Ubee

Seller's Guide

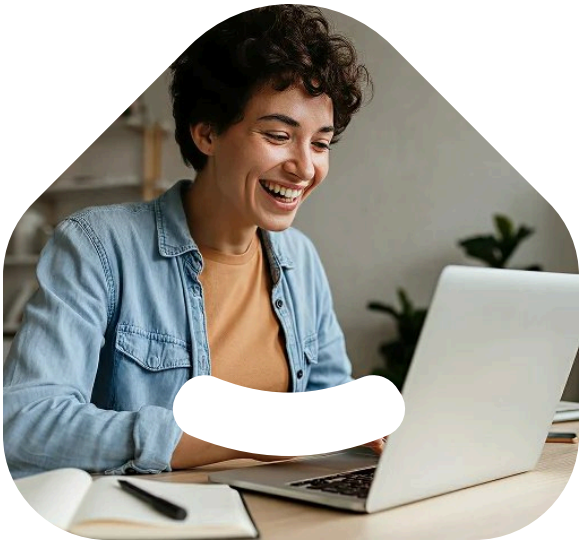
Sell your property with confidence.



From first thoughts to handing over the keys: the steps, the costs and all your options.

ubee.com

Welcome.



Selling a property happens only a few times in a lifetime. It's normal to have questions, and even to feel a little stressed.

At every step, this guide tells you what to do, in what order, what it costs and who to talk to.

The Ubee team

How to read this guide

The main text applies to everyone. Two labels flag what only concerns one path.

Nine steps, three phases

Before listing, during, then after the firm sale. Each phase opens with a summary.

You sell on your own

What only concerns selling without a broker, with the free listing or the package.

You have a broker

What your broker does for you, and what remains your responsibility.

Reference pages at the end

Mistakes to avoid, frequently asked questions, an A-to-Z checklist and appendices.

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Your sale at a glance

Whatever your path, a sale in Québec always follows the same route. Knowing where you're headed already takes away much of the stress.

Phase 1 · Before listing

1	**Choose how to sell** On your own, with the package or with a broker	From the start
2	**Your goals and your finances** Goals, timeline, mortgage, estimate	Ideally 3 to 6 months before
3	**Prepare the property** Cleaning, repairs, painting, staging	2 to 6 weeks before
4	**Gather your documents** Certificate of location, declaration, invoices	Alongside the work
5	**Set the right price** Appraisal report and asking price	After the work

Phase 2 · While on the market

6	**Go to market** Listing, photos, advertising, visibility	Day 1
7	**Visits, offers and negotiation** Receive, compare, counter-offer	The following weeks
8	**From conditions to a firm sale** Inspection, financing, removal of conditions	A few weeks

Phase 3 · After the firm sale

9	**Notary, keys and moving** Signing the deed, keys, moving, taxes	On the agreed date



Phase 1

Before listing

Get ready

The smoothest sales are the ones where the big decisions are made before going to market, not during visits.

1 **Choose how to sell** 6

2 **Your goals and your finances** 10

3 **Prepare the property** 12

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On your own or with a broker?

It all starts with one question: do you want to run the sale yourself?

You sell on your own

You run the sale

You handle visits, offers and negotiation.

Free listing **$0**
For people who know their market well.

Sell Without Commission package **$1,449**
Plus taxes. Pro photos, chartered appraiser, coach and legal service.

You have a broker

A broker runs the sale

They handle marketing, visits and negotiation.

Free matching **24 h**
Verified brokers send you an offer, with no obligation.

Average commission on Ubee* **3.6%**
House in Québec City: 2.8% to 4.4%.

Three questions to help you choose

1. Do you have time for calls and visits, often in the evening?
2. Are you comfortable negotiating the price and conditions?
3. Is your situation simple: no estate, no plex and no simultaneous purchase?

Three yeses: you can sell on your own. One no: consider a broker. Not sure? Start with the package: a broker can take over your file without starting from scratch.

* Average of broker submissions received on Ubee for a house in the Québec City area (2.8% to 4.4%). The rate varies by area: see yours at **ubee.com/commissions-courtiers**.

Selling on your own: free or with the package

You run the sale yourself. All that's left is to choose your tools: the free listing, or the Sell Without Commission package.

Free listing

$0

You list on Ubee with no commission, then handle photos, price, visits, negotiation and documents.

Ideal if you know your market well and have time.

Sell Without Commission package

$1,449

Plus taxes, one-time payment

You stay in control of the sale, equipped like a professional.

Ideal if you want experts by your side.

