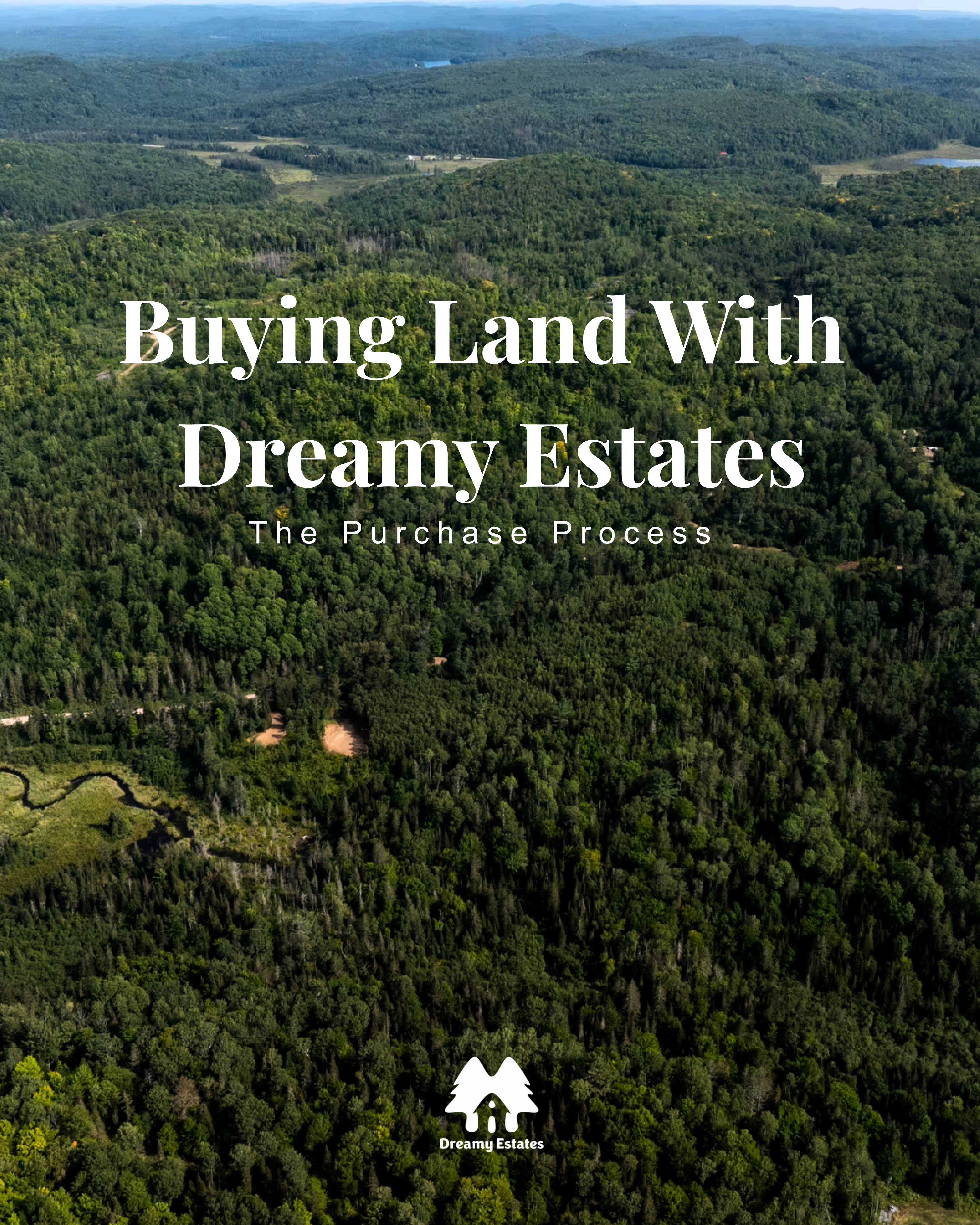


Buying Land With Dreamy Estates

The Purchase Process

Dreamy Estates

YOUR NEXT STEPS

Ready to Purchase?

