

BROKER

PROFESSION



Your brokerage practices, or **HOW TO SUCCEED ON A DAILY BASIS**

The role of the OACIQ Inspection Department

The faces of Inspection

"THE COPS ARE HERE!"

The first inspection: from stress to relief

BROKERS SPEAK UP

In the field
**PYRITE OR
PYRRHOTITE**

**Throwing rocks
in the gears of
a transaction**

OACIQ
advertising
campaign

**+ 10 HANDY
TIPS**



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Organisme d'autoréglementation du courtage immobilier du Québec

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The advertisements published in it are intended for real estate and mortgage professionals. They are not the expression of any opinion, position or action of the OACIQ, whose main mission is to protect the public, according to the Act.

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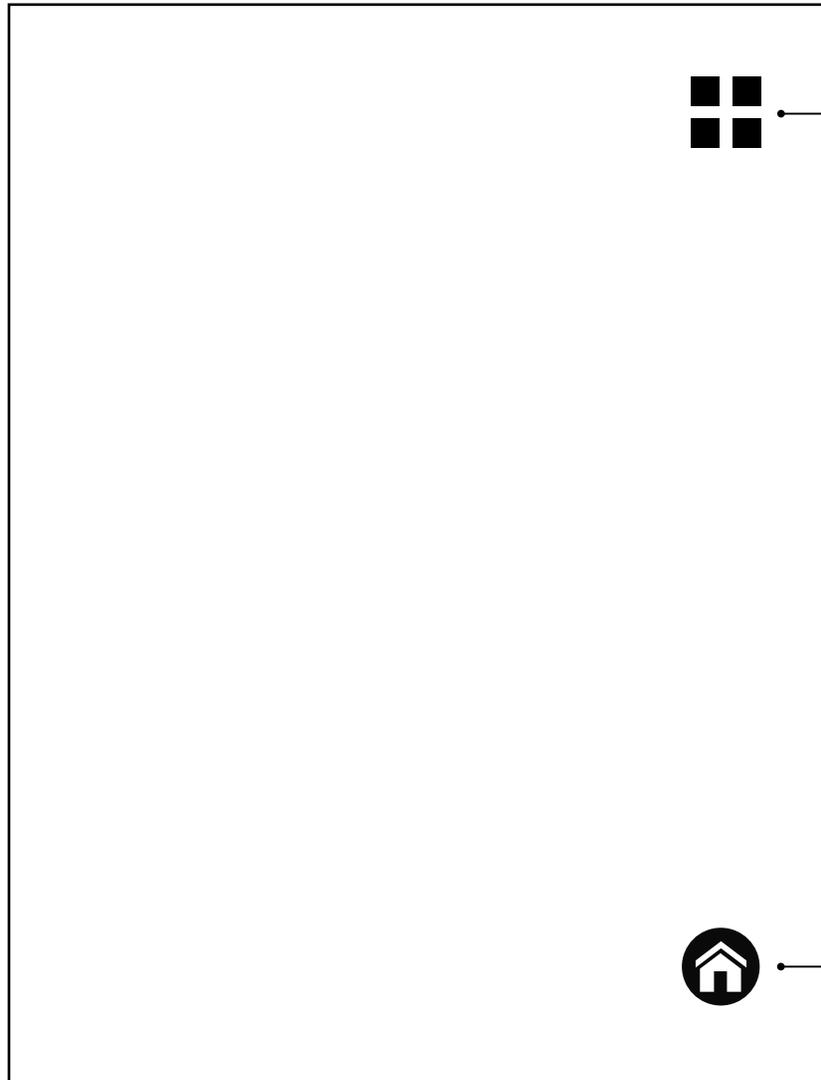
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Ms. Oona Rodrigue, Agency Executive Officer of RE/MAX Capitale Charlesbourg & Limoilou and Ms. Édith Gagnon, Agency Executive Officer of RE/MAX Vision in Gatineau.

HOW TO

How to use the features of our publication as well as an explanation on our new icons



Click this icon to return to the main page of the article.



Article



Photos



Click this icon to go back to the table of contents



Pop-up



Video



Audio tape



Link



Additional content

5

Your brokerage practices: The art of success on a daily basis

"I will stay... to continue working with you to build a practice of which we can be proud."

In the OACIQ Annual General Meeting (AGM), I had the pleasure of hearing from the Chairperson of the OACIQ Board of Directors, Mr. Jean-François Gauthier, who shared with us his vision of the future of the OACIQ and the challenges we face as a regulatory body. He also highlighted the importance of the OACIQ's role in protecting the public and ensuring the integrity of the real estate and mortgage industries.

These challenges for us are increasing regulatory requirements and the changing landscape of the OACIQ Board for our first year. We have all worked hard to ensure the OACIQ remains a strong and effective regulatory body, and I am proud to have led the OACIQ in this regard. I am also proud to have led the OACIQ in its efforts to improve the public and bring forward the agenda for the next year of the OACIQ. I am proud to have led the OACIQ in its efforts to improve the public and bring forward the agenda for the next year of the OACIQ.

When the world is so divided, it is so easy to lose sight of the things that unite us. It is so easy to lose sight of the things that unite us. It is so easy to lose sight of the things that unite us. It is so easy to lose sight of the things that unite us.

7

A second firm accredited by the OACIQ

Technology allows us to work more efficiently. It allows us to work more efficiently. It allows us to work more efficiently. It allows us to work more efficiently.

With this in mind, the OACIQ has developed an accreditation program for real estate and mortgage brokers. This program is designed to ensure that all brokers who are accredited by the OACIQ meet the highest standards of professional conduct and ethics.

19

Ten handy tips from the Inspection Department

Brokers practices

Professional practices

Questions from brokers and answers from the OACIQ Info Center

9

Zoom on professional practices

The commercial real estate requires considerable expertise!

Here are a few excerpts from articles recently published by the OACIQ.

WE OVERSEE THEM FOR YOUR PROTECTION

FOR YOUR PROTECTION WE OVERSEE THEIR TRAINING

The OACIQ pursues its mission

NEW INITIATIVES

We have these initiatives and services: the OACIQ's new accreditation program for real estate and mortgage brokers, the OACIQ's new accreditation program for real estate and mortgage brokers, the OACIQ's new accreditation program for real estate and mortgage brokers, the OACIQ's new accreditation program for real estate and mortgage brokers.

42

Supreme Court decision

An accepted promise to purchase is not enough to claim remuneration

Answers received by the OACIQ

regarding the execution of the Proceeds of Crime (Money Laundering) and Terrorist Financing Act

11

Over 10,000 agencies and brokers maintained their licenses!

14

Brokerage practices are evolving

Real estate and mortgage practices are changing. Real estate and mortgage practices are changing. Real estate and mortgage practices are changing. Real estate and mortgage practices are changing.

63

Continuing education activities

COMMERCIAL REAL ESTATE BROKERAGE

GDJ launched its new platform and offers a two-week trial

51

The OACIQ Columns

Mortgage loans: new forms about the disclosure obligation

In the field

Pyrite or pyrrhotite: throwing rocks in the gears of a transaction

SUMMARY

- BETWEEN US 5
- ELECTRONIC SIGNATURES 7
- OACIQ ADVERTISING CAMPAIGN 9
- LICENCE MAINTENANCE 11
- SELF-INSPECTION 2014 14
- Dossier 19
- YOUR BROKERAGE PRACTICES, OR HOW TO SUCCEED ON A DAILY BASIS
- ZOOM ON PROFESSIONAL PRACTICES 42
- OACIQ Columns 51
- MORTGAGE BROKERAGE
- IN THE FIELD
- COMMERCIAL REAL ESTATE BROKERAGE
- COMING SOON 63

Between us

I will stay... to continue working with you to build a practice of which we can be proud.

At the OACIQ Annual General Meeting 2015, I had announced that I would leave the chairmanship of the OACIQ Board of Directors this year. However, considering, among other things, the importance given by the Board to the five-year review of the *Real Estate Brokerage Act*, the members of the Board opted for continuity and elected me once again as Chair.

Thus, contrary to my own expectations, I will assume with enthusiasm the chairmanship of the OACIQ Board for one final year. This will be the end of my term as a director. I hope we will come full circle with the review of this Act that is so important for protecting the public and giving brokers the assurance that they have an Organization that meets their expectations.

With this in mind, I would like to thank all those of you who took the time to share their points of view when we asked you to read and comment on the **brief issued by the Organization** in response to the Québec government's Report on the application of the *Real Estate Brokerage Act*. You helped us submit a well thought-out, well-documented paper that accurately represents the opinion of those of us who care about the future of real estate and mortgage brokerage.



In order to prepare for this future, we must all ensure the quality of our brokerage practices. This is why this issue features a special dossier on how to maintain excellent professional practices. Among other things, you will learn how the **OACIQ** can help you ensure that you follow best practices. You will also be able to put faces to the names of Inspection Department employees, and see how these brokers are working constructively with you to make sure our clients see the added value we provide. In addition, two agency executive officers share their experiences, and the dossier concludes with ten handy tips.

To conclude, allow me to congratulate my colleagues **Richard Dion** (re-elected for one year) and **Roger Doré** (new Treasurer) for their election, and to thank **Daniel Pelchat** for his involvement as a Treasurer over the past years. Their efforts, like those of all other members of the **OACIQ** Board, help provide the profession with the tools needed to ensure a practice of which we can be proud.

I wish you continued success!



Serge Brousseau
Chairman of the Board of Directors
OACIQ



Electronic signatures

A second firm accredited by the OACIQ

Technology plays an ever-increasing role in your real estate transactions. To supplement the electronic forms they are already using, many brokers would like to be able to use an electronic or digital signature system for their transactions. Quick and effective, this type of system has the advantage of optimizing your efforts and rendering you even more efficient.

With this in mind, the OACIQ has developed an accreditation program for electronic signature systems. Thus following its analysis, in June the OACIQ accredited the system of a second firm offering an electronic signature solution. The e-Z-Sign system by the firm [e-Z-max](#) meets all the Organization's technical specifications. For more information on this electronic signature service and [e-Z-max's](#) terms of use, please visit the firm's [website](#).

ACCREDITATION, YOUR GUARANTEE OF SECURITY

If you plan on using an electronic or digital signature system for your transactions, it is highly recommended that you deal with one of the suppliers accredited by the OACIQ.



The OACIQ's electronic signature system accreditation process is based on technical specifications that will ensure the security of your real estate transactions.