What the package includes

- ✓ Professional photo shoot: the photographer calls you within 24 hours
- ✓ Chartered appraiser's report in 3 business days, plus a consultation
- ✓ Sales history for your neighbourhood
- ✓ Real estate coach for pricing and negotiations
- ✓ Unlimited legal service by phone
- ✓ Unlimited legal documents: offer, counter-offer, 72-hour notice
- ✓ Facebook and Instagram ads: 10,000 guaranteed views
- ✓ Listing online until the sale
- ✓ Support in case of a latent defect, at no cost
- ✓ Plan B to a broker, without starting from scratch

What if the house doesn't sell? The package is non-refundable, but the listing stays online until the sale and plan B hands your file to a broker in the network, without starting from scratch.

Choosing your broker and your contract

With Ubee's matching service, verified brokers send you their offer within 24 hours, free and with no obligation. Compare them, then read the contract before signing.

Six questions to ask

1. Do you hold an OACIQ licence? Check it in the OACIQ public register.
2. How many properties have you sold in my area, and how quickly?
3. What is your commission, and what does it include?
4. What is your marketing plan: photos, platforms, open houses?
5. How, and how often, will you keep me informed?
6. What contract length do you propose, and how can it be ended?

The brokerage contract

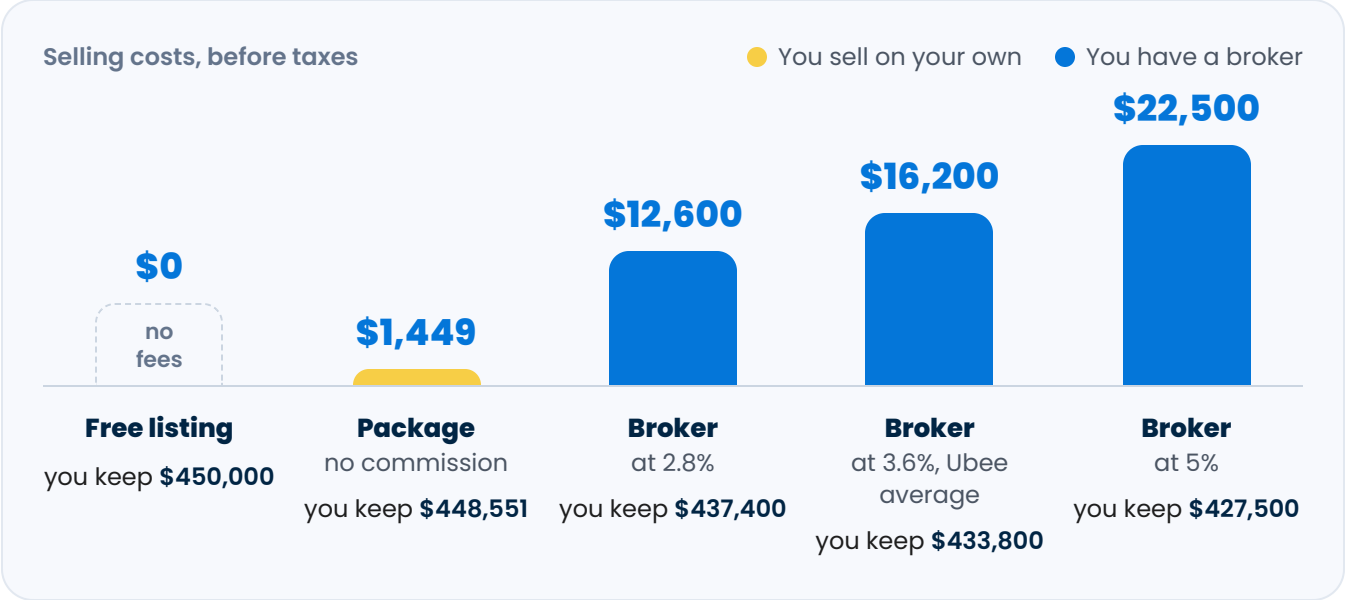
By signing it, you give your broker's agency the mandate to sell. It is a written contract, on an OACIQ form suited to the type of property. With an exclusive contract, only your broker can sell the property for its duration, unless otherwise agreed. Read the duration, the commission and the termination conditions before signing.

You have a broker

A broker cannot represent both the seller and the buyer: dual representation is prohibited in Québec. If the buyer has no broker, yours owes them fair treatment, but defends only your interests.

What each path costs

Example for a house sold for $450,000 in the Québec City region, before taxes on fees.



The final price matters as much as the fees

Between the package and a broker at 3.6%, the difference in fees is about $14,751, or 3.3% of the price. If selling on your own got you 3.3% less, the savings would disappear: the price, the listing and the negotiation decide the outcome.

Depending on your path

You sell on your own

If the buyer has a broker, ask at the first contact who pays them.

You have a broker

The commission is negotiable and paid at the sale, plus taxes. In Canada, it generally ranges from 2% to 6%.



