brokers, he quickly acquired extensive knowledge and valuable experience. Jonathan went on to obtain his real estate license and became the team's top-performing broker.

Shortly thereafter, "The Boyce Team" became "Montreal's Elite Real Estate Group," and Jon was appointed the team's Director of Operations.

Proud of building lasting relationships with his clients and consistently pursuing his goals, Jon remains one of Montreal's Elite's top-performing brokers.

He now mentors the team's brokers to help them grow their businesses, while continuing to find new ways to deliver exceptional value to his colleagues and clients!



Our experience with Jon was absolutely fantastic from start to finish! From our very first meeting, we felt comfortable and confident with him guiding us through the entire process. Jon was always there when we needed him, answering our questions quickly and clearly. You can tell he loves what he does, and that enthusiasm makes all the difference. His honest advice helped us make the best decisions. We wouldn't hesitate to recommend Jon to our friends and family.

LET'S CONNECT

☎ 514-830-5825

✉ JON@ELITEREALESTATEGROUP.COM

🌐 WWW.ELITEREALESTATEGROUP.COM

MEET OUR *Team*

Montreal's Elite Real Estate Group was founded in 1989 by James Boyce, with Maureen Boyce joining the business in 2000. In 2010, their son Logan Boyce came on board, bringing a new era of energy and innovation. What started as a family venture has since evolved into the largest mega team in the West Island – proudly earning ICON status sales accolades and a reputation for unparalleled client satisfaction.

Today, our success is fueled not only by the strength of our leadership, but by the dedication of every member of our team. Each broker brings their own unique skills, market expertise, and passion for client service – creating a collaborative culture where results and relationships thrive.

Real estate is an ever-evolving industry, and having a dynamic, full-service team behind you ensures you're always one step ahead. With James and Maureen's decades of experience, Logan's marketing and tech-savvy approach, and a powerhouse team of professionals committed to excellence, you're in the very best hands. Take a read through the rest of this package — and let's get this adventure started together.



THE FACES BEHIND

montreal's elite real estate group



THE 10 STEP HOME BUYING PROCESS

- 1 FIND THE RIGHT BROKER
- 2 PREPARE FINANCES
- 3 GET PRE-APPROVED
- 4 START HOME SHOPPING
- 5 MAKE AN OFFER
- 6 RECEIVE FINAL APPROVAL
- 7 ORDER AN INSPECTION
- 8 FINALIZE THE DEAL
- 9 SCHEDULE THE MOVE
- 10 CLOSING DAY





your **ADVOCATE**



YOUR GOALS. MY MISSION.

Buying a home is one of the most meaningful and financially significant decisions you'll ever make. In a dynamic and competitive market like Montreal, it's crucial to have the right broker by your side, someone who not only understands the nuances of local neighbourhoods but is fully committed to protecting your interests every step of the way.

From navigating market trends and spotting red flags to negotiating the best possible terms, your broker's fiduciary duty is to put your needs first.

FIND YOU THE RIGHT HOME

We'll narrow down options that match your **lifestyle**, **budget**, and **priorities**, and get you in to see them fast, even in a hot market. As brokers, we tour homes every week and know how to **spot red flags** and **uncover hidden value** to guide you with a trained eye.

KEEPING THE PROCESS SMOOTH

From paperwork to problem-solving, **we handle the details** so you don't have to. We'll **walk you through every document**, **flag key issues**, and **keep things on track**. If challenges pop up, like inspection problems or tight deadlines we bring solutions, not stress.

your ADVOCATE

ON YOUR SIDE

As your buyer's broker, **our loyalty is 100% to you**. While the listing broker works for the seller, we **protect your interests** and **negotiate for your best outcome** – always.

NEIGHBORHOOD EXPERT

We know the nuances of local schools, amenities, and market trends. Whether you're buying in a family-friendly suburb or a trendy city pocket, we help you choose the **right home in the right location**.

BETTER WITH A TEAM

Working with our team means **more resources, more availability, and more connections**. From off-market listings to trusted referrals and backup support when you need it most, you're never navigating alone.