The use of a non-accredited system is not recommended, as it exposes your clients to several risks, including:

- the electronic signature being deemed invalid, which could jeopardize the agreement;
- the personal information of the parties to a transaction not being protected;
- your being unable to recover data from the service provider;
- the OACIQ being unable to intervene in case of problem because it does not have an agreement with the provider.

For any questions concerning the use of electronic signatures in your professional practice, please contact the OACIQ Info Center by email at info@oaciq.com or by phone at 450-462-9800 or 1-800-440-7170.

To find out more:



Get Ready, Get Set, Sign!

**Electronic or digital signature:
Conditions for a secure transaction**

**Electronic or digital signature
system: Technical specifications**

Electronic signature - Good practices

**Electronic signature - A first
firm certified by the OACIQ**





**WE
OVERSEE
THEM FOR
YOUR
PROTECTION**



**FOR YOUR
PROTECTION
WE OVERSEE
THEIR
TRAINING**

Advertising

The OACIQ pursues its mission

This fall, The OACIQ is back with the web advertising campaign "*Find answers to your questions*", while adding new visuals that showcase its mission of protecting the public by overseeing real estate and mortgage brokers.

Under the theme "*The OACIQ is ensuring your protection*", two new versions deal with the strict oversight of brokers' skills and training. The campaign is disseminated on sites such as Canoe, CasaTV.com, Les Affaires in addition to some real estate sites, to name a few.

NEW INITIATIVE

Besides these animated web banners, the Organization starts a new communication initiative through a content marketing campaign. These are articles specifically prepared to inform the public of key topics, such as tools and services available during a real estate transaction, OACIQ's mission, and brokers' training and supervision. This new editorial strategy also proposes texts on seller's declarations. The main media disseminating this series of articles are L'Actualité, TheGazette.com, LesAffaires.com and LeDevoir.com

**WE ENCOURAGE YOU TO SHARE THESE
LINKS AND NEWS WITH YOUR COLLEAGUES
AND CLIENTS!**



The OACIQ, partner of protegez-vous.ca and lacopropriete.info

TO INFORM THE PUBLIC AND
SHOWCASE THE EXPERTISE
OF REAL ESTATE AND
MORTGAGE BROKERS.

Learn more on [one](#) or the [other](#) partners in synbad.com.

Also read the articles on [Protégez-Vous](#) and [lacopropriete.info](#) websites.





Over 16,000 agencies and brokers maintained their licences!

Like **16,013** real estate and mortgage agencies and brokers, you have chosen to maintain your licence until April 2016. Here is the breakdown of active agency and broker licences as at May 1, 2015:

Real estate brokers	14,193
Mortgage brokers	575
Real estate agencies	1,204
Mortgage agencies	41
TOTAL	16,013



This year again, several payment methods were available, but the most popular by far was credit card payment via **Synbad**, with **close to 82% of you** choosing this method to renew your licence.

UPDATING YOUR INFORMATION

To make things easier, this year we enabled you to update your information at the same time as your licence renewal. Your constructive comments will help us improve the process next year!

For questions or comments regarding the maintaining of your licence or the updating of your information, please contact the **OACIQ Info Center** at info@oaciq.com or by phone at 450-462-9800 or 1-800-440-7170.

At all times

REPORTING IS IMPORTANT!

You know the importance of having the correct information to be more efficient. In this regard, the **OACIQ** is seeking your collaboration to immediately report to us if you went bankrupt, were convicted by a court of a criminal offence or act or if any other change is to be made to your file.

How? Go to **My record** on **synbad.com** and then click *Statements* under the *Personal Information* section and answer the questions.

For more information, read the article entitled:



In case of bankruptcy or conviction, informing the OACIQ is essential.



OACIQ electronic forms

A professional, efficient and environmentally- friendly solution for you and your clients!

Since July 1, 2015, a subscription is necessary to access InstanetForms™ electronic forms.

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OACIQ
ORGANISME D'AUTORÉGLEMENTATION
DU COURTAGE IMMOBILIER DU QUÉBEC

NOTE – Le présent formulaire doit être utilisé lorsqu'un co

1. IDENTIFICATION DES PARTIES

NOM DE L'AGENCE OU DU COURTIER

agence immobilière courtier immobilier agissant

NUMÉRO DE TÉLÉPHONE, NUMÉRO DE TÉLÉPHONE, COURRIEL

REPRÉSENTÉ PAR

NUMÉRO DE PERMIS

exerçant ses activités au sein de la société par actions s

NOM, ADRESSE, NUMÉRO DE TÉLÉPHONE ET COURRIEL DU VENDEUR 1 ET, LE CAS ÉCHÉ, DE SON REPRÉSENTANT

1.1 La vérification de l'identité du VENDEUR a été effectuée

VENDEUR 1 ou son REPRÉSENTANT

Permis de conduire Carte d'assurance

Carte de résident permanent Passeport

Carte de citoyenneté canadienne Certificat de nais

NUMÉRO DE RÉFÉRENCE

LEU DE DÉPARTANCE

Date de naissance: ANNÉE MOIS JOUR

Profession ou principale activité:

1.2 Dans le cas où le VENDEUR est représenté, indiquer:

Nature de la relation entre le VENDEUR 1 et son représentant

LIEN AVEC LE VENDEUR (EX.: MANDATAIRE, LIQUIDATEUR D'UNE SUCCESSION OU P'UNE

177

L'OACIQ a pour mission d'assurer la protection du public et être des
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Pour information: info OACIQ | Tél.: 450 462-9858 ou 1 800 440-

Self-inspection 2014

Brokerage practices are evolving

Broker and agency practices are undergoing a transformation, as illustrated by their increasing use of electronic tools. This is one of the main findings to come out of the 2014 self-inspection survey.

Each year for the last eight years, the answers received from agencies and brokers to the **OACIQ** survey help us get a detailed picture of your professional activities. This knowledge is valuable, as it gives the Organization a realistic picture of the profession and allows it to learn about your expectations. It also helps the **OACIQ** better target its actions in order to improve certain aspects of the practice, which can only have a positive impact on consumer satisfaction.

This year, between January and March, 1,698 agencies and brokers acting on their own account responded to the **OACIQ** self-inspection questionnaire.



**CONSULT THE TABLE
OF RESPONDENTS**



HERE ARE SOME OF THE HIGHLIGHTS

COMPUTERIZATION

Each year we note progress in the level of agency computerization and electronic document management. After a gradual but slight increase in recent years, 2014 marked a turning point. For the first time, a majority of brokers and agencies declared that they maintain their registers of transaction and brokerage contracts electronically. This represents an average increase of about 5% over last year.



CONSULT THE TABLE OF REGISTERS

And the good news is that the movement towards electronic document management is continuing. Thus 31% of respondents have begun to make the switch to electronic. This represents a 7% increase over 2013, which had also seen a 6% rise over the previous year. Also of note is the fact that 88% of respondents use an **OACIQ**-accredited EDM system.

SUPERVISION

More than one in three (37%) agency executive officers who responded to the survey indicated that they had beginner brokers in their agency. We were happy to note that 98% reported having put a system in place to check brokerage contract records before the property goes on the market, a 6% increase over 2013. When it comes to overseeing and supervising their



new brokers' transactions, this rate goes all the way up to 100%.

CORPORATIONS

Corporations are becoming more and more popular. Thus 37% of agency executive officers reported having brokers acting through a corporation, which represents a 21% increase over two years. The great majority of these agencies (92%) indicated that they keep a file on each of these corporations.

ACCOUNT MANAGEMENT

One out of every two agency executive officers (55%) indicated having received remuneration for referring client to financial institutions, a percentage which is relatively stable. The rate for agencies receiving remuneration for referring clients to other real estate agencies or brokers was a half that (28%).

In addition, 84% of these respondents indicated that they disclose their remuneration agreements in writing. Although this represents a 5% increase over 2013, the rate remains lower than in previous years, i.e. 89% in 2012 and 93% in 2011.

TRAINING

In 2014, 69% of agency executive officers who responded to the survey attended training activities or offered them to their brokers or administrative staff, a marked reduction compared with 2013 (82%) and 2012 (73%). But we feel confident that these results will improve next year with the implementation of the Continuing Education Program.



The most popular training topics in 2014 (both for the respondents themselves and for their brokers or administrative staff) were:

- Recent jurisprudence (43%);
- Hidden defects (36%);
- Successions (35%);
- Building inspections: Duties and obligations of the broker (35%);
- Building inspections: Problems, expert evaluations and solutions (32%).

COMMUNICATION TOOLS

Good news: the great majority of respondents continue to use the communication tools available from the OACIQ. The most popular tools remain the OACIQ website, the *Pro@ctive* newsletter, and *Synbad*.



CONSULT THE TABLE OF TOOLS

PROMISING FINDINGS

The OACIQ is happy to note that brokers and agencies are constantly striving to improve their practices. The results of this annual consultation also show the importance of continuing to offer quality continuing education activities, especially on all the aspects surrounding record digitization and building inspections.

**THANK YOU TO ALL RESPONDENTS,
AND UNTIL NEXT YEAR!**



Your brokerage practices, or how to succeed on a daily basis

You are a real estate professional, proud of the quality of the services you provide to your clients. You call on your colleagues and your agency executive officer when you need to, but are you well familiar with the services that the OACIQ puts at your disposal to help you in concrete ways in your daily practice?

In this dossier, you will get to know the OACIQ Inspection Department's passionate staff and how they carry out their mandate. An agency executive officer will also talk about the resources she uses to empower her brokers, while another speaks of what she learned in the course of her first inspection... Finally, we present the answers to two questions from brokers, as well as ten tips to help you take even more pride in providing quality professional services, and thus in better protecting the public.



**VIEW THE INVITATION OF THE VICE-PRESIDENT,
PROFESSIONAL PRACTICES - OACIQ**



Your brokerage practices: The art of success on a daily basis



**“I admire what
brokers do!”**

Hélène Morand



**“We are not there
to nitpick!”**

Francine Boucher



**The Department’s
other activities**



Expert...
and passionate!

