FOR SALE

885 COMPTON EST | WATERVILLE

PMML

6 UNITS





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Produced on: November 25, 2026

BUILDING TYPE

Detached

BUILDING CATEGORY

Low Rise

PROPERTY DESCRIPTION

ADVANTAGEOUS MORTGAGE ASSUMPTION! New 6-unit building built in 2026, located in Waterville. Composed of 4 x 5½ and 2 x 4½, it offers modern and well-appointed units with quartz countertops, central vacuum, air exchanger, walk-in closet in the master bedroom, outdoor sheds and vinyl flooring. Interesting investment opportunity thanks to a mortgage assumption offering a minimal down payment and an advantageous rate of 3,55 %!

HIGHLIGHTS

- Located near the golf club, Collège François Delaplace and Waterville TG.
- 60-gallon electric water heater per unit and plenty of storage.
- Large lot of approximately 32,580 sq. ft. with 4′ x 8′ outdoor sheds on concrete slab.
- Pets allowed.

ASKING PRICE :

$1,875,000

SIGNIFICANT CAPITAL EXPENDITURES IN RECENT YEARS

New construction - 2026

ADDITIONAL INFORMATION

There is a right-of-way servitude for a water pipe in favor of the city of Waterville.

The sale is made with legal warranty of quality and title.

Mortgage assumption: CMHC MLI Energy Efficiency, 50 points. Balance: $1,624 000 as of April 2027. Interest rate: 3.55%. Term maturity date: November 6, 2031. Amortization: 40 years. Payments: $6,346.48/month. Lender: Desjardins.