LISTING BROKER

VS

BUYER'S BROKER

Works for the seller

Works for YOU

Priority: Seller's price
& terms

Priorities: Your protection
& interests

Looking to maximize sale
price

Will negotiate best deal
for you

May downplay concerns

Points out any concerns
and explains implications



PREPARING YOUR *financing*

1

AFFORDABILITY

In the Greater Montreal Area, affordability can vary significantly by neighbourhood. As a general rule, mortgage lenders recommend you don't spend more than 3 to 5 times your annual household income on a home. If you're not purchasing with cash, the first step is to secure a mortgage pre-approval. This not only clarifies your budget, but also strengthens your offer when you're ready to buy.

2

CHECK YOUR CREDIT

A mortgage requires a good credit score. Improve your score by:

- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for new credit until you have been approved
- Avoid making big purchases until you have been approved
- If possible, avoid job changes until you have been approved

3

DOWN PAYMENT

In order to make your dream of buying a home a reality, you will need to save cash for your down payment & closing costs

- Down Payment: In most cases, the minimum down payment is 5% of the purchase price. However, depending on the price and financing structure it can range from 5% to 20%.
- Closing Costs: These usually range from 1.5% to 4% of the purchase price and include things like the welcome tax (land transfer tax), notary fees, and adjustments for property taxes



GETTING *ahead*

IN THE HOME BUYING PROCESS



Getting pre-approved (not just pre-qualified) means a lender has reviewed and verified your financial documents and approved you for a specific mortgage amount. This gives you a clear budget and shows sellers you're a serious, qualified buyer.

To get pre-approved, you'll typically need to provide:

- Government-issued ID
- Income & Employment (employment letter and pay stub, T4 slips)
- Tax Documents (T1 General returns & Notices of Assessment)
- Property Documents (if applicable)

WHY SHOULD YOU GET PRE-APPROVED?

KNOW YOUR BUDGET

Getting pre-approved gives you a clear understanding of how much home you can comfortably afford. It helps you set a realistic budget and focus your search on properties within your price range, saving you time and stress.

NEGOTIATING POWER

Sellers take pre-approved buyers more seriously. When you're backed by a lender, it shows you're ready to move forward, which can strengthen your offer and give you an edge over buyers who haven't been pre-approved.

CLOSE FASTER

In a fast-paced market like Greater Montreal, pre-approval helps speed up the buying process. With many of the financial checks already completed, you'll be in a better position to move quickly and close sooner when the right home comes along.

TYPES OF MORTGAGE LOANS

	INTEREST RATE	DOWN PAYMENT	FLEXIBILITY	PRE PAYMENT PENALTIES	BEST FOR
FIXED RATE MORTGAGE	LOCKED-IN FOR THE TERM (1-10 YEARS, MOST COMMON IS 5)	MINIMUM 5% (FOR HOMES UNDER \$500K)	LOW	YES (IF CLOSED)	BUYERS WHO WANT STABILITY AND PREDICTABLE PAYMENTS
VARIABLE RATE MORTGAGE	FLUCTUATES WITH LENDER'S PRIME RATE	MINIMUM 5%	MEDIUM	YES (IF CLOSED)	BUYERS COMFORTABLE WITH RISK AND POTENTIAL SAVINGS
CLOSED MORTGAGE	LOWER INTEREST RATE	MINIMUM 5%	LIMITED LUMP-SUM REPAYMENT OPTIONS	YES	MOST BUYERS WHO DON'T PLAN TO BREAK THEIR MORTGAGE EARLY
OPEN MORTGAGE	USUALLY HIGHER RATE	TYPICALLY 20%+	VERY FLEXIBLE	NO	BUYERS PLANNING TO PAY OFF EARLY OR SELL SOON
CONVERTIBLE	STARTS VARIABLE, CAN SWITCH TO FIXED	MINIMUM 5%	MEDIUM	YES	BUYERS UNSURE ABOUT COMMITTING TO A FIXED TERM
HOME EQUITY LINE OF CREDIT	VARIABLE	20%+ EQUITY REQUIRED	HIGH	N/A	OWNERS USING HOME EQUITY FOR RENOVATIONS OR INVESTMENTS

OUR MORTGAGE

RECOMMENDATIONS



DAVID MANCINI

ORBIS GROUP

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15F Cartier Ave
Pointe-Claire, QC
H9S 4R5

With 10 years at a major financial institution, David brings strong knowledge, honesty, and positivity to every client. He's committed to finding the right mortgage solution and best value for each individual.