**The faces of
Inspection**



**The first
inspection:
from stress
to relief!**



How to maintain
good practices

**The story of
one agency
executive officer**



Professional
practices

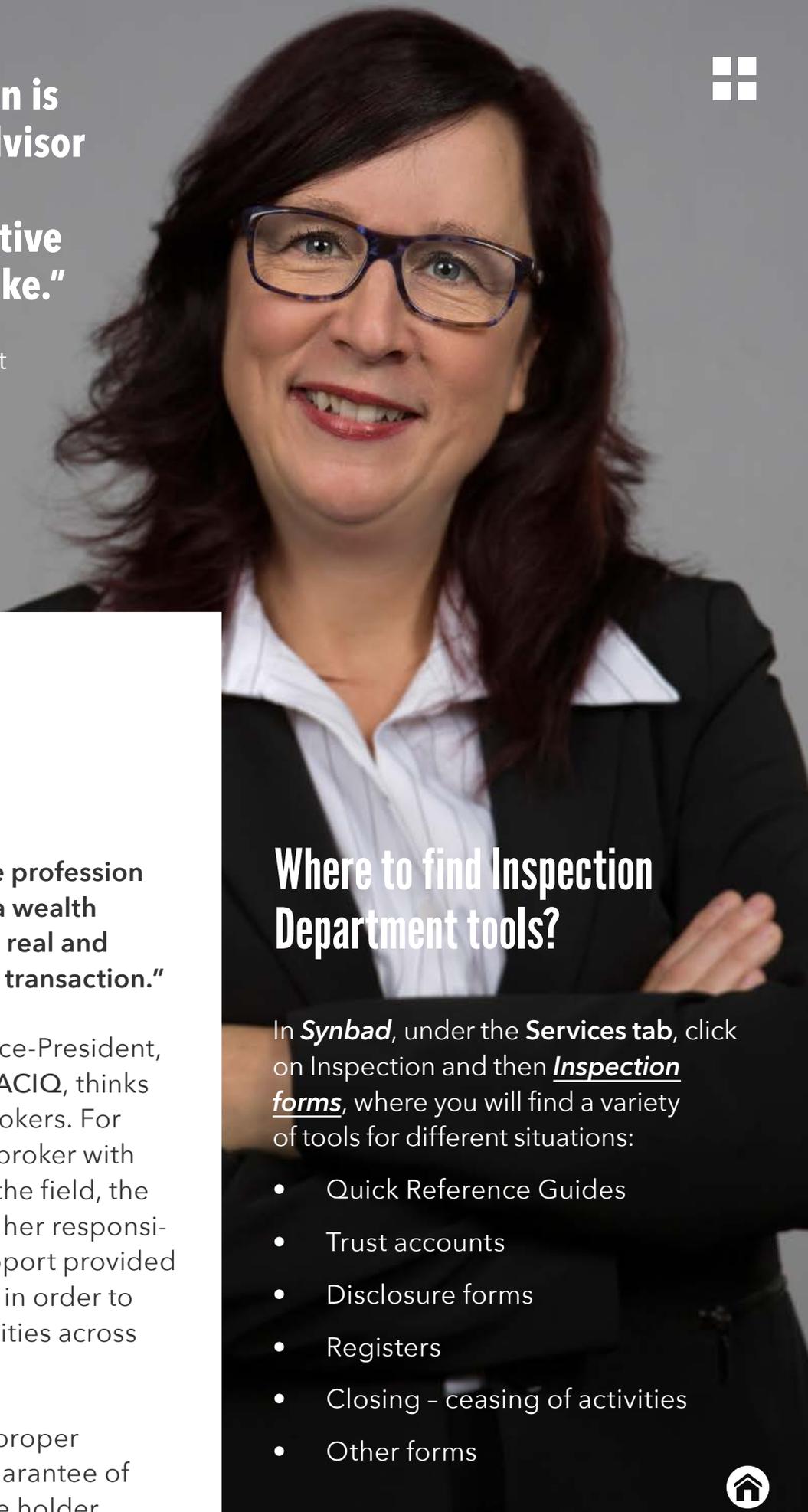
**Questions from brokers and
answers from the OACIQ Info Center**



Brokerage
practices

**Ten handy
tips from
the Inspection
Department**



A portrait of Hélène Morand, a woman with dark curly hair and glasses, wearing a black blazer over a white collared shirt. She is smiling and has her arms crossed. In the top right corner of the image, there is a small white icon consisting of four squares arranged in a 2x2 grid.

“My vision of Inspection is that of a benevolent advisor who guides, helps and supports agency executive officers and brokers alike.”

Hélène Morand, Vice-President
Professional Practices, OACIQ

**“I admire what
brokers do!” »**

“I admire what brokers do. The profession is demanding, but they have a wealth of knowledge, and they bring real and important added value to the transaction.”

This is what Hélène Morand, Vice-President, Professional Practices at the OACIQ, thinks of real estate and mortgage brokers. For this lawyer and AEO-qualified broker with over 15 years of experience in the field, the Inspection Department under her responsibility plays a key role in the support provided to brokers by the Organization in order to ensure the quality of their activities across the province.

Ms. Morand is convinced that proper professional practices are a guarantee of success, not only for the licence holder,

Where to find Inspection Department tools?

In *Synbad*, under the **Services tab**, click on Inspection and then **Inspection forms**, where you will find a variety of tools for different situations:

- Quick Reference Guides
- Trust accounts
- Disclosure forms
- Registers
- Closing - ceasing of activities
- Other forms



but also for public protection: “Good professional practices contribute to the image of the profession, and bad ones can reflect on every broker.” This is why in her opinion, “we are each of us responsible for our professional actions, and for ensuring the success of our profession.”

In this context, “inspection becomes a key ally to improve practices,” she adds. While the approach of the Inspection Department under her leadership is a rigorous one, it is also meant to be constructive and courteous: “My vision of Inspection is that of a benevolent advisor who guides, helps and supports agency executive officers and brokers alike.”

For an agency executive officer who wishes to maintain the best possible practices, an inspection is a very useful tool, comments the VP. But, she cautions, it is not the only tool which the Inspection Department makes available to the profession: “We offer a whole array of resources and services on an ongoing basis.”

Passionate about her work, and a firm believer in the importance of her mandate of helping brokers correct some of their practices in order to maintain quality services and thereby better protect the public, Ms. Morand heads a team of like-minded employees.



“Our philosophy is one of prevention, training and information. The inspectors’ reports reflect this approach.”

Francine Boucher, Director
Inspection Department, OACIQ

“We are not there to nitpick!”

“We have always seen our department as one focused on prevention, claims Inspection Director Francine Boucher. We are not there to look for problems. We observe and make recommendations based on our findings.”

Far from being the policing body that some see, the Inspection Department is made up of individuals who care about the success of the profession and want recognition for the quality contributions that brokers make to real estate and mortgage transactions, which result in public protection. This approach in fact can be seen in every one of the 6,500 interventions which inspectors have made with brokers in the field since 2012.

What inspectors do?

In compliance with the **Real Estate Brokerage Act** and reporting to the Inspection Committee, the Inspection Department oversees the proper keeping of records and registers, trust account management, and broker competence.



To carry out its mandate, the team supervised by Ms. Boucher's uses six inspectors and one coordinator.

"The inspectors are familiar with both sides of things, since they have worked in the field themselves," she explains. "This puts them in the best position to explain to brokers why such or such a practice is necessary."

One thing is certain: like her, inspectors are passionate about the profession (see the interview with two inspectors further on in this dossier): "I have been with the OACIQ [previously the ACAIQ] for 20 years, and I still love it as much as ever!"

How is an inspection conducted?

"We usually notify an agency executive officer or a broker acting on his own account seven days in advance that we will be visiting their office." The person must be present for the duration of the inspection. All documents pertaining to brokerage contract and transaction records will be scoured.

"Where possible, we prefer to review records which a broker has handled from beginning to end, i.e. from the signing of the brokerage contract to the completion of the transaction, because that is where the interaction with the client happens. We then prepare a written report of our findings and notify the agency executive officer verbally of the major points requiring quick corrective action on the part of his team." Each broker, each agency executive officer is notified by email that a report has been uploaded in **My record** on **synbad.com**. All inspection reports since 2010 are stored there.



A person who is the subject of a finding for the first time will receive a “recommendation to amend”. If the situation is not corrected, the next step will be a commitment to comply with a section of the Act or to complete a training activity. “But most of the time, the behaviour is corrected and no further action is required,” confirms the Director.

More serious offences, which are less frequent, are reported to the Inspection Committee, which will decide whether to send the case to the Assistance Department for further analysis, or to the Office of the Syndic for a more in-depth investigation. Here again, “the Inspection Committee is made up of people who are very knowledgeable about the different realities in the mortgage, commercial and residential fields,” adds Ms. Boucher.

In short, all Inspection Department interventions are made in a respectful and constructive manner, and the results speak for themselves: in her 20 years of experience, Ms. Boucher has seen a marked improvement in the quality of broker activities. She is confident that this progress will continue, especially since her department will go on providing support to brokers as the profession evolves.

“We will continue to motivate them, to inspire them to do better. It can only benefit them and the public.”



The Inspection Department's other activities

Apart from doing inspections, inspectors sometimes provide training or write texts (Inspection capsules) on topics where the Department has observed problematic situations. In addition, they act as consultants in the development of **OACIQ** education activities. They are also responsible for receiving and processing applications for accreditation of electronic document management systems.

New agency executive officers or brokers acting on their own account are invited to attend group start-up sessions. "These sessions serve as a first inspection," explains Ms. Boucher. "We explain their respective responsibilities: keeping records and registers, disclosures, etc." Ten such sessions were held for these groups in 2014. A follow-up session is scheduled two years later. An inspector will go on site and examine various procedures, including record keeping (drafting of brokerage contracts and special clauses, file documentation, and follow-up of transactions).

Finally, each year brokers acting on their own account and agency executive officers complete a self-inspection questionnaire, and their responses are analyzed by inspectors. "Where appropriate, inspectors will call the agency executive officer or the broker to discuss practices that need to be improved or changed."



The Inspection Committee

As required under the *Real Estate Brokerage Act*, the **OACIQ** must set up an Inspection Committee. The Committee is made up of real estate or mortgage agency executive officers and brokers acting on their own account. However, these brokers do not personally conduct inspections, but rather employ inspectors for this purpose.

Following a set protocol, the Inspection Committee meets, and inspectors present the inspection reports drafted for brokers and agency executive officers which require various actions. The Committee may make any recommendation deemed appropriate to the broker or agency executive officer being inspected, and have them sign a commitment to comply with a section of the Act or the regulations. It can also require that the broker or executive officer successfully complete a course or other training activity.

The **OACIQ** salutes the work of the Inspection Committee, which is comprised of the following members:

- Marc-André Pilon, RE/MAX Laurentides inc. (Chair)
- Laurent N. Benarrous, Avison Young Québec inc.
- Nathalie Clément, Via Capitale du Mont-Royal
- Diane Bourbonnière, broker acting on her own account

For more information, visit the [***Inspection page***](#) in ***Synbad*** and the [***2014 Annual Report***](#).