Responsibility for appliances
Tenants

Number of units
6



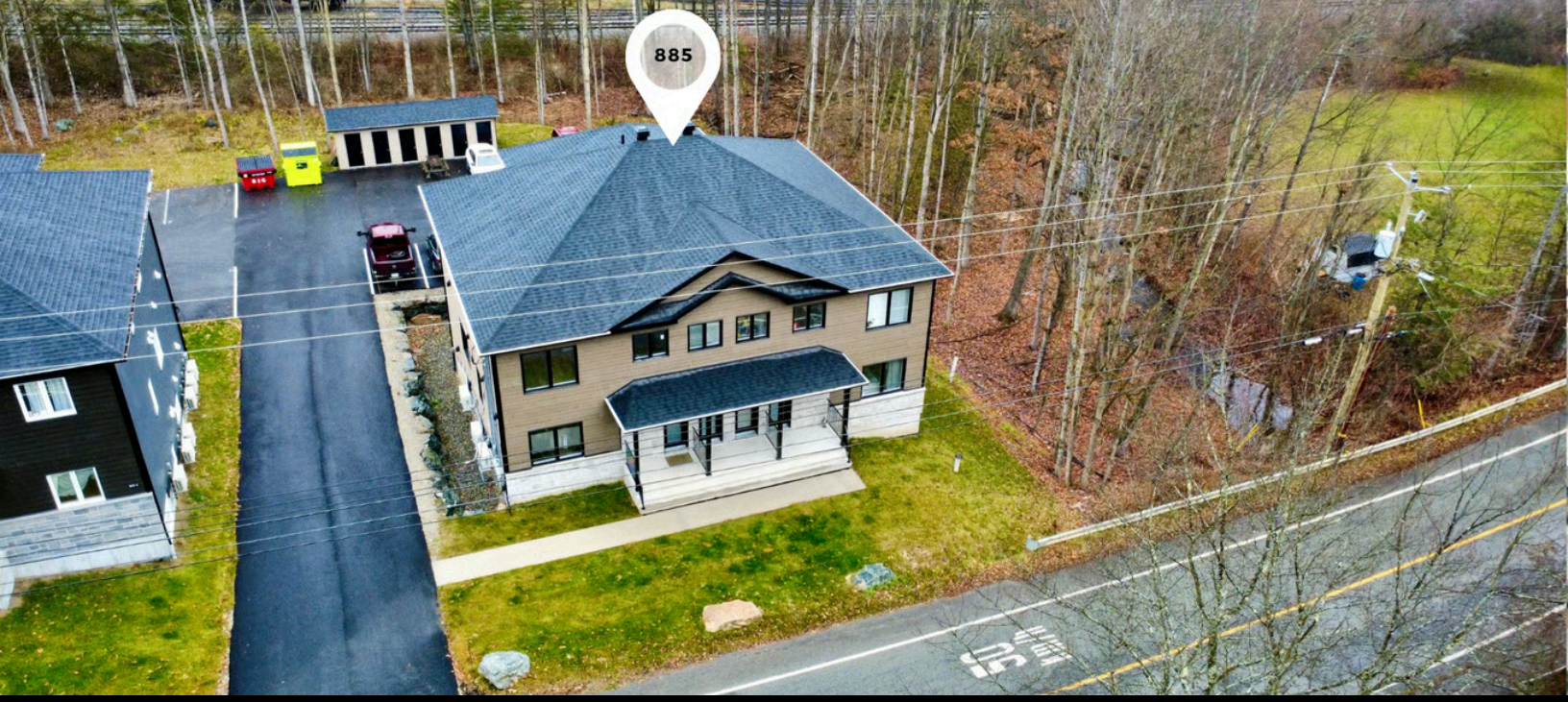
Number of Parking Spaces
12

Hot Water System
60-gallon electric water heaters.





Heating System
Electric baseboards with heat pumps



885 Compton Est, Waterville



BUILDING DESCRIPTION

General Information

Cadastral number	6 609 936

Total Municipal Assessment

Total Municipal Assessment	To be determined
Municipal Land Assessment	114 500 $
Municipal Building Assessment	To be determined

Construction

Number of Storeys	2
Type of Building	Detached
Type of Construction	Brick and wood
Year of Construction	2026

Central vacuum, 2 parking spaces included

Electromechanical System

Fire System	Smoke detectors

Building type

Laundry Room	N/A
Number of Rooms	28
Number of Units	4 x 5.5 + 2 x 4.5
Washer/Dryer Inlet	Yes, in each unit
Appliance Responsibility	Tenants
Heating Responsibility	Tenants
Hot Water Responsibility	Tenants

Parking

Type of Parking	Outdoor
Number of Parking Spaces	12

Area

Land Surface Area	32 579 pi²





FEATURES

Fenced
No

Internet and Telecom
N/A

Plumbing
Pex, ABS

Condition of Roof
Asphalt shingles

Condition of Doors
New

Condition of Balconies
Wood-framed balconies with aluminum flooring and aluminum railings.

Concierge Agreement
N/A

Intercom and Doorbell
Independent entrances with doorbells

Heating System
Electric baseboards with heat pumps

Hot Water System
60-gallon electric water heaters.

Condition of Windows
New

Condition of Kitchens
New with quartz countertops

Electrical Panels
Circuit breakers

Exterior Siding
Vinyl, stone and wood

Distance from fire station and hydrant
To be verified

Condition of Bathrooms
New

Environmental Report
N/A

Floor Covering
Vinyl

REVENUE

	yearly	% / GR	RPU (m)
Residential	$102,000	100 %	$1,417
Affordable Res.			
Commercial			
Lockers			
Parking			
Laundry			
Total Revenues	**$102,000**		**$1,417**
Vac. / Bad debt	$3,060	3 %	$43
EGR	**$98,940**		**$1,374**

EXPENSES

	Calc.	yearly	% OF EGR	CPU (y)
Administration	Normalised	$4,452	4.5 %	$742
Municipal Taxes	Actual	$6,969	7 %	$1,162
School Taxes	Actual	$880	0.9 %	$147
Insurance	Actual	$3,654	3.7 %	$609
Electricity				
Heating				
Snow Removal				
Elevator				
Lawn				
Structural Reserve				
Janitor	Normalised	$1,500	1.5 %	$250
Maintenance	Normalised	$4,200	4.2 %	$700
Appliances				
WiFi				
Heat Pump				
CHMC: Other Costs	Normalised	$989	1 %	$165
Conteneur	Actual	$1,523	1.5 %	$254
Total Expenses		**$24,168**	**24.4 %**	**$4,028**
Net Revenue		**$74,772**		**$12,462**

FINANCING

Maximum loan amount	$1,624,000
Financing CAP	
Debt coverage ratio	
Interest Rate	3.55 %
Amortization	40 Years
Term	5 Years