David thrives on solving complex cases and prides himself on delivering tailored advice and clear guidance throughout the process. His approachable style and dedication make him a trusted partner in every client's home financing journey. Outside of work, he loves traveling, cooking, and following soccer and football.

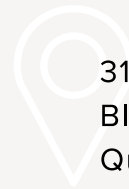


ALINE AOUEISS

BMO Bank of Montreal

Aline.Aoueiss@bmo.com

514-884-4761



3190 Saint-Charles
Blvd, Kirkland,
Quebec H9H 3B7

With over 25 years of experience, Aline is a dedicated mortgage specialist committed to helping clients find the right financing solutions for their unique needs. Whether purchasing a first home, next home, or financing renovations, Aline provides expert guidance throughout the entire process. She'll guide you through:

- Pre-approval
- Financing your home or renovations
- Mortgage transfers to BMO
- Refinancing or tapping into home equity
- Any other financing questions

FIND YOUR *dream* **HOME**



START TOURING HOMES

Once you're **pre-approved and ready**, we'll tour homes that fit your **lifestyle and budget**. We'll help you focus on what really matters — things you can't change, like layout, natural light, lot size, and location. No home is perfect, so don't get distracted by paint colors or outdated finishes. We'll guide you every step of the way, helping you spot both potential and pitfalls.



SHOULD YOU BUY OR SELL FIRST?

Every situation is different, and there's no one-size-fits-all answer. Here's a quick breakdown of both options:

BUY FIRST

Competitive Market

Confident your home will sell fast

Flexibility to make conditional offers

SELL FIRST

Slower or stable market

Want a clear budget for next purchase

Want time to explore your next move

CHOOSING A *neighbourhood*

Where you live matters just as much as the home you choose. We'll help you find a neighbourhood that fits your lifestyle and long-term goals.

LIFESTYLE FIT

Choose a neighbourhood that matches your daily routine — whether you value green spaces, vibrant cafés, quiet streets, or family-friendly amenities, **your home should reflect how you live.**

COMMUTE & TRANSIT ACCESS

Montreal's **traffic and weather can be unpredictable** — consider your distance to work, public transit, highways, or bike paths. A test run during rush hour can be surprisingly eye-opening.

SCHOOL ZONES & EDUCATION

Even without kids, **a good school district boosts resale value.** If you have children (or plan to), look for top-rated schools and daycares nearby.

FUTURE GROWTH & DEVELOPMENT

Future developments, like condos or commercial projects, can **impact property value**, traffic, and the neighbourhood's vibe. Visit at different times of day — is it too noisy? Are the streets well-lit?



MAKING AN **OFFER**

HOW MUCH TO OFFER:

We'll review recent sales, current buyer activity, and the value of the property in its present condition. With all this in mind, we'll determine a strategic offer price that reflects both market trends and your goals.

SUBMITTING AN OFFER

In a competitive market, a few key strategies can help your offer stand out:



PUT YOUR BEST FOOT FORWARD

We'll work together to present your strongest possible offer right from the start.

KEEP CONDITIONS REASONABLE

Limiting or tightening conditions (shorter inspection delays and being pre-approved) can give sellers confidence in your offer.

FLEXIBLE CLOSING DATES

Accommodating the seller's preferred occupancy or notary date (whether they need to move quickly or need more time) can give you an edge.

WRITE A LETTER TO THE SELLERS

A personal note can go a long way. Sharing what you love about the home and why it's the right fit can help your offer resonate on an emotional level.

INCLUDE A LETTER FROM THE INSPECTOR

As part of our personal touch, we add a letter from our trusted building inspector confirming you understand the purpose of an inspection – not as a tool to renegotiate, but to assess the home's condition in good faith.

MAKING AN **OFFER**

Every negotiation is different. Our job is to protect your interests through them all.

AFTER YOU SUBMIT AN OFFER

THE SELLER COULD



ACCEPT THE OFFER



Celebrate! Next, we handle any conditions in the offer.



COUNTER-OFFER



In this case, we will review the terms with you and:



ACCEPT THE COUNTER-OFFER

Time to celebrate, now we will move ahead with any conditions laid out in the offer.