“Like our fellow inspectors, having worked in the field ourselves helps us better understand a broker’s reality.”

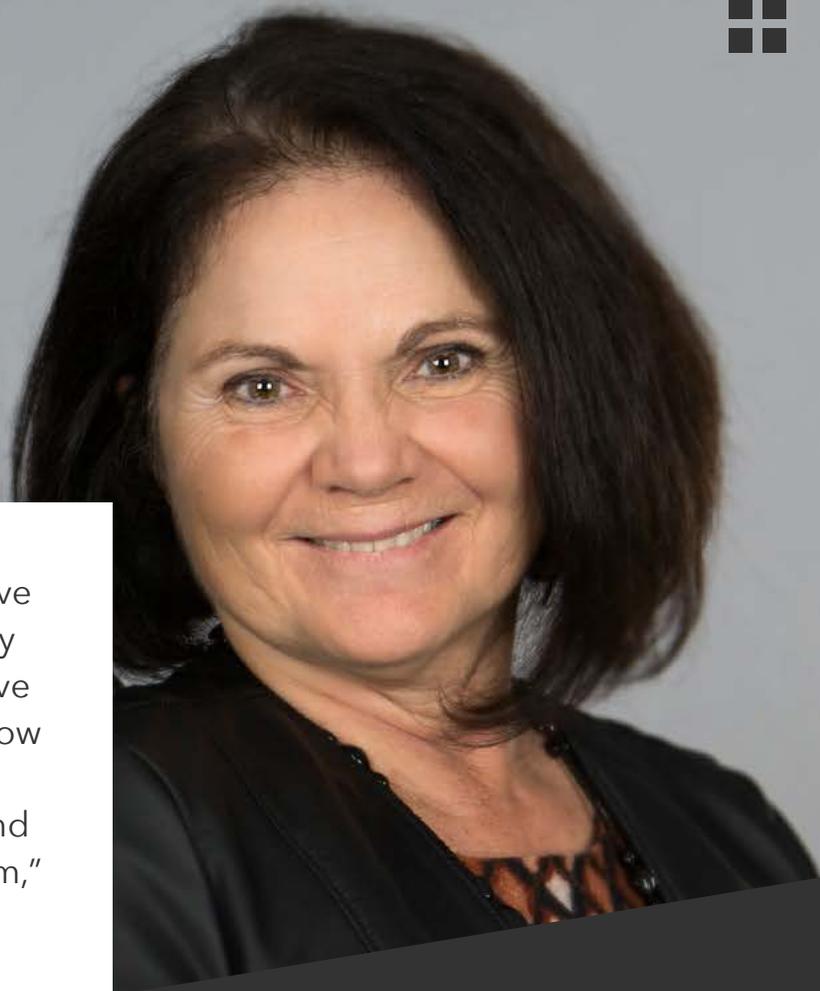
Geneviève Larouche, Inspector with the OACIQ Inspection Department

Expert... and passionate!

The faces of Inspection

The OACIQ Inspection Department is made up of six inspectors. These men and women criss-cross the province to meet with agency executive officers and brokers acting on their own account in the field, a field which they know very well for having worked in it themselves as real estate or mortgage brokers. Here is a close-up of two of the Department’s inspectors.





Céline Larouche and her colleague, Geneviève Larouche (no relation) say they are very happy as inspectors, a position they have held for five and three years respectively. "Inspections allow me to have a human contact with brokers in the field. I love to share, explain, exchange and work with them to make things easier for them," says Céline.

Both also have in common the esteem they have for brokers, whose work is demanding: "They are responsible for everything they write! If a clause is too vague and could be interpreted in different ways, this could create problems for the broker who wrote it," she adds.

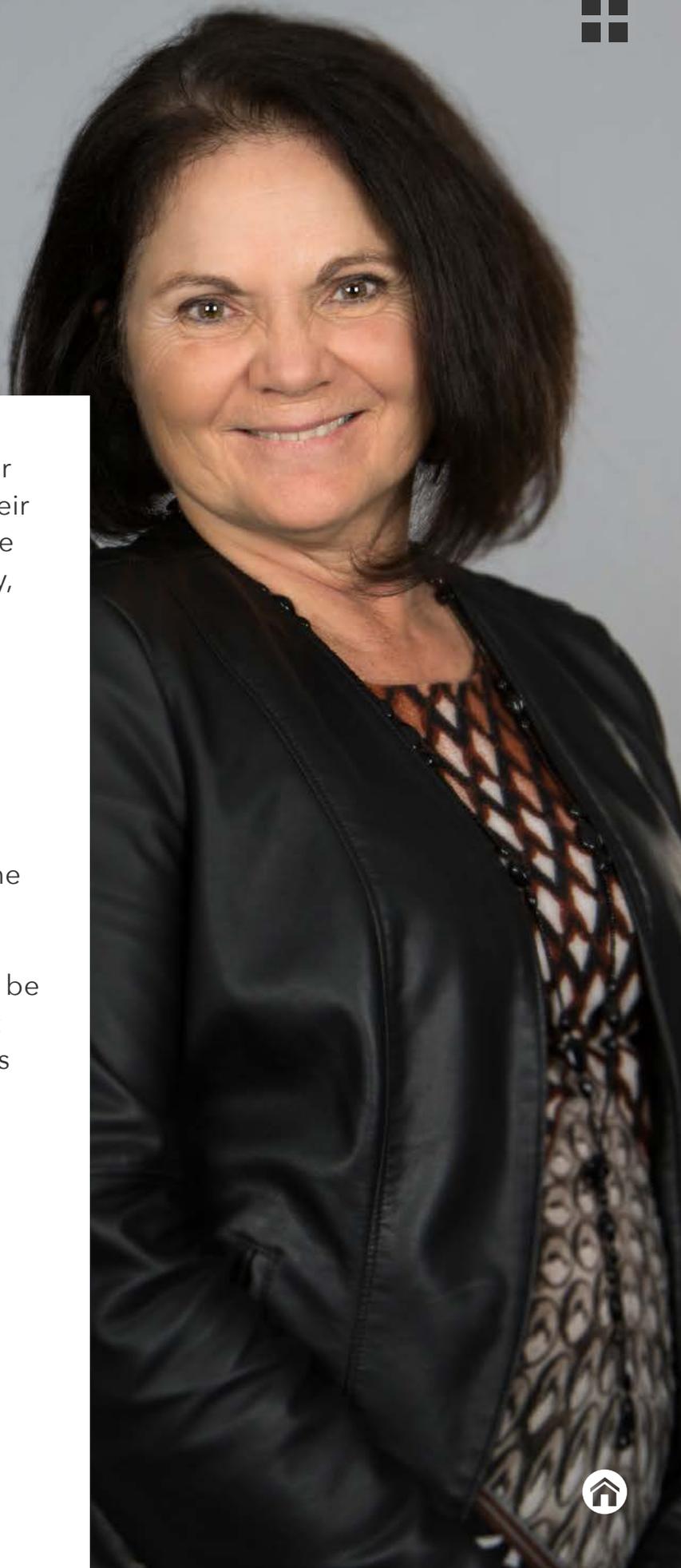
"Like our fellow inspectors, having worked in the field ourselves helps us better understand a broker's reality," comments Geneviève.

When they visit a broker, both inspectors are very aware of the stress their visit can cause. But after the initial greeting, the atmosphere becomes more relaxed. Of course an inspection is not a courtesy call, but the executive officer or the broker also understands that the inspector is not there to nitpick. "The discussion happens in a climate of respect," concludes Geneviève.

"Inspections allow me to have a human contact with brokers in the field. I love to share, explain, exchange and work with them to make things easier for them."

Céline Larouche, Inspector at the OACIQ Inspection Department.





Like their colleagues, the importance of their role motivates them to put a lot of care in their work and in the recommendations they make in their inspection reports. Where necessary, they validate again before taking action on a particular situation. Each word is carefully weighed.

To properly help each broker and act as a resource, like their colleagues they must constantly update their knowledge and do a lot of fact-checking: "An inspector is someone who notes a broker's good work - and even excellent work - and who detects and communicates what should be improved. To be able to do that, you really have to know what you're talking about," says Céline. "And, adds Geneviève, nobody is perfect, and it's only normal to have adjustments to make."

After receiving their report, some brokers call them to ask them the reason for such or such a recommendation. Both appreciate these exchanges.

"The broker profession is demanding," both conclude. "Our hats are off to brokers and executive officers who remain focused on quality!"





The first inspection: from stress to relief!

“The cops are here!!”

When an inspector from the **OACIQ** Inspection Department came for a visit in 2013, **Édith Gagnon**, a newly promoted executive officer for an agency employing some 70 brokers working mainly in the residential field, felt very stressed. She was afraid she would be dealing with an arrogant “cop” looking to nitpick.

It didn’t take long for this executive officer of the RE/MAX Vision (1990) inc. agency in Gatineau to realize that her perception was totally wrong. “The inspector was human, pragmatic. I quickly saw that his approach was a preventive rather than a punitive one.”

So when the follow-up inspection visit came around the following year, she wasn’t worried. “I realized that inspectors, without being unduly indulgent, are there to help us, to address deficiencies and smooth out any wrinkles.”



Comments from inspected brokers*

- Almost all (brokers, administrative staff and agency executive officers) say that the inspector behaved in a courteous and professional manner.
- 100% feel that the inspector was open-minded, attentive and understanding, and was sensitive to the specific realities of their practice.





Among other things, Ms. Gagnon appreciates the details included in the inspector's report. "We get a copy of the report, and often the points raised are the same ones we are repeatedly making with our brokers. So this adds weight to our comments, and educates our brokers on the proper way to accomplish their tasks."

"Plus," she adds, "even if you keep up to date and attend trainings, you forget some details. The inspection provided me with tools to do a better job."

The executive officer goes even further: "In addition to improving professional practices in our agency, the inspection has helped us enhance the brokers' perception of and respect for the **OACIQ**."

Given this, her conclusion is not surprising: "Like the other tools provided by the Organization, inspection helps advance our profession and enhance our professional image with the public."

- 95% of those who called the Inspection Department for information regarding notices of disclosure, trust accounts, registers, start-up sessions or other topics say they were satisfied with the answers they received.

* Agencies or brokers acting on their own accounts inspected between January 1 and August 31, 2015.