2

In this step

- Clarify your goals
- Choose the right time
- Sell or buy first
- Ask your lender for three figures

When

Ideally 3 to 6 months before listing

Your goals and your finances

Your reason for selling drives the timeline, the price and the method. Answer in writing, together if several of you are selling.

Five questions to settle in advance

1. By when must you move, at the latest?
2. What minimum net price makes your next project possible?
3. What budget and how much time for improvements?
4. Do you want to run the sale, or delegate it?
5. Will you buy again, and do you need to sell first?

The right time and your three figures

You can sell in any season, but spring and summer are the busiest: families want to move at the end of the school year. In winter, keep photos from the warmer months.

Sell first or buy first?

Sell first

You know exactly what you can invest. You may need to rent, or move twice.

Buy first

You choose without timeline pressure, at the risk of paying two mortgages at the same time.

Synchronize

A single transition, but it takes coordination: bridge financing, a line of credit or a conditional promise.

A promise to purchase conditional on the sale of your property protects you from paying twice. If the seller receives another offer, you'll have a deadline, often 72 hours, to remove the condition or withdraw.

Three figures to ask your lender for

1. **The balance** of your mortgage on the planned sale date.
2. **The penalty** if you repay before the end of the term, calculated on that date.
3. **The discharge fees** your lender charges to close the loan.

Key takeaway

Ask for them in writing, and ask whether the loan is portable: it may avoid the penalty (Appendix A).



3

In this step

- ✓ Declutter and clean
- ✓ Fix small defects
- ✓ Paint and spruce up the entrance
- ✓ Check before major work

When

2 to 6 weeks before listing

Prepare the property

Do the small jobs that show the house is well maintained. Think long and hard before major renovations.

Where to start

1. **Almost free**: declutter, deep clean, depersonalize, fix faucets, handles and sticking doors.
2. **Inexpensive, very visible**: neutral paint, light fixtures, front door, flower beds and driveway entrance.
3. **Check first**: home staging, about 1% of the value, plus the professional's fees (Centris).
4. **Check before spending**: kitchen, bathroom, basement. Ask an appraiser or a broker for their opinion.

The repairs that matter

Roof, foundation, water infiltration, electrical, plumbing, insulation and heating: that's what an inspector looks at first.

For each major defect, three options

Repair it

Before listing, by a licensed contractor.

Adjust the price

The cost of the repair is reflected in your price.

Declare it

Clearly, in the seller's declaration.

⚠ **What you must never do: hide it.** It's the fastest route to a latent defect dispute.

Hire contractors licensed by the Régie du bâtiment du Québec for major work, and keep invoices and warranties: they reassure buyers.

What buyers look for

According to a Canadian Home Builders' Association survey, these features are among the most sought after. If you have them, highlight them in the listing.

- Walk-in closet
- Kitchen island
- Energy-efficient appliances
- Energy-efficient windows
- Open concept
- Air exchanger
- Double garage

As for decor, buyers like light, natural materials and neutral colours.

4

Gather your documents

When

Alongside the work

A complete file reassures buyers, speeds up negotiation and protects you after the sale. Start early: some documents take weeks.

- [ ] **Certificate of location**
  By a land surveyor, about $1,500 if it needs to be redone. An added pool or garage can make it outdated.
- [ ] **Seller's declaration**
  The property's "résumé": see the next page.
- [ ] **Title of ownership, deed of purchase and deed of hypothec**
  The notary checks them.
- [ ] **Tax bills, energy bills, home insurance**
  Buyers want to know the real costs.
- [ ] **Invoices for work and transferable warranties**
  A roof warranty that is still valid weighs in the decision.
- [ ] **Pre-listing inspection report, optional**
  About $750 to $850: see page 16.

Depending on your property

Condominium

Declaration, maintenance logbook, contingency fund study, financial statements, minutes, certificate from the syndicate (Appendix C).

Plex, well or septic tank

Leases in force, service contracts such as snow removal, documents on septic systems and drinking water.

The seller's declaration

It tells what you know about the property, to the best of your knowledge. It's your best protection: what you declare honestly cannot be held against you later.

Three reflexes

1. **Declare everything you know**: past leaks, repairs, insects, pyrrhotite, asbestos.
2. **Attach the invoices** that prove the fixes.
3. **Never answer "I don't know"** to what you do know.

Key takeaway

A defect that has been declared, and is already reflected in your price, is hard to reopen in negotiation.

Depending on your path

You sell on your own

If the buyer has a broker, they fill out the OACIQ form with you. Otherwise, use the one in the "Document directory" of your Ubee profile. With the package, the legal service helps you fill it out.

You have a broker

Your broker fills out the mandatory OACIQ form with you. The buyer signs it and attaches it to their promise to purchase.

Legal warranty and latent defects

By default, you guarantee the buyer that the building is free of latent defects at the time of the sale.