TREASURY

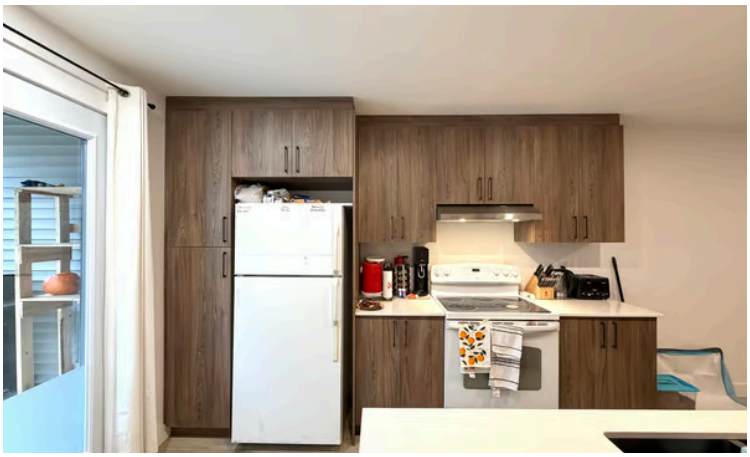
Net Revenue	$74,772
Annual Mortgage Cost	$76,152
Net cash after mortgage	

RETURN ON INVESTMENT	
Down Payment	$251,000
Cash on cash return	-0.5 %
Return on liquidity + capitalization	6.8 %
Total yearly return with appreciation of 2 %	21.69 %

CPU	GIM	NIM	CAP
312 500 $	18,4	25,1	4 %



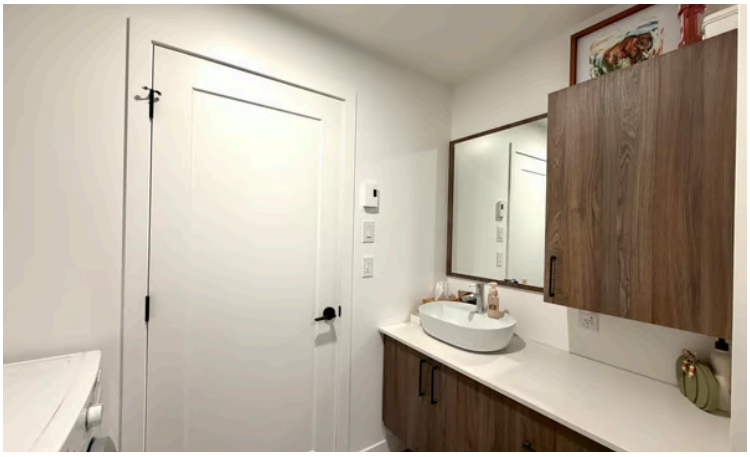






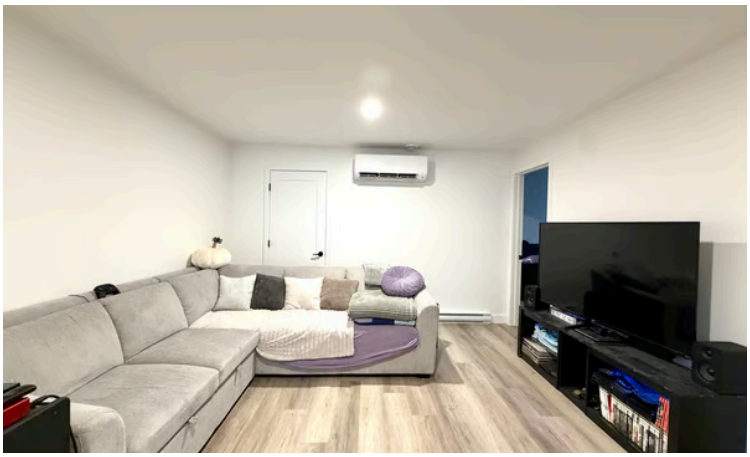


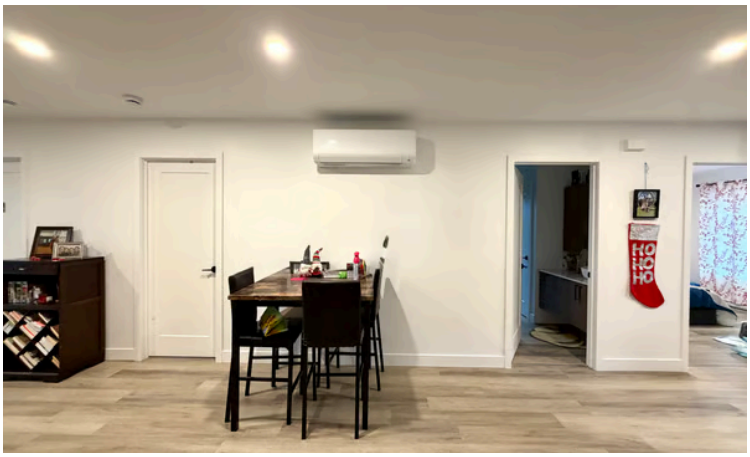












BOSCH