How to maintain good practices

The story of one agency executive officer



Oona Rodrigue manages the RE/MAX Capitale Charlesbourg & Limoilou agency, which employs about 60 brokers. With four decades of real estate experience, there is not much she hasn't seen. Like her colleague Édith Gagnon, she has the profession at heart, and she is proud of the quality of services provided by her brokers, whom she monitors "closely."

Profession BROKER: What does a professional practice mean to you?

Ms. Rodrigue: It is a process marked by honesty, collaboration with peers, and respect for the client. And of course, the key is exemplary continuing education.

Profession BROKER: How do you help your brokers in this area?

Ms. Rodrigue: I strongly encourage my brokers to attend training activities and to exercise great care in their professional practices. First because you have to constantly evolve with the profession, but also because the actions we take are very important!

To ensure that contracts are properly drafted and prepared, we verify them all. All our documents are already computerized, and electronic signing is almost here.



In addition, my husband and I are always available to answer broker questions in case of problems. And if one of them doesn't agree with our solution, we tell them to call the **OACIQ** and check! The Organization helps us a lot.

Profession BROKER: Are inspections important?

Ms. Rodrigue: I understand that they are needed. They are part of the **OACIQ's** activities, and we need them to support us in our efforts in order to maintain the quality of our brokers' actions.

This agency executive officer encourages her brokers to refer to **Synbad**, the **Pro@ctive** newsletter and **Profession BROKER** magazine, which this native Anglophone reads in both languages to make sure she doesn't miss a thing!





Questions from brokers and answers from the OACIQ Info Center

QUESTION FROM TANYA NOUWENS

Real Estate Broker



MP3 Audio
question in English

QUESTION FROM DORIS TURMEL

Real Estate Broker



MP3 Audio question
and answer in French



Transcription
in English



Ten handy tips from the Inspection Department

As you know, small changes in field practices are always desirable and can alleviate great risks. Here are some tips based on recommendations frequently made by inspectors.

Know who you are dealing with

Verifying the identity of the party your represent and that of the other parties to the transaction if they are not represented by another broker is an obligation for all brokers, regardless of their field of practice. Do you always fulfill this obligation?

When checking records, inspectors often find that the information or documentation regarding the identity of the parties is incomplete or missing, especially when it comes to the buyers. For more information, we recommend visiting synbad.com and reading article No. 123233: **Identity verification best practices.**

Declare everything in the DS

Because of the importance of the information it contains, the *Declarations by the seller of the immovable* (DS) form must always be completed with great care and, again, any affirmative answer on the form must be detailed in section D14.





Inspectors very often see omissions, especially concerning questions D2.6a and b, which relate to real rights, charges and restrictions affecting the immovable. In order to make sure the information is clear, details should be provided in section D14, including the name of the mortgage lender and, if applicable, a description of the servitude, real rights or other charges. It's so easy to avoid unpleasant surprises! You can find the information you need to complete the DS form properly with your selling client in the *Online Land Register*, the deed of sale and the certificate of location.

Date of signing of the deed of sale and date of occupancy: be specific

A 30-day period means nothing without a starting date. A time period is only an interval between two moments, two events.

When you enter a time period on your brokerage contracts instead of a date for the signing of the deed of sale or for occupancy (for example under clauses 5.1 and 5.2, or 5.3 and 5.4 of the mandatory and recommended forms), you must specify when the period starts. For example, you could put: "30 days *following an accepted promise to purchase*". Without this detail, a time period, whether it's 30 or 60 days, has no meaning and could become a source of dispute.

Go ahead and draft a special clause, but make sure it's clear

We must acknowledge that the drafting of special clauses, especially when they concern conditions, is a problem for many brokers. A well-drafted clause should always specify:

- **Who** must do **what**;
- By **when**;

3

4



- **How** the notice is to be sent to the other party to indicate, for instance, that the condition has or has not been fulfilled;
- What is the **consequence** of the condition on the transaction.

To help you with this, don't hesitate to refer to the Book of standard clauses developed by the **OACIQ** in collaboration with the Greater Montreal Real Estate Board. These clauses come with an explanation on their use. They can be used as is or adapted to a particular situation. Remember that a clause must always accurately reflect the intention of the parties and not be open to interpretation.

You can access the Book of standard clauses via **Synbad** or on the electronic forms platform. It's a simple way to avoid errors and minimize the risk of finding yourself in a conflict situation!

Remuneration sharing in commercial real estate also concerns the seller

What is the share of remuneration that a commercial real estate broker agrees to pay to another agency or broker in the case of a collaborative transaction?

Like in residential real estate brokerage, a real estate broker working in the commercial field must indicate in writing to the party he represents the share of remuneration he agrees to pay to another agency or broker should they collaborate in the transaction, and he must explain the impact of the proposed sharing conditions.

In addition, this information must be entered in the commercial brokerage contract record. And since you need a written contract in commercial real estate, why not include it in the contract?



5





For more information, read article No. 124750: ***Informing clients of the remuneration sharing conditions***, in synbad.com.

Mandatory statements in commercial real estate brokerage and mortgage brokerage contracts

When checking commercial or mortgage brokerage records, it is common to find one or more mandatory statements missing from contracts and transaction proposals.

You can eliminate this problem right now by changing your contract and transaction document models accordingly. How?

If you work in commercial real estate brokerage, you will find the details on Synbad in article No. 121345: ***Commercial immovable or enterprise: mandatory statements in any brokerage contract or transaction proposal***.

If you work in mortgage brokerage, you will find them in article No. 121347: ***Mandatory statements in a brokerage contract relating to a loan secured by immovable hypothec***.



Mandatory disclosures relating to loans secured by immovable hypothec

Inspectors often find missing disclosures regarding loans secured by immovable hypothec, including:

- number of lenders having extended loans in the last 12 months for which the broker or agency acted as intermediary;
- disclosures regarding the loan if it was obtained from a private lender (cost of borrowing, fees or penalties imposed to the borrower and brokerage fees if included in the amount borrowed).



8

Why not include specific fields in your brokerage contracts for these disclosures? Also, the OACIQ has published some forms to this effect, including: **Disclosure of borrowing costs, fees and penalties concerning a mortgage loan** and **Declaration of the number of lenders who granted mortgage loans**. For more information, please read the article entitled **Mortgage brokerage - Disclosure obligation** in synbad.com.

Document, always and still...

Regardless of a broker's field of practice, it is important to remember that a brokerage contract record, whether in electronic or paper form, must contain the contract and all the documents used to carry it out, including any document to verify the accuracy of the information provided. As for the transaction record, in addition to the transaction proposal, it must contain any document used to complete the transaction. Also, any transaction proposal that was cancelled because conditions were not fulfilled and any transaction proposal that was not accepted (which also includes refused loan applications) must be kept.

When you represent an agency, you must forward all documentation to the agency without delay, as the agency is responsible for the keeping of records and registers.

For more details on how to document records and where to verify information, we recommend reading article No. 119068: **Record documentation is every broker's business**.

See also the **online training on electronic document management**.





The Inspection Department documents available in **Synbad** also include a number of quick reference guides designed to help you in your work. Don't hesitate to use them.

Digitization, a major step in electronic document management

Do you keep your files on electronic media? Did you know that all the work invested to properly document a record could be lost due to improper digitization and the absence of quality control?

Digitization must allow the production of quality digitized documents, and quality control is an essential step in the process. You must ensure that the scanned document is identical to the paper document. The digitized document must be high-quality, legible, and include the same number of pages as the paper document. The pages must not be truncated, obstructed, masked, folded, etc.

Remember: if the scanned document is not the same as the paper document, it must be rescanned. The training activity **Record documentation** contains a section on this topic.

Your inspection report, available at all times on Synbad

Have your records been verified in the course of an inspection in the past? If so, you - and your agency executive officer if applicable - would have been notified by email. Your inspection report is uploaded to **My record** on ***synbad.com***, and you can view it at any time.

HAPPY READING!





AGENCY 007

Your Car or Home Insurance will soon be up for renewal?
You just renewed it but think you are overpaying for it?
You want to compare offers?

Well, look no further!

Lussier Dale Parizeau gives your **the best offer**
on the market and rewards your trust:



Get a quote

=



Receive a free \$20 Cineplex gift card

Hurry! This offer is for a limited time only

00:29:09:23

MONTHS

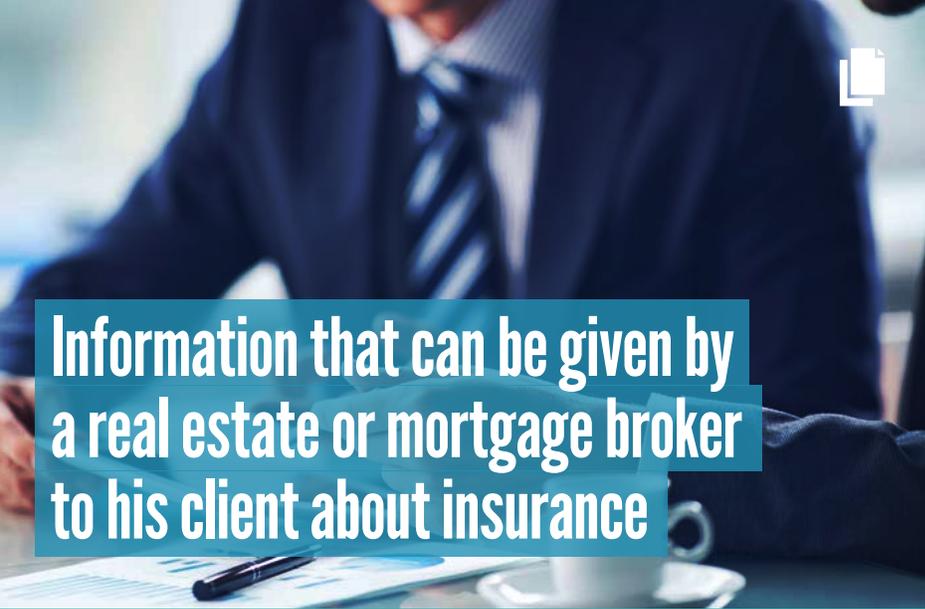
DAYS

HOURS

MINUTES



*Details, terms and conditions are [here](#).



Information that can be given by
a real estate or mortgage broker
to his client about insurance



Agreement with
the *Association des
thermographe en
inspection de bâtiments*



The commercial real
estate requires
considerable expertise!

Zoom on professional practices

Here are a few excerpts from articles
recently published by the OACIQ.