What the warranty covers

A serious latent defect that existed at the time of the sale and that the buyer was unaware of.

What it doesn't cover

A defect the buyer knew about, or that a prudent and diligent buyer could have seen.

A buyer who discovers a defect must notify you in writing within a reasonable time. The claim is generally prescribed three years after the discovery. In any case, you cannot hide a defect you know about.

Selling without legal warranty

Estates, houses needing renovation: some sales are made "without legal warranty, at the buyer's own risk." The clause must appear in the promise to purchase and in the deed of sale. The buyer will be more cautious and the price may reflect it: talk to your notary first.

The pre-listing inspection

Having an inspection before listing spares you surprises in the middle of negotiations. You can fix, adjust the price or declare, and the buyer often negotiates with less suspicion.

You sell on your own

With the package, if a buyer contacts you about a latent defect after the sale, Ubee supports you at no cost: analysis, review of your declaration and guidance.



5

In this step

- Understand how market value is determined
- Choose your estimating tools
- Set your three prices: floor, target and asking
- Avoid the classic pitfalls

When

After the work, around the photo shoot

Set the right price

Price is the decision that weighs most on your sale. Too high, it drives buyers away. Too low, it costs you money.

Set it once the property is ready: paint, repairs and cleaning change the perceived value and the photos. Before the work, a preliminary estimate is enough to decide which jobs are worth it.

Key takeaway

Compare your property with those that have sold, not those still for sale.

Your four tools for estimating

From fastest to most reliable. An unusual property, such as a plex or a heavily renovated house, almost always deserves a chartered appraiser.

Free

Ubee estimate

A first ballpark figure from your address, without creating an account.

ubee.com/combien-vaut-ma-maison

Free

Municipal assessment

A tax benchmark only: it is used to calculate your property taxes and does not always follow the market.

Free

Broker's analysis

A comparison with recent sales in your area, with no obligation.

About $500

Chartered appraiser's report

The most solid reference to justify your price to buyers.

Depending on your path

You sell on your own

With the Sell Without Commission package, the chartered appraiser's report is included. A coach then helps you choose the asking price.

You have a broker

Your broker prepares a comparative market analysis. Ask to see the sales that support it before setting the price.

On the next page: your three prices, floor, target and asking.

Floor, target and asking price

Value is a number; the asking price is a strategy. Set three benchmarks before you publish.

1

Floor price

The net price below which you'd rather not sell. Calculate it on page 20.

2

Target price

The realistic market value, according to your appraisal report.

3

Asking price

What buyers will see. Aim for the price bracket where they're searching.

The market plays a role too

In a seller's market, properties are scarce and buyers plentiful: a fair price can attract several offers. In a buyer's market, visits become rare and negotiations drag on: a competitive price from the start matters even more.

The classic pitfalls

- ✕ Setting the price based on what you paid or spent, rather than on what the market pays.
- ✕ Comparing yourself with listings still for sale rather than with properties that sold.
- ✕ Waiting for "the buyer who will see the value": they compare, they don't get attached to your story.
- ✕ Counting on successive price drops: they suggest a hidden problem.

What you'll keep

Here are the costs to plan for and the net proceeds formula. The amounts are benchmarks: confirm each one with the professional concerned.

Item	Approximate amount	Good to know
Broker's commission	2.8% to 4.4% in Québec City, Ubee average of 3.6%	Plus taxes, only with a broker
Sell Without Commission package	$1,449 + taxes, about $1,666	If you sell on your own
Certificate of location	About $1,500	If it is no longer valid
Pre-listing inspection	About $750 to $850	Optional
Chartered appraiser	About $500 or more	Included in the package
Mortgage penalty	3 months' interest or IRD	If the term isn't over: Appendix A
Discharge and legal fees	Depending on the notary and the lender	Ask the notary for the list
Deep cleaning	$100 to $300	Depending on size
Moving	$120 to $180 per hour	For two movers

The welcome tax is paid by the buyer, not by you.

The formula

Net proceeds = sale price - mortgage balance - penalty and discharge - commission or package - other costs

Fictitious example. House sold for $450,000, balance of $220,000, penalty of $2,475 (three months' interest at 4.5%), package of $1,666 with taxes, certificate of $1,500, inspection of $800 and $1,000 in legal fees: you keep **$222,559**, before any income tax and moving costs.



Phase 2

While on the market

Sell with confidence

From going online to the firm sale: the listing, the visits, the offers, then the conditions to remove.

6 **Go to market** 22

7 **Visits, offers and negotiation** 24

8 **From conditions to a firm sale** 27

6

Go to market

When
Day 1

Your listing is your shop window. It comes down to three things, in this order: the photos, the price, the description.

The photos

Bright, sharp, in a tidy property. In winter, add photos from the warmer months.

