

674-678 DE SAINTE-ANNE-DES-LACS SAINTE-ANNE-DES-LACS

3 UNITS

PMML

FOR SALE



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PMML.CA



BUILDING TYPE

Detached

BUILDING CATEGORY

Mixed Uses

PROPERTY DESCRIPTION

This semi-commercial triplex at 674-678 Chemin de Sainte-Anne-des-Lacs offers a strategic location in the heart of the Laurentians. Meticulously maintained over the years, it provides great visibility for the 582 sq. ft. commercial space. The property also features a spacious two-bedroom unit (5.5) and a large one-bedroom unit (4.5). Utilities are paid by tenants. Steps from the village, lakes, trails, and ski hills. A prime investment blending an incredible setting!

HIGHLIGHTS

- ✓ Commercial space: Gross Lease.
- ✓ Building equipped with an irrigation system.
- ✓ Within walking distance of Lac des Seigneurs (deeded access/right-of-way).
- ✓ Close to Henri-Piette Park and numerous forest trails.
- ✓ Quick access (under 10 minutes) to Highway 15, Sommet Saint-Sauveur, the P'tit Train du Nord, and all major services in Saint-Sauveur and Prévost.

ASKING PRICE :
\$899,000

SIGNIFICANT CAPITAL EXPENDITURES IN RECENT YEARS

2020: Fiberglass balcony and aluminum railings with a 10-year warranty

2016 - 2018 work & renovations:

- Doors and windows approximately 90% replaced
- Exterior siding and gutters
- Insulation between the 1st and 2nd floors
- Plumbing - Galvanized pipes replaced in the basement (Copper & PEX)
- 2025 - Kitchen cabinets (#676)

ADDITIONAL INFORMATION

Septic tank emptied by the commercial tenant.

Lawn maintenance (1,150\$ / year). Irrigation system winterization (132\$ / year).

Mortgage assumption possible: Caisse Desjardins Rivière du Nord | Rate: 3.850% | Balance as of December 31, 2025: \$214,800.71 | Term: May 6, 2027.

Visits upon accepted promise to purchase.

Sale made without legal warranty of quality, at the Buyer's own risk and peril.