Supreme Court decision

An accepted promise
to purchase is not enough
to claim remuneration



Answers received by
the OACIQ

regarding the enforcement
of the *Proceeds of Crime
(Money Laundering) and
Terrorist Financing Act*





Information that can be given by a real estate or mortgage broker to his client about insurance

(Update of the article published on June 18, 2013 and modified on December 3, 2013)

PROFESSIONAL PRACTICES SERIES

Brokers are required to inform the parties to a transaction of “products and services that concern heritage protection and relate to the transaction”, including insurance products.

You want to inform your clients about insurance options available to them? Here is an overview of the rules to observe.

It’s important to know that the distribution of products and services related to damage insurance and insurance of persons is governed by the *Act respecting the distribution of financial products and services* (Distribution Act), which the Autorité des marchés financiers is mandated to administer.

In this regard, to avoid putting themselves in a situation where they contravene this Act, and more specifically so that they not engage illegally in the activities of a representative, within the meaning of the Distribution Act,





brokers or agency executive officers must take certain precautions when providing information on products that concern heritage protection and relate to the transaction. According to the AMF, they must limit themselves to informing the parties of the type of insurance to protect their heritage. For example:

- Insurance of persons:
 - Individual or group insurance;
 - Life insurance;
 - Health and accident insurance; including disability insurance;
 - Critical illness insurance.
- Damage insurance:
 - Property insurance;
 - Liability insurance.



For the full text:

Synbad, article No. 123128.





An additional tool for professional references

Agreement with the *Association des thermographes en inspection de bâtiments*

The OACIQ is pleased to announce the signing of an agreement with the Association des thermographes en inspection de bâtiments (ATIB). Founded in 2012, this non-profit organization includes building inspectors and thermographers wishing to provide recognized quality services in building inspection and thermography.

With this agreement, you will have access to a list of thermographers who meet several requirements, including those of:

- holding a professional liability insurance;
- respecting a recognized inspection service agreement;
- following building inspection practice standards;
- submitting a written report to the party using their services.



For the full text:
Synbad, article No. 201139.





The commercial real estate requires considerable expertise!

Are you familiar with the commercial real estate brokerage? This area of practice requires very specific knowledge and skills. If a broker holds a full-service licence, he must master concepts that can be acquired only through training and diligent practice in order to be able to act according to generally accepted practices in his area of practice. Although having a full-service licence is sufficient to practice in the commercial real estate field, if the usual area of practice is residential real estate, it could be useful to take additional training and seek the help of another broker to practice in this field as appropriate.



For the full text:
***Synbad*, article No. 201186.**



Supreme Court decision

An accepted promise to purchase is not enough to claim remuneration

On June 25, 2015, the Supreme Court of Canada handed down an important judgment concerning a broker's right to remuneration when a promise to purchase is accepted (*Place Mullins v. Services immobiliers Diane Bisson inc.* 2015 CSC 36).

In this case, Société en commandite Place Mullins wished to sell an immovable at an asking price of \$3,420,000. On September 8, 2007, a brokerage contract was signed with the agency Services immobiliers Diane Bisson Inc. Under the terms of this contract, the agency was to be entitled to remuneration representing 5% of the sale price, plus taxes, "where an agreement to sell the immovable is concluded during the term of this contract" or "where the seller voluntarily prevents the free performance of this contract."

On November 30, 2007, a buyer became interested in the property and, acting through an agency, presented a promise to purchase in the amount of \$3,260,000. This promise to purchase was conditional upon the buyer declaring himself satisfied with the results of his due diligence on the immovable. This promise to purchase was accepted by Place Mullins the same day.



For the full text:
***Synbad*, article No. 201107.**





Queries to FINTRAC

Answers received by the OACIQ regarding the enforcement of the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*

The OACIQ regularly receives questions concerning obligations stemming from the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (hereafter the “Proceeds of Crime Act”), which the Financial Transactions and Report Analysis Centre of Canada, better known as FINTRAC, is responsible for enforcing. The procedures that real estate agencies and brokers must follow to comply with this act are a source of uncertainty and concern for many, and the OACIQ shares these concerns. (Mortgage brokerage transactions are not subject to the Proceeds of Crime Act).





To clarify the situation regarding topics brought to the OACIQ's attention, the Organization has made some queries to FINTRAC and would like to share the responses with brokers and agency executive officers. The following topics are discussed:

- Reminder: Compliance with FINTRAC rules goes beyond identity verification
- FINTRAC's approach to compliance examinations
- Agencies (or brokers acting on their own account) have the first responsibility for establishing a compliance program
- Identity verification: special cases
 - ***Already represented parties***
 - ***Representatives of public entities***
 - ***Representatives of financial entities***
 - ***Trustees in bankruptcy***
- FINTRAC's online compliance assessment
- The search for solutions to prevent certain agencies or brokers from being unnecessarily subjected to a FINTRAC compliance examination



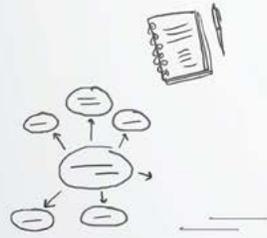
For the full text:
Synbad, article No. 201278.

Also read in Synbad the article No. 201277 : Implementation of a compliance program: an obligation that should not to be overlooked by agencies and brokers.

Also read in Synbad the article No. 124432 : Money laundering and terrorist financing: ensuring an ongoing monitoring.



CONTINUING EDUCATION PROGRAM > 2015-2017



THE POWER TO DO MORE

"Training makes us feel more secure in our business and with our clients. It also makes us perform better and even more prepared for that special question our client may ask!"



> **JOSIE GAMMIERO**
President, Royal LePage Cité, Laval

MICHAEL R. CONCISTER

Barrister & Solicitor

B.A., B.C.L., LL.B. DIP. MGMT (APP.)

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FOR THE CAUSE**

The OACIQ is proud
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Halte au cancer de la prostate.
The Force Against Prostate Cancer.



Mortgage brokerage

Mortgage loans: new forms about the disclosure obligation



In the field

Pyrite or pyrrhotite: throwing rocks in the gears of a transaction



Commercial real estate brokerage

GDL launched its new platform and offers a two-week trial

The OACIQ Columns



Column on mortgage brokerage

Forum of the APHMM: The OACIQ was present

The Association des prêteurs hypothécaires du Montréal métropolitain (APHMM) (Greater Montreal Association of Mortgage Lenders) organized an event about the development, networking and perfection of mortgage brokers, through workshops and conferences prepared specifically for brokers. The event was held on October 22, 2015 in Montreal and in Sainte-Foy seven days later.

SOON, THE CAAMP'S NATIONAL CONFERENCE AND EXPO

The national conference and expo of the Canadian Association of Accredited Mortgage Professionals (CAAMP) will be held from November 15 to 17, 2015, in Toronto. It is the most important gathering of the year of this organization. *For more information.*

THE MBRCC IS REFINING ITS TOOLS AND PLANNING





After months of analysis, the Mortgage Broker Regulators' Council of Canada (MBRCC) has put the finishing touches on its information document on the services and activities provided by mortgage brokers. The aim of the *Know your Mortgage Risks & Responsibilities* document is to inform the public of the standards regulating this profession.

MORTGAGE LOANS: NEW FORMS ABOUT THE DISCLOSURE OBLIGATION

To simplify and clarify the information to fill in, depending on whether the lender is a **financial institution** or a **private lender**, the *Disclosure pertaining to a loan secured by immovable hypothec form* was divided into two forms:

Declaration of the number of lenders who granted mortgage loans (private lender)

Disclosure of borrowing costs, fees and penalties concerning a mortgage loan (financial institution)

These forms are now available for consultation on synbad.com and in the [InstanetForms™](#) tool.

For more information, check out the [Mortgage brokerage - Disclosure obligation](#) page.

THE WORKING GROUP CONTINUES ITS WORK

The [mortgage brokerage working group](#) continues its work and will hold a meeting soon. We will keep you informed of any developments in this regard in a future issue.





In the field

BY THE OACIQ INFO CENTER

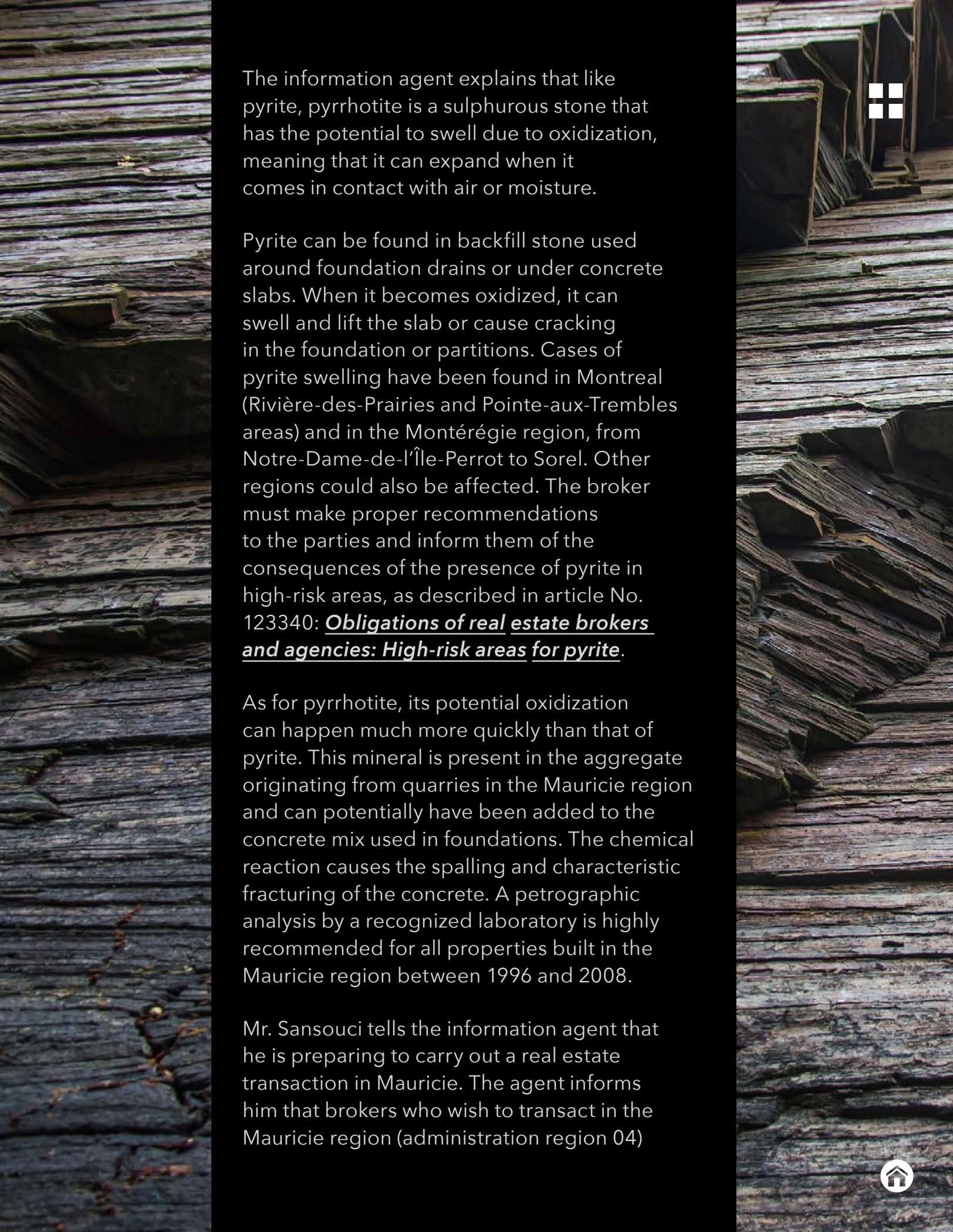
This column presents situations that come from actual cases referred to the OACIQ Info Center, as well as concrete examples of things one should and should not do.