Here is what happens next—from choosing your lot to becoming the registered owner.

You have found the right lot. This six-step guide shows you exactly how the purchase moves forward.

Your six-step purchase process

01

Visit and choose your lot

Explore the property online, then visit in person at a time that works for you. Confirm the lot you would like to purchase.

02

Choose how you will purchase

Confirm whether you will pay the balance in full or apply for Dreamy Estates' in-house financing.

03

Sign the purchase agreement

Review and sign the agreement confirming the lot, purchase price and agreed payment terms. The file is then sent to the notary.

04

Pay the 10% deposit

Your deposit is paid directly to the notary and held securely in the notary's trust account—not by Dreamy Estates.

05

Complete the notarial process

The notary completes the title search, prepares the legal documents and confirms the funds, taxes and fees required to complete the transaction.

06

Take ownership

Once the deed is signed and registered, title transfers to you. If you use in-house financing, you still own the land from this point forward.

Why the notary matters

The notary holds the deposit in trust, verifies title, prepares and registers the deed of sale, and confirms the final amount required for closing. Buyers should budget approximately ~$2,000 for notary fees and related closing costs with no financing, or ~$2,500 when using in-house financing; the final amount is confirmed by the notary.

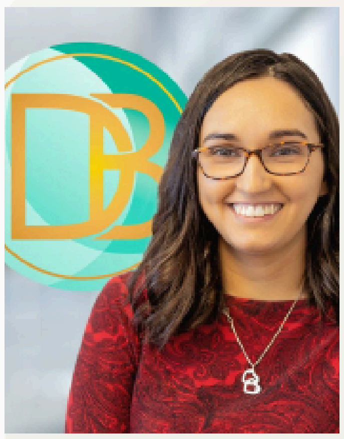
FROM DREAMY ESTATES

Chris & Nick

FOUNDERS

We're here to make your land purchase simple, transparent and stress-free. If you have any questions along the way, we're always happy to help.

DREAMYESTATES.CA



MEET YOUR NOTARY

Dominique Boies

Dreamy Estates works with licensed Quebec notary Dominique Boies to guide buyers through the legal closing process.

DBNOTAIRE.NET

PLAN AHEAD

Understanding Your Costs

A practical overview of the amounts to plan for when purchasing and holding your lot.

10% **Deposit** Paid directly to the notary and held in trust.	**40%** **Typical minimum down payment** Required when using in-house financing.
~$2,000 - $2,500 **Notary and closing costs** • ~$2,000 with no financing • ~$2,500 with in-house financing An estimate; final fees vary by transaction.	**15%** **Applicable sales taxes** GST (5%) and QST (9.975%) must be applied to the price and paid at closing.

Two ways to purchase

Purchase in full Pay the purchase price, applicable sales taxes and closing costs through the notary. Title transfers once the transaction is completed.	**Use in-house financing** A typical minimum down payment of 40% applies. Terms generally range from 3 to 5 years, with interest rates typically between 6% and 8%.

In-house financing example

Illustrative example based on a $40,000 lot price before applicable taxes.

Purchase price	**$40,000**
10% deposit paid to the notary	**$4,000**
Total down payment (40%, including deposit)	**$16,000**
Total loan amount	**$24,000**
Example term	**5 years**
Example interest rate	**6%**
Estimated monthly payment	**$463.17**

Post-closing costs to plan for

Welcome tax	0.5% on the first $50,000 of the taxable value. Example: ~$200 on a $40,000 purchase.
Annual holding costs	Budget approximately $250–$350 per year for municipal and school taxes, plus approximately $250–$350 per year for private-road maintenance.

Important: All figures are estimates for planning purposes. Purchase terms, taxes, municipal charges, notary fees and annual costs vary by lot and transaction. Confirm final amounts with Dreamy Estates, the notary and the municipality before purchasing.