The price

Visible, and consistent with your appraisal report.

The description

First what sets the property apart, then the facts: area, bedrooms, year, renovations.

Video or virtual tour: a plus that makes people want to visit. It is not included in the package.

Depending on your path

You sell on your own

With the package, a photographer calls you within 24 hours and your contact details stay private. Ubee's assistant guides you through publishing.

You have a broker

Your broker lists the property on Centris and on the platforms available to them. Ask for their marketing plan.

Getting your property seen

A “view” is not a visit. Advertising makes the property known; the photos, the price and your quick replies do the rest.

Thousands of people see the listing or the ad

Some click and look at the photos

A few write to you

Some come to visit

An offer arrives

Keeping the listing alive

- ✓ Share the link around you, and ask people to share it: word of mouth still works.
- ✓ Put up a “For sale” sign. Ask Ubee what is available.
- ✓ Hold an open house to welcome several buyers in one day.
- ✓ Reply the same day: a buyer often contacts several properties at once.

You sell on your own

The package includes targeted advertising on Facebook and Instagram: 10,000 guaranteed views, within a 20 to 80 km radius, for 7 days. If the target isn’t reached, the campaign is extended at no cost.



7

In this step

- ✓ Welcoming visits well
- ✓ Reading a promise to purchase
- ✓ Responding and negotiating
- ✓ Avoiding fraud

When

The weeks after going online

Visits, offers and negotiation

An offer isn't the end: it's the start of a conversation.

Welcoming visits well

- ✓ Be flexible about days and times.
- ✓ Leave the premises if possible: buyers feel freer.
- ✓ Prepare your answers: energy, taxes, roof, heating, renovations.
- ✓ Clean up, open the curtains, turn on the lights.
- ✓ Put away valuables and medication; take your pet out.
- ✓ Note each visitor's name and impressions.

Receiving a promise to purchase

It's the buyer's written offer. Read it in full, calmly, and have it reviewed before you respond.

Item	What to check
Price	Compared with your target price, not just the asking price
Conditions	Financing, inspection, sale of the buyer's property: each one can delay or derail the sale
Deadlines	Removal of conditions, signing at the notary, occupancy date
Inclusions	Appliances, light fixtures, curtains, shed: what stays and what goes
Legal warranty	Included, or a sale without legal warranty?
Validity	Until when the buyer is waiting for your answer
Pre-approval	A mortgage pre-approval letter separates the prepared buyer from the hopeful one
Buyer's broker	If they are represented, who pays the broker

⚠ **Watch out for fraud.** Be wary of a buyer who hasn't visited anything but wants to buy, who sends a cheque for more than the price and asks you to refund the difference, or who pushes you outside official channels. The price is paid at the notary's office.

Responding and negotiating

Accept

With no conditions, the house is sold. With conditions, the sale depends on their being met.

Refuse

You are never obliged to accept an offer.

Counter-offer

You change the price, date or inclusions. Your counter-offer replaces the offer.

Never accept verbally: everything is done in writing, with the appropriate forms.

Negotiating smartly

- Set your floor price before reading the first offer, while you're calm.
- Negotiate more than the price: the occupancy date, inclusions or certain costs are sometimes worth as much.
- A low offer isn't an insult: reply with a counter-offer, because a buyer who makes an offer is often serious.
- Several offers? Compare their total value: lower but unconditional and quick, an offer can be worth more.

Depending on your path

You sell on your own

Offer, counter-offer, amendment, 72-hour notice: the forms are in your Ubee profile. With the package, the legal service reviews them.

You have a broker

Your broker presents every offer to you and negotiates on your behalf. The decision remains yours.

8

From conditions to a firm sale

When

A few weeks after acceptance

Your offer has been accepted: congratulations. If it is conditional, the sale isn't firm yet, but each condition follows a predictable path.

Inspection

The buyer's inspector visits and delivers a report. Provide access and hand over your pre-listing inspection, if you have one.

Financing

The buyer's lender appraises the property. Respond quickly to its requests for documents.

Bank appraisal

Lower than the price? The buyer renegotiates or adds to the down payment. Your appraisal report backs you up.

Sale of the buyer's property

Your sale depends on another sale. It's the only condition covered by the clause below.

The 72-hour clause

If the promise depends on the sale of the buyer's property, you can keep selling. Another offer comes in? Notify the first buyer: they have a deadline, often 72 hours, to remove their condition or withdraw. For other conditions, a new offer can only be accepted in second position.

Before the signing

If the inspection reveals a problem

Three choices: repair, lower the price, or refuse and let the buyer withdraw. A defect already declared and reflected in the price is hard to reopen. For a truly new defect, get two quotes and negotiate based on numbers.