Pyrite or pyrrhotite: throwing rocks in the gears of a transaction

Mr. Sansouci has been working as a real estate broker for 20 years in the Québec City area. When a friend tells him that he is looking to buy a property on a lake in the Mauricie region, he agrees to help him.

In his effort to find out more about this region, he notes that some records mention pyrrhotite. He immediately notifies his friend, who is understandably concerned. Mr. Sansouci decides to talk to his agency executive officer, and then to get more information by phoning the OACIQ Info Center.





The information agent explains that like pyrite, pyrrhotite is a sulphurous stone that has the potential to swell due to oxidization, meaning that it can expand when it comes in contact with air or moisture.

Pyrite can be found in backfill stone used around foundation drains or under concrete slabs. When it becomes oxidized, it can swell and lift the slab or cause cracking in the foundation or partitions. Cases of pyrite swelling have been found in Montreal (Rivière-des-Prairies and Pointe-aux-Trembles areas) and in the Montérégie region, from Notre-Dame-de-l'Île-Perrot to Sorel. Other regions could also be affected. The broker must make proper recommendations to the parties and inform them of the consequences of the presence of pyrite in high-risk areas, as described in article No. 123340: **Obligations of real estate brokers and agencies: High-risk areas for pyrite.**

As for pyrrhotite, its potential oxidization can happen much more quickly than that of pyrite. This mineral is present in the aggregate originating from quarries in the Mauricie region and can potentially have been added to the concrete mix used in foundations. The chemical reaction causes the spalling and characteristic fracturing of the concrete. A petrographic analysis by a recognized laboratory is highly recommended for all properties built in the Mauricie region between 1996 and 2008.

Mr. Sansouci tells the information agent that he is preparing to carry out a real estate transaction in Mauricie. The agent informs him that brokers who wish to transact in the Mauricie region (administration region 04)



must be aware of the problems associated with the presence of pyrrhotite, the same way that brokers must be aware of the high-risk areas for pyrite and the obligations deriving therefrom.

What is particular about the Mauricie region is that real estate and mortgage brokers must either complete the OACIQ's online training activity entitled *Presence of pyrrhotite and real estate transactions* (3 CEUs, available in French only), partner up with a broker who has the skills required to transact in the region, or refer the client to a broker authorized to do so.

The information agent also tells him about the recommendations to make to the parties when taking up the brokerage contract to sell, and at the promise to purchase stage.

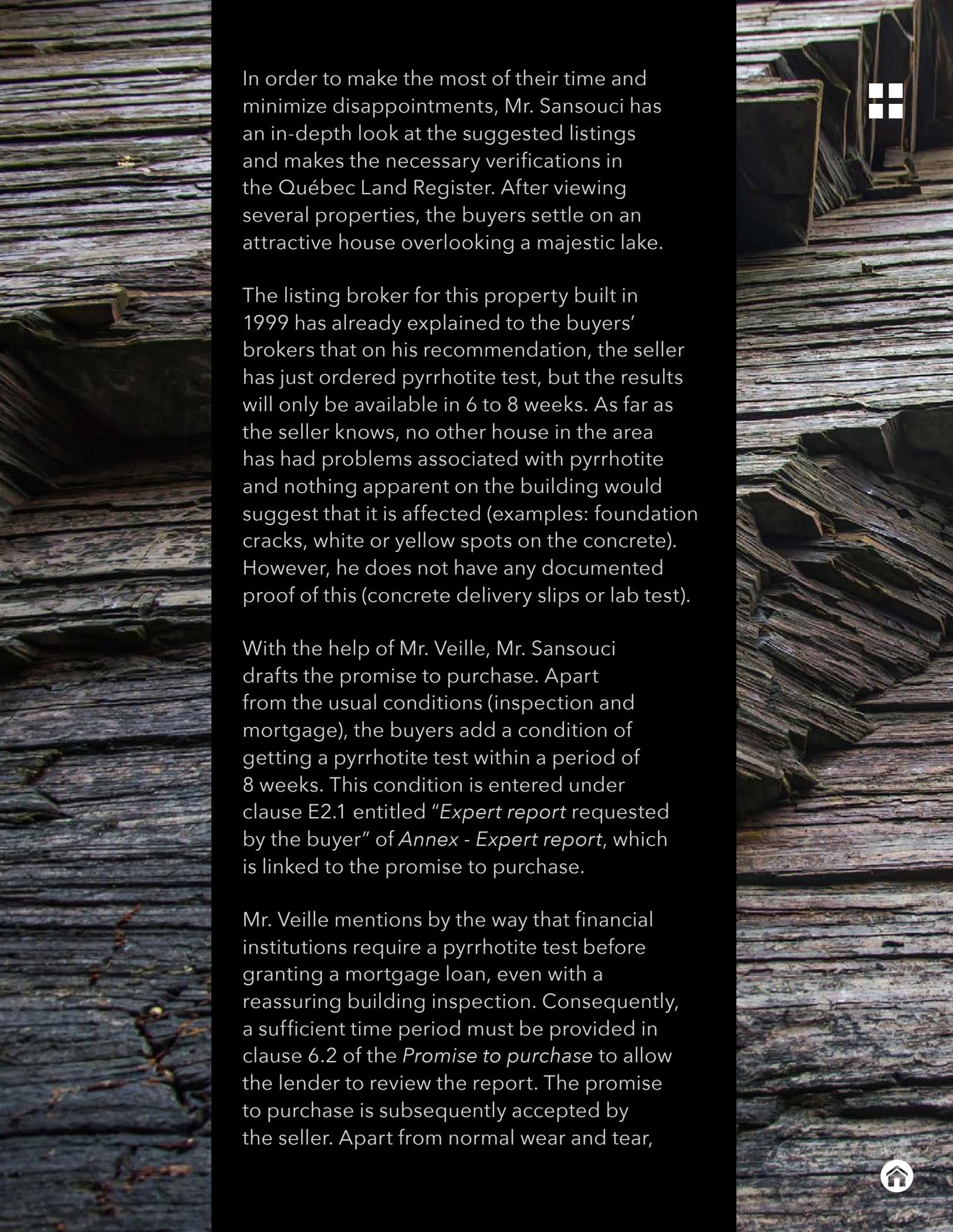


SEE RECOMMENDATIONS

The information agent stresses that under no circumstance may real estate brokers or their agencies conceal or omit to disclose information regarding an immovable because it could hinder the sale of the property or a transaction already in progress.

After thanking the information agent for his advice, M. Sansouci registers for and quickly completes the online training on pyrrhotite. As a precaution, he also decides to partner up with a colleague who works in the Mauricie region, Mr. Réjean Veille, since the latter is very knowledgeable about the area.





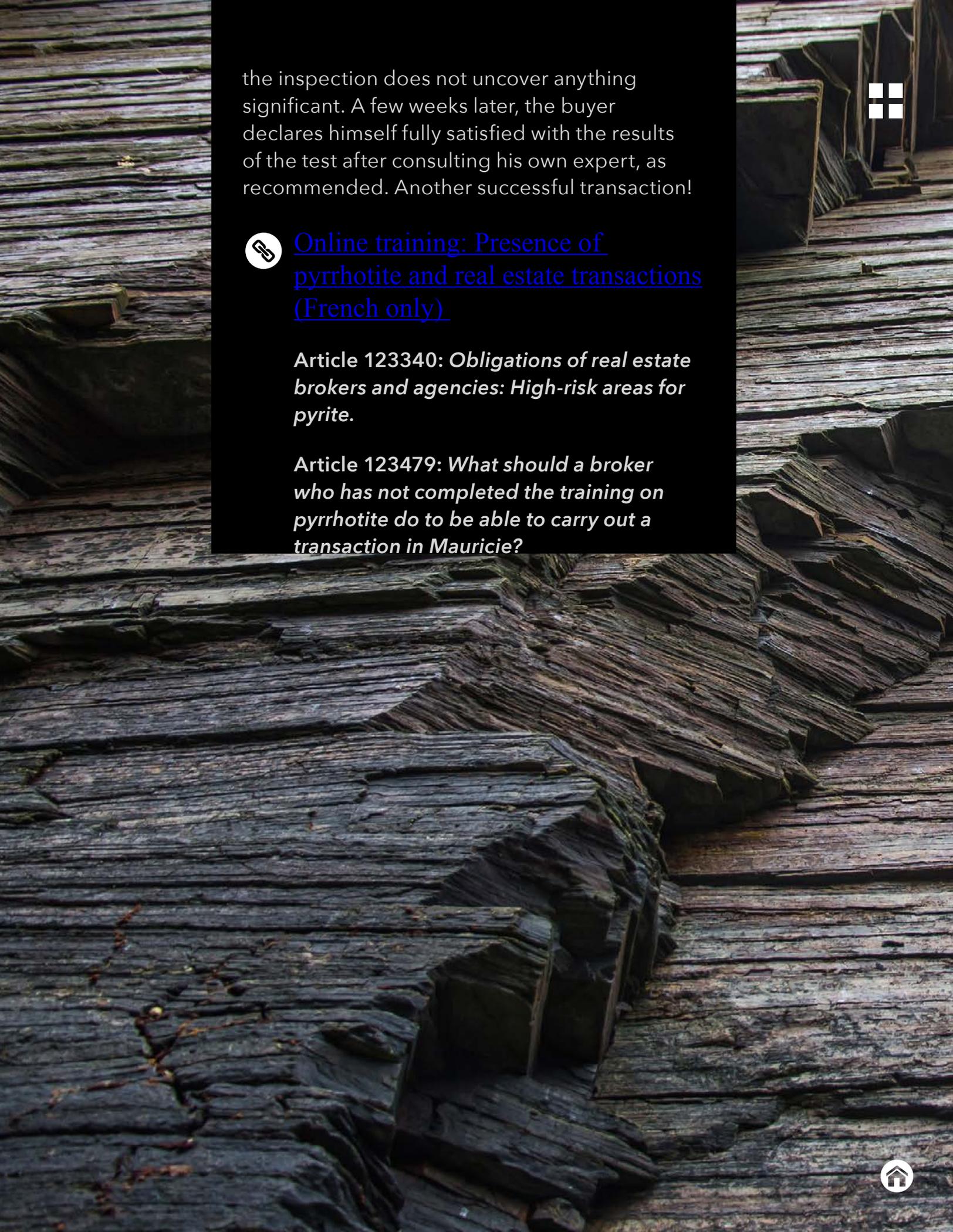
In order to make the most of their time and minimize disappointments, Mr. Sansouci has an in-depth look at the suggested listings and makes the necessary verifications in the Québec Land Register. After viewing several properties, the buyers settle on an attractive house overlooking a majestic lake.