COUNTER THE COUNTER-OFFER

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

DECLINE THE COUNTER-OFFER



DECLINE THE OFFER



When the offer doesn't meet the seller's expectations.

THE CLOSING COSTS

Closing costs are the final expenses you'll need to cover before officially becoming a homeowner.

BEFORE CLOSING

- Building Inspection

(A detailed review of the property's condition, optional but highly recommended)

- Other Tests

properties may warrant further evaluation (e.g. drains, foundation) based on specific concerns raised during the inspection or due to the home's condition. These are not common and are typically recommended

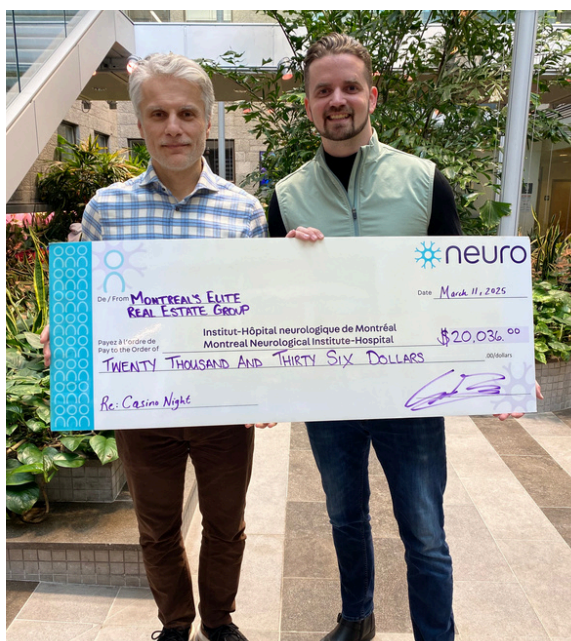
AT CLOSING

- Down-payment (portion of the purchase price not covered by your mortgage)
- Notary Fees
- Adjustments (you may have to reimburse the seller for prepaid municipal/school taxes, condo fees)

AFTER CLOSING

- Home Insurance
- Land Transfer Tax (Welcome Tax)
- Utility Setups (Hydro, gas, internet, etc.)
- Immediate Repairs or Furniture: if you plan to update anything or furnish a new space, set aside a separate budget.





GIVING BACK

At Montreal's Elite Real Estate Group, community means everything. We believe in giving back to the people and places that support us, and one cause that's especially close to our hearts is the **Montreal Neurological Institute.**

Each year, we proudly organize an annual fundraiser on behalf of The Neuro, an institution that quite literally saved the life of our team leader, who underwent life-saving brain surgery there. This event is more than a fundraiser; it's our way of honouring the incredible care and expertise of The Neuro, while rallying the community around a mission that affects so many families.

In 2024, with the generous support of local vendors, partners, clients, and friends, we raised an amazing **\$20,036** during our Casino Night event. It was an unforgettable evening filled with casino games, a silent auction, raffles, and most importantly, connection, compassion, and community spirit.

We're always so grateful and privileged to work with the Montreal Neuro and support the life-saving work they do. We hope to see you at our next event!

JUST FOR MEETING US

Just for meeting with us, we will donate \$25 to whichever charity you wish. Thank you for carving the time out of your day, whether we work together or not.



RECAP

WHY BUYERS CHOOSE US

THE TEAM & OUR EXPERIENCE

Not all brokers can boast over 100 years of combined real estate experience—but we can. With a team approach, you're backed by multiple experts, not just one, ensuring no detail is ever missed.

MORTGAGE GUIDANCE & SUPPORT

Before you start house hunting, we'll help you get pre-approved with trusted mortgage specialists so you know exactly what you can afford — and are ready to act when the right home comes along.

LIFESTYLE-BASED APPROACH

We don't just help you buy a house — we help you find the right fit for your lifestyle. From commute times to schools, green spaces, and neighbourhood vibe, we guide you toward a home that works for how you actually live.

OFFER STRATEGY & SKILLED NEGOTIATION

In a fast-paced market, writing a winning offer takes more than just speed. We guide you through every detail, helping you submit strong, well-structured offers — and when it's time to negotiate, we advocate fiercely to protect your interests and your investment.

COMMUNITY MATTERS

Giving back is part of who we are. From supporting the Montreal Neuro to local initiatives across the West Island, we're proud to serve the community we also call home.