Removing the conditions

Each condition is removed in writing before the deadline. Once all are removed, the sale is firm. If a condition isn't removed in time, the offer lapses: you put the property back on the market, with photos and report already in hand.

While you wait

- ✓ Keep your home insurance until ownership is transferred.
- ✓ Don't change anything important: keep the property as it was seen.
- ✓ Confirm with the notary which documents to provide.
- ✓ Ask your lender for the exact amount to repay, and plan the discharge.
- ✓ Prepare your move: the notary will ask when you'll hand over the keys.

The pre-closing visit

The buyer visits again just before the signing. Leave the property clean and empty of your belongings; keep keys, remotes and manuals for the handover.



Phase 3

After the firm sale

You've sold

All that's left is the notary, handing over the keys, the move and a few papers. Nothing complicated, if it's planned.

- **At the notary** 30
- **Handing over the keys** 31
- **Your move** 32
- **Taxes and documents** 33

9

At the notary

When

On the date set in the promise

In Québec, the notary is essential to transfer the property. They make sure the sale is valid and the money moves correctly.

What the notary does

- ✓ Checks that you are the owner, and whether someone, a spouse for example, must consent to the sale.
- ✓ Checks the land, servitudes and rights of way.
- ✓ Prepares the deed of sale and the documents to sign.
- ✓ Repays your mortgage with the sale proceeds and obtains the discharge.
- ✓ Prepares the statement of adjustments: taxes and other amounts prorated to the transfer date.
- ✓ Registers the deed in the land register and pays you your net proceeds.

Who pays what

Generally, the buyer chooses the notary and pays for the deed of sale. Some costs are yours: the discharge of your mortgage and its registration, tax statements, the condo charges statement, wire transfers. Ask for the list before the signing.

Handing over the keys and occupancy

Signing day

The notary reads the deed, answers your questions, then you sign. If you're buying again, you'll go back to the notary for your purchase, sometimes the same day. Ask in advance when you'll receive your net proceeds.

Documents to bring

- ✓ Valid identification
- ✓ The certificate of location
- ✓ The seller's declaration
- ✓ The deed of purchase and the deed of hypothec
- ✓ The declaration of co-ownership, if applicable
- ✓ Tax, electricity, water and gas bills
- ✓ Renovation invoices

Staying after the sale?

If you need to stay a few days after the signing, provide for it in the promise to purchase: key handover date and occupancy fee payable to the buyer. A sum may also be held back at the notary's office until you leave.

A smooth handover

Offer the new owners a short tour: electrical panel, pool, well, water softener, heat pump. Hand over keys, remotes and manuals.

Your move

A simple timeline to arrive calmly on moving day.

Several weeks before	Sort and give away what you no longer use, buy boxes, book movers or a truck. Around July 1, rates can double: book early.
Until departure	Pack and label boxes, remove items excluded from the sale, such as light fixtures or curtains, clean up.
A few days before	Change your address, transfer your services, empty the fridge.
Moving day	Keep documents, medication and clothing with you; hand over keys, remotes and manuals.
Afterwards	Notify your insurer and keep a copy of all sale documents.

Who to notify of your new address

Hydro-Québec · **Internet and phone** · **Insurance** · **Bank and cards** · **Canada Post** · **SAAQ** · **RAMQ** · **Revenu Québec** · **Canada Revenue Agency** · **Retraite Québec** · **Employer** · **School and daycare**

ⓘ Québec's address change service (Service québécois de changement d'adresse) notifies several Québec government departments and agencies in a single step.

After the sale: taxes and documents

These benchmarks are general; we are not accountants. Confirm your situation with an accountant or a tax specialist.

Key takeaway

Even if it is tax-exempt, the sale of your principal residence must be reported, in the tax return for the year of the sale.

Principal residence

The gain is generally exempt, but the sale must be reported: Schedule 3 and T2091(IND) federally, TP-274-V in Québec.

Other property

Cottage, second property, rental building: in general, half of the capital gain is taxable.

Less than 365 days

The profit is generally fully taxable, with no exemption. Exceptions exist.

The details, including the principal residence designation and the exceptions, are in Appendix B, page 41.

Documents to keep

Keep the deed of sale, renovation invoices and reports for several years: they are used for your tax return and to respond to any claim.

The 10 mistakes to avoid

The most costly, and the easiest to prevent.

1. Listing too high “to test the market”: successive price drops suggest a problem.
2. Neglecting the photos and the first impression.
3. Hiding or downplaying a known defect: the fastest route to a dispute.
4. Starting major renovations without checking they pay off.
5. Not reading an offer in full, or accepting it verbally.
6. Setting your sale date without knowing your mortgage penalty.
7. Discovering at the last minute that the certificate of location is outdated.
8. Turning down visits, or replying to requests days late.
9. Negotiating without a floor price or advice: emotion takes over.
10. Forgetting to report the sale on your tax return, even if exempt.