The listing broker for this property built in 1999 has already explained to the buyers' brokers that on his recommendation, the seller has just ordered pyrrhotite test, but the results will only be available in 6 to 8 weeks. As far as the seller knows, no other house in the area has had problems associated with pyrrhotite and nothing apparent on the building would suggest that it is affected (examples: foundation cracks, white or yellow spots on the concrete). However, he does not have any documented proof of this (concrete delivery slips or lab test).

With the help of Mr. Veille, Mr. Sansouci drafts the promise to purchase. Apart from the usual conditions (inspection and mortgage), the buyers add a condition of getting a pyrrhotite test within a period of 8 weeks. This condition is entered under clause E2.1 entitled "*Expert report requested by the buyer*" of *Annex - Expert report*, which is linked to the promise to purchase.

Mr. Veille mentions by the way that financial institutions require a pyrrhotite test before granting a mortgage loan, even with a reassuring building inspection. Consequently, a sufficient time period must be provided in clause 6.2 of the *Promise to purchase* to allow the lender to review the report. The promise to purchase is subsequently accepted by the seller. Apart from normal wear and tear,





the inspection does not uncover anything significant. A few weeks later, the buyer declares himself fully satisfied with the results of the test after consulting his own expert, as recommended. Another successful transaction!



[Online training: Presence of pyrrhotite and real estate transactions \(French only\)](#)

Article 123340: Obligations of real estate brokers and agencies: High-risk areas for pyrite.

Article 123479: What should a broker who has not completed the training on pyrrhotite do to be able to carry out a transaction in Mauricie?





Column on commercial brokerage

Partner of the OACIQ

GDL launched its new platform and offers a two-week trial

A reference for commercial real estate data for almost 25 years, **GDL** has launched its new instant search platform, Nominis.

Updated on a daily basis, it offers you unlimited access to a company's transaction history and helps you search by individual or company name, by address, creditors or jurists, and much more.

Moreover, Nominis informs you as soon as a relevant transaction is made public, regardless of the device you are using, whether a desktop computer, tablet or a smartphone.

As part of the **OACIQ** Partners Program, GDL offers a special subscription fee of \$80 per year for all brokers. For more details, visit **synbad.com/partners**.

A TWO-WEEK FREE TRIAL

GDL offers all brokers the chance to experience and discover Nominis's potential for a two-week period at no charge.

To take advantage of it, simply email your request to **gdl@oaciq.com** and specify the area for which you want to use the service.



The representative of commercial real estate brokers on the OACIQ Board, elected as Treasurer



GMREB'S COMMERCIAL REAL ESTATE FORUM: THE OACIQ WAS THERE

The Regroupement commercial de la Chambre immobilière du grand Montréal (CIGM) held its first Commercial Real Estate Forum on October 1, 2015, at the Palais des congrès of Montréal.

The brokers who participated learned more about the economic development of some of the most popular areas of Montreal. Claude Marcotte from CARBONLEO (DIX30), Mathieu Jobin from Devimco Immobilier (Griffintown) and Gabriel Dutil from la Cité de Mirabel inc. were present to talk about the development projects for these areas.

The OACIQ was a partner of the event. Furthermore, the conference *Ce qui peut venir hanter vos transactions : vices cachés et litiges commerciaux* by M^e Isabelle Grégoire, entitled brokers who participated to **3 specialized content CEUs** under the Continuing Education Program. The *Competence and passion* conference by Serge Brousseau, Chair of the OACIQ Board of Directors, dealt with the two pillars necessary for building a trust relationship with a client.





THE OACIQ, A PARTNER OF AN EDUCATION DAY OF SIOR

On September 21, 2015, the **SIOR** Canada East division organized an education day in Montreal. On the menu: ***A conference*** entitled *From Shanghai to your shelf - Logistics and supply chain industrial real estate decisions of the 21st century: connecting the dots back to the consumer*. The **OACIQ** was a partner of the event. The commercial real estate brokers who attended the event obtained **4 specialized content CEUs** for this training under the Continuing Education Program. SIOR is an international networking organization that brings together commercial and industrial real estate brokers in 29 countries.

THE WORKING GROUP CONTINUES ITS WORK

The ***commercial real estate brokerage working group*** continues its work and will hold a meeting soon. We will keep you informed of any developments in this regard in a future issue.



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Coming soon

Continuing education activities

The OACIQ continually updates your tools to make sure they follow the evolution of your practices. Here is a list of continuing education activities that will be available soon.

CORE CONTENT

Webinar trainings:

The certificate of location - **6 CEUs**

How to use the online land register - **3 CEUs**

Brokerage contracts: how to choose the right supplementary forms - **2 CEUs**

Online trainings:

Professional conduct, the cornerstone of your daily practice - **2 CEUs**

Avoid disputes by properly preparing your clients and their documents for the meeting with the notary - **1 CEU**

SPECIALIZED CONTENT

Online training:

Social media: how laws influence your content - **1 CEU**

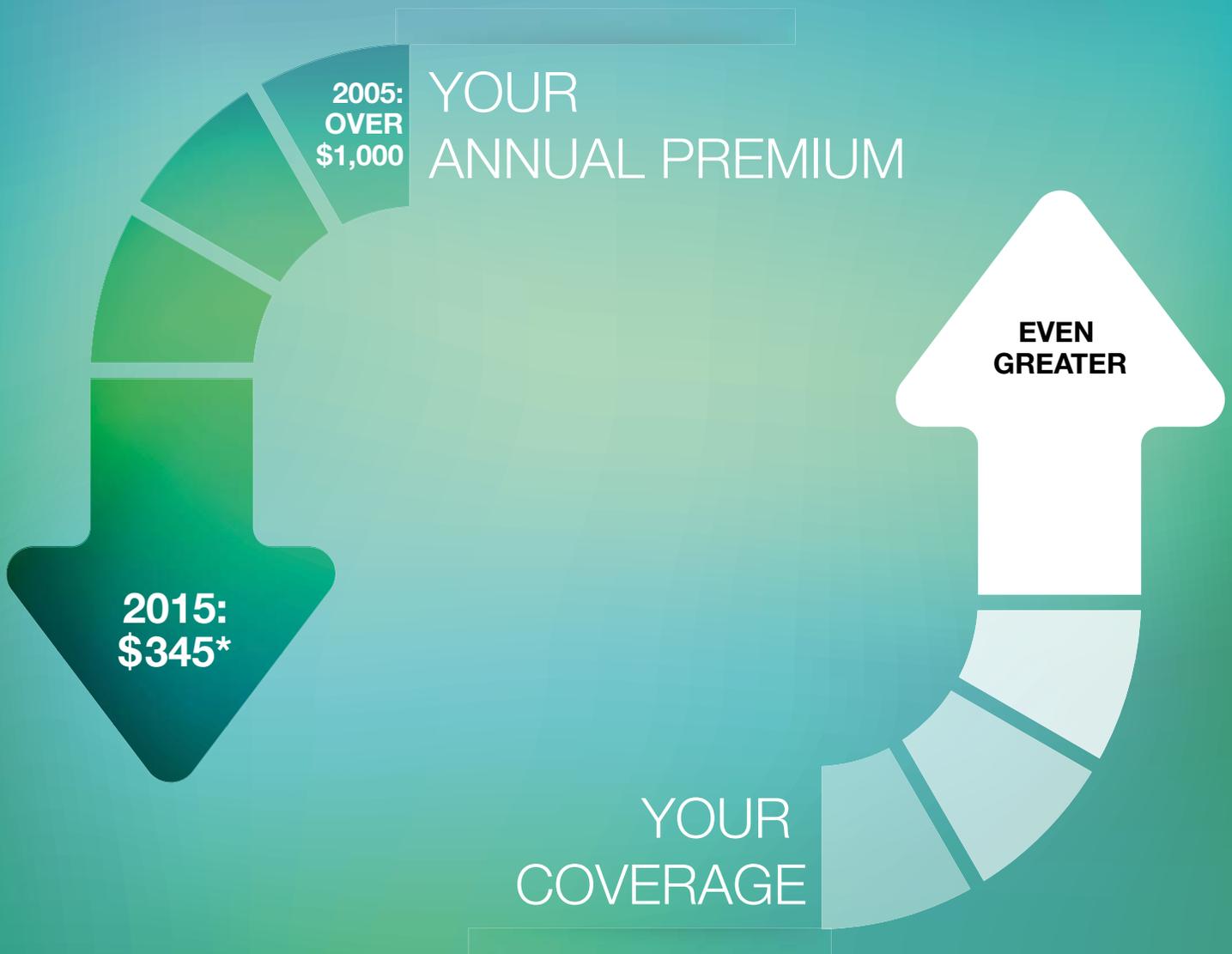
QUESTIONS?

Don't hesitate to contact the Continuing Education Department at formations@oaciq.com.

You can also reach us by phone at 450-462-9800 or 1-800-440-7170.



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