WHAT OUR CLIENTS SAY

Google Reviews

5.0 ★★★★★



Nicolas Leyssenne

29/04/2025



Agente immobilière de toute beauté !!! Service impeccable, toujours à l'heure, réponds en tout temps et à toute heure de la journée, travaille en permanence. Professionnelle et nous a aidé à concilier et conclure notre achat en 2 deux semaines. Un seul mot pour résumé PERFECTION !!! . Merci encore !!!



Jessica Zub

11/05/2024



Colleen is absolutely incredible! Very knowledgeable and calm throughout the whole buying process. She is very thorough and has a great team around her. I am very pleased with the entire experience and can't wait to move into my new place!



Varinder Sarpal

16/02/2025



Great experience dealing with Stylianos! He was a true professional and went above and beyond to help me find my home. He listened attentively to my needs and was diligent in finding me the right fit for me. Would highly recommend speaking with him for anyone looking to buy a property.



Mahsa Ravanbakhsh

22/07/2024



Working with Suzy as our real estate broker agent was an absolute pleasure. From start to finish, she demonstrated exceptional professionalism, patience, and care that exceeded our expectations.

Suzy's unwavering commitment to our satisfaction truly made the difference in our real estate journey. We wholeheartedly recommend Suzy to anyone looking for a reliable, knowledgeable, and caring real estate professional. Without a doubt, we will continue to work with Suzy for all of our future real estate needs.



Riviere Tran-Vuong

21/11/2024



He was always available to answer our questions and concerns. As first time home buyers, Severo made sure that our shopping process was simple and easy. I highly recommend Severo!



Ron Lapointe

03/09/2023



Very happy with the service we received. Very Professional. Would recommend Montreal's Elite all day!



Janet Lamarche

18/04/2024



Styli was professional, knowledgeable, and always a pleasure to work with. He made the entire home-buying experience truly enjoyable. I wholeheartedly recommend Elite Real Estate Group!



Natalka Lee

02/02/2025



From the moment we interviewed them, to the time we signed the accepted offer, Martin gave us 110% of his service. We felt very well taken care of and we would confidently refer Montreal's Elite Real Estate Group to anyone seeking highly professional and knowledgeable brokers.



Nicolas Leyssenne

28/05/2025



Working with Suzanne Larmour has been an absolute pleasure. A thorough professional, she understood our requirements and worked diligently on our house hunting. She's been attentive at every step and displayed patience throughout the process despite its challenges. We would be happy to work with her again. Thank you!!

FAQ

HOW LONG DOES THE PROCESS USUALLY TAKE?

Buying a home can happen in a week or take months. We will work with you to make it happen as quickly as possible.

HOW DO WE KNOW WHAT WE CAN AFFORD?

We'll walk you through the process of figuring out how much you can afford, the first step is making an appointment with a mortgage broker.

WHAT IF I CHANGE MY MIND AFTER MAKING AN OFFER?

Once all conditions are waived, it becomes legally binding. Before that, if a condition isn't met and issues come up during the inspection or your financing changes unexpectedly, you may still have the option to walk away.

WHAT'S MULTIPLE OFFERS / BIDDING WAR?

When more than one buyer submits an offer, it becomes competitive. We'll strategize together to help you stand out without overpaying.

HOW LONG DOES THE PROCESS USUALLY TAKE?

A seller's market happens when there's a shortage in housing. A buyer's market occurs when there are more homes for sale than buyers.

HOW MUCH DO I NEED FOR A DOWN PAYMENT?

This depends on the type of loan or lender, but in Canada, the minimum is typically 5% for homes under \$500,000, and higher for homes above that threshold.

DO I PAY A COMMISSION AS A BUYER?

In most cases, the seller pays the commission for both their agent and yours. Our service to you is typically at no cost.

RECOMMENDED

RESOURCES

MORTGAGE BROKER

DAVID MANCINI - ORBIS GROUP

(514) 234-9650

David.mancini@groupeorbis.com

MORTGAGE SPECIALIST

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BUILDING INSPECTOR

JONATHAN BETTERIDGE

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NOTARY

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READY TO GET STARTED?



ELITEREALESTATEGROUP.COM

FOLLOW ALONG