Your frequently asked questions

How long does it take to sell?

It depends on the price, the area and the season. Centris reported an average of 62 days on the market for a single-family home in the first quarter of 2025. With the package, the listing can be online in less than a week.

Do I have to go through a broker?

No. An owner can sell on their own. A broker brings experience, access to Centris and management of the transaction; selling on your own takes more time, but avoids the commission.

Is Ubee a real estate agency?

No. Ubee is a platform: it connects people, equips sellers and recommends professionals, but it does not replace a broker.

Can I change my mind along the way?

Yes. With the package, you can hand your file to a broker without starting from scratch. Before signing an exclusive brokerage contract, check its duration and termination conditions.

What if my property doesn’t sell?

It’s a signal, not a failure. Check the price compared with actual sales, the presentation, access for visits and the season. The package is not refunded, but the listing stays online until the sale and plan B takes you to a broker without starting from scratch.

Are my contact details published?

With the package, your personal information is not published: buyers reach you through Ubee.

Your frequently asked questions

What happens if a buyer discovers a latent defect?

They must notify you in writing within a reasonable time, and the claim is generally prescribed after three years. A complete seller's declaration is your best protection; with the package, Ubee helps you analyze the situation at no cost.

Should I have my house inspected before selling?

It isn't mandatory, but it's useful: you know the property's real condition and avoid unpleasant surprises during the conditions.

Do I have to report the sale if it's my principal residence?

Yes, even if the gain is exempt. See Appendix B.

Can I buy before I've sold?

Yes, with the right tools: bridge financing, a home equity line of credit or a promise to purchase conditional on the sale of your property. See page 11.

Who pays the notary?

Usually the buyer. Discharge and adjustment fees may be yours.

Can I stay in my home after the signing?

Yes, if it's provided for in the promise to purchase: key handover date and occupancy fee. See page 31.

Your A-to-Z checklist

Check things off as you go: this list is yours.

Before you start

- [ ] Path chosen: free listing, package or broker
- [ ] Goals, floor price and timeline set, with all the owners
- [ ] Balance, penalty and discharge fees confirmed in writing by the lender
- [ ] Buy-sell plan chosen: synchronize, bridge financing or conditional offer
- [ ] Estimate obtained and, if needed, opinion from a broker or a chartered appraiser

Prepare the property and the file

- [ ] Decluttering, deep cleaning and depersonalizing done
- [ ] Small repairs and neutral painting done
- [ ] Certificate of location checked, up to date or ordered
- [ ] Seller's declaration filled out honestly, invoices attached
- [ ] Taxes, utility bills, contracts and warranties gathered
- [ ] Home insurance, documents on the well or septic tank, leases and service contracts, if applicable
- [ ] Pre-listing inspection done (optional)
- [ ] Condo documents requested from the syndicate, if applicable

Go to market

- [ ] Photo shoot done
- [ ] Asking price set based on the appraisal report
- [ ] Listing published and, with the package, advertising launched

Your A-to-Z checklist, continued

Go to market, continued

- [ ] Link shared, sign and open house planned (optional)

Visits and offers

- [ ] Flexible visiting hours, property clean for every visit
- [ ] Offers read in full and reviewed with an advisor
- [ ] Answer given in writing: acceptance or counter-offer
- [ ] Promise conditional on the sale of the buyer's property: notice sent, with proof, before accepting another offer

Conditions and signing

- [ ] Conditions followed and removed in writing
- [ ] Home insurance maintained until the transfer
- [ ] Occupancy after the signing provided for in the promise, if applicable
- [ ] Notary confirmed and documents sent
- [ ] Pre-closing visit done
- [ ] Deed signed; keys, remotes and manuals handed over

After the sale

- [ ] Sale reported for tax purposes, federally and to Revenu Québec
- [ ] Address changes and service transfers done
- [ ] Insurer notified; sale documents kept

Who you'll meet along the way

A sale involves several professionals. Here's who they are and what they do.

The real estate broker

Assesses, advises on price, markets and negotiates. They hold an OACIQ licence and give you a written contract.

The chartered appraiser

Produces an independent market value report, useful for setting the price. Included in the package.

The building inspector

Examines the condition of the property. A pre-listing inspection lets you discover surprises before the buyer does.

The land surveyor

Prepares or updates the certificate of location: land, building and servitudes.

The lender or mortgage broker

Confirms your balance, calculates the penalty and finances your next property.

The notary

Checks the titles, prepares and registers the deed of sale, then disburses the funds. Usually chosen by the buyer.

The lawyer or legal service

Advises on offers, conditions and latent defects. The package includes a legal service by phone.

The photographer

Shows the property at its best for the listing. Professional photos are included in the package.