Responsibility for appliances

Tenants

Number of units

3



Number of Parking Spaces

5

Hot Water System

Independent tanks

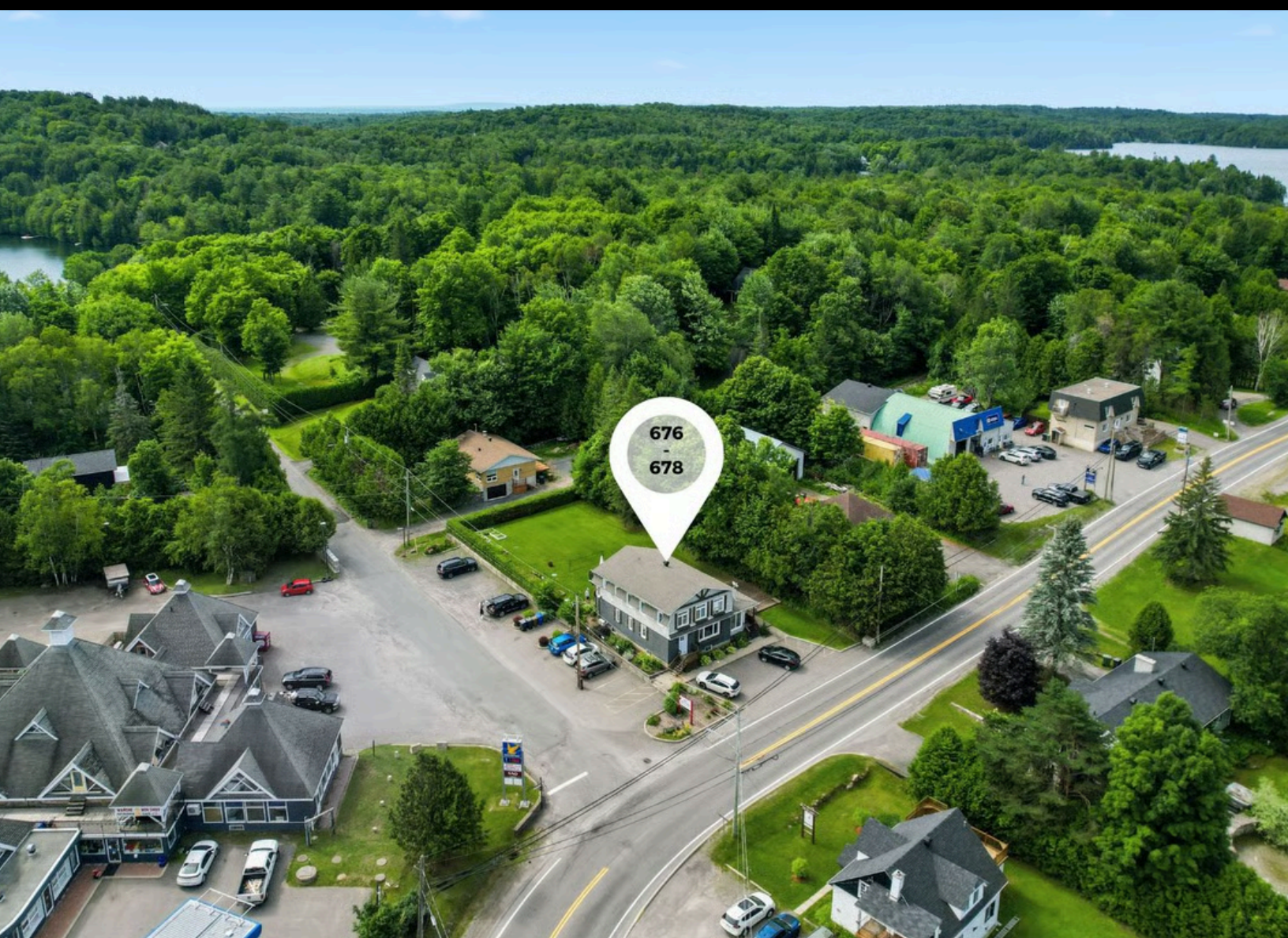


Heating System

Electric baseboards



674-678 de Sainte-Anne-des-Lacs, Sainte-Anne-des-Lacs



BUILDING DESCRIPTION

General Information

Cadastral number 1920577

Total Municipal Assessment

Total Municipal Assessment \$ 377 700

Municipal Land Assessment \$ 128 200

Municipal Building Assessment \$ 249 500

Construction

Number of Storeys 2

Type of Building Detached

Type of Construction Wood | Poured concrete foundation

Year of Construction 1955

Features

Plumbing Copper, ABS and PEX

Condition of Roof Asphalt shingles – 2016

Condition of Doors 8 – 10 years

Condition of Balconies Good | Fiberglass & aluminum railing, wood

Condition of Windows 8 – 10 years

Condition of Kitchens Good condition

Electrical Panels Fuse panel

Exterior Siding Canexel

Condition of Bathrooms Good condition

Floor Covering Wood & Ceramic

Electromechanical System

Fire System No

Building type

Laundry Room No

Number of Rooms To be verified

Number of Units 1 x 5.5 + 1 x 4.5 + Commercial space

Washer/Dryer Inlet Yes, in each unit

Appliance Responsibility Tenants

Heating Responsibility Tenants

Hot Water Responsibility Tenants

Basement suitable for storage space Septic system. Sealed artesian well.

Parking

Type of Parking Extérieur

Number of Parking Spaces 5

Area

Land Surface Area 16 721 sq.ft.



FEATURES

Fenced

Cedar hedges

Condition of Roof

Asphalt shingles - 2016

Concierge Agreement

No

Hot Water System

Independent tanks

Electrical Panels

Fuse panel

Environmental Report

Yes

Internet and Telecom

Yes

Condition of Doors

8 - 10 years

Intercom and Doorbell

Doorbell

Condition of Windows

8 - 10 years

Exterior Siding

Canexel

Floor Covering

Wood & Ceramic

Plumbing

Copper, ABS and PEX

Condition of Balconies

Good | Fiberglass & aluminum railing, wood

Heating System

Electric baseboards

Condition of Kitchens

Good condition

Condition of Bathrooms

Good condition

REVENUE

	yearly	% / GR	RPU (m)
Residential	\$32,580	62.9 %	\$905
Affordable Res.			
Commercial	\$16,320	31.5 %	\$453
Lockers	\$2,880	5.6 %	\$80
Parking			
Laundry			
Total Revenues	\$51,780		\$1,438
Vac. / Bad debt	\$1,553	3 %	\$43
EGR	\$50,227		\$1,395

EXPENSES

	Calc.	yearly	% OF EGR	CPU (y)
Administration	Normalised	\$2,260	4.5 %	\$753
Municipal Taxes	Current	\$3,710	7.4 %	\$1,237
School Taxes	Current	\$279	0.6 %	\$93
Insurance	Current	\$4,304	8.6 %	\$1,435
Electricity				
Heating				
Snow Removal	Current	\$2,047	4.1 %	\$682
Elevator				
Lawn				
Structural Reserve				
Janitor	Normalised	\$750	1.5 %	\$250
Maintenance	Normalised	\$2,100	4.2 %	\$700
Appliances				
WiFi				
Heat Pump				
CHMC: Other Costs				
Total Expenses		\$15,450	30.8 %	\$5,150
Net Revenue		\$34,776		\$11,592

FINANCING

Maximum loan amount	\$554,043	\$398,626
Financing CAP	5.34 %	6.54 %
Debt coverage ratio	1.1	1.25
Interest Rate	4.0 %	5.0 %
Amortization	30 Years	25 Years
Term	5 Years	5 Years

TREASURY

Net Revenue	\$34,776	\$34,776
Annual Mortgage Cost	\$33,411	\$27,821
Net cash after mortgage	\$1,365	\$6,955

RETURN ON INVESTMENT

Down Payment	\$344,957	\$500,374
Cash on cash return	0.4 %	1.4 %
Return on liquidity + capitalization	3.4 %	3.0 %
Total yearly return with appreciation of 2 %	8.61 %	6.64 %

CPU
299 700 \$

GIM
17,4

NIM
25,9

CAP
3,9 %