Your mortgage and the penalty

Option	How it works
Repay at the sale	The notary repays your lender with the sale proceeds. Penalty if the term isn't over, plus discharge fees.
Transfer (port)	You keep your rate and terms for the property you're buying, according to your lender's rules and deadline.
Open mortgage	Repayable at any time without penalty, at a generally higher rate.
Wait for the end of the term	No penalty, if your timeline allows it.
Let the buyer assume it	If your lender agrees and the buyer qualifies. A low rate becomes a selling point.

Understanding the penalty

- ✓ **Variable rate**: generally three months' interest.
- ✓ **Fixed rate**: the greater of three months' interest and the interest rate differential (IRD). Several major banks use an "adjusted" IRD, often higher.

Example, $300,000 balance	Calculation
Three months' interest	$300,000 × 4.5% × 3 ÷ 12 = **$3,375**
Standard IRD, 24 months remaining	$300,000 × (5.0% - 4.0%) × 24 ÷ 12 = **$6,000**

These examples show the mechanics. Ask your lender for the exact amount, in writing, before setting your sale date.

Financing your next property

Ubee Mortgages compares offers from 24 lenders for you. Ubee also offers $100 if you find a lower rate elsewhere, on the same terms, after a full pre-approval; conditions apply.

Taxes and principal residence

General benchmarks, to be confirmed with an accountant or a tax specialist.

Your principal residence

The capital gain on your principal residence is generally not taxable, thanks to the exemption. You must still report the sale in the year it takes place: Schedule 3 and form T2091(IND) federally, form TP-274-V with Revenu Québec.

Another property

Cottage, second property, rental building: in general, half of the capital gain is taxable. The principal residence designation can reduce or eliminate the tax, but for only one property per year.

The anti-flipping rule

If you owned the property for less than 365 consecutive days, the profit is generally treated as business income, fully taxable, and the exemption is denied. Exceptions exist for certain life events, such as relocating for a job, a separation or a death.

Your moving expenses

Some are deductible, under certain conditions. Ask your accountant.

Leaving Québec or Canada?

Tax rules and the payment of sale proceeds may change for a non-resident. Talk to your accountant and your notary before listing.

Key takeaway

The exemption doesn’t exempt you from filing the forms, and forgetting can be costly.

Special situations

If one of these situations applies to you, start with it: that's often where delays pile up.

Situation	What to know	First step
Condominium	Since Bill 16, the syndicate keeps a maintenance logbook and a contingency fund study. At the sale, you give the buyer a certificate from the syndicate, which has 15 days to provide it. Regulations in force since August 14, 2025.	Request the certificate, declaration, logbook, study, financial statements and minutes early.
Estate	The liquidator sells on behalf of the estate, often without legal warranty.	See a notary before listing: who signs, and under what conditions.
Separation	Married or in a civil union: both spouses must consent to the sale of the family residence, regardless of whose name is on the title. Common-law partners: this protection generally doesn't apply.	Agree in writing on the terms and the division, with a lawyer or a notary.
Several owners	Everyone must agree and sign.	Set the floor price, decision-maker and timeline together.
Rented property	Leases continue with the buyer. A visit requires 24 hours' notice; the tenant can refuse it before 9 a.m. and after 9 p.m.	Tell your tenants early and prepare copies of the leases.
House needing renovation	You can sell without legal warranty; the buyer will be more cautious.	Describe the condition honestly and price it accordingly.
To declare	Pyrrhotite depending on the region, asbestos, non-compliant septic tank or well, past water damage.	Have it inspected, keep the reports and declare.
Land or commercial	Negotiation, taxation and documents are different.	Compare brokers experienced with this type of property.

Sources and important notice

This guide provides general information; it does not replace the advice of a notary, lawyer, accountant or broker. Ubee's offers, prices and inclusions may change: confirm them at **ubee.com** before buying a package.

Ubee

- Selling your house without commission in Québec, $1,449 package
- Find a broker, free service
- Broker commissions by area
- Selling with or without a broker
- Ubee Mortgages

Mortgage and taxes

- RBC, Prepayment charges
- Revenu Québec, Designation of a principal residence
- Crowe MacKay, Residential property flipping rules (2026)

Sale process and regulations

- Centris, How to sell your house in 12 steps
- Centris, The risks of selling without a broker
- Centris, Home staging
- Centris, Resale market in the first quarter of 2025
- Protégez-Vous and OACIQ, Selling a property with full transparency
- CAA-Québec, Selling your house: your options
- FCAC, Selling your home
- Québec.ca, Measures for condominiums
- Protégez-Vous and Chambre des notaires, Spouses' rights to the family residence
- Civil Code of Québec, lease of a dwelling and sale

Last update of the guide and sources: November 2026.



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