



QUEEN CITY MANAGEMENT SERVICES
HALAH KABLAN LADSON, BROKER-IN-CHARGE
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NC LICENSE NO. 272964

PROPERTY FOR SALE

9605G Vinca Circle Charlotte, NC 28213

\$174,900

2 Bed · 2 Bath · 839 Sq Ft · Colville Gardens

Welcome to this super cute 2 bed, 2 bath, 2nd-floor rear condo in bustling University City. Walk in and the first thing you notice is how big it feels — vaulted ceilings and lots of natural sunlight give it a very open, airy vibe. Being on the top floor, rear-facing allows for an overall quieter unit: no upstairs neighbors, more natural light, and an insulated barrier from the parking lot traffic and noise.

The wood-burning fireplace anchors the living space — an actual focal point, not an afterthought. A rare feature lacking in many properties today.

What makes this condo so unique is the cabinet extension, adding much-appreciated countertop space and plenty of additional storage. Beautifully extended so it allows room for a breakfast nook table to enjoy food with friends. A pass-through bar keeps you connected to the living room, and it's built for real use — high-top stools add to the seating options.

Stepping outside of the living room, the private deck offers dual entry into the primary suite — your outdoor space without leaving the unit. The secondary bedroom, two full baths recently renovated with new shower surrounds and vanities, a large walk-in closet with ample shelving, and a dedicated laundry closet round off this unit with everything you need, nothing wasted.

In the heart of University City — UNC Charlotte, I-85, I-485, and 1 mile from the LYNX Blue Line — you have access to everything. Whether this is your home or your next investment, this is one of the strongest values in the University City corridor right now.





Interior Features & Updates

Interior Features

- Wood-burning fireplace
- Vaulted ceilings
- Private deck / balcony
- Walk-in closet with ample shelving
- Dedicated laundry closet
- Extended kitchen cabinetry
- Kitchen pass-through bar
- Two full baths

Recent Updates

- 2025 New Whirlpool refrigerator
- 2021 New HVAC system (indoor & outdoor)
- 2019 Shower surrounds & vanities
- 2018-19 Laminate, kitchen & bath updates
- 2018 Windows replaced
- 2016 Cabinet extension added

Transfers with property: Washer, dryer & refrigerator convey to buyer at closing.

Financing Options

LOAN TYPE	DOWN PAYMENT	LOAN AMOUNT	RATE	EST. MONTHLY P&I
FHA Loan 3.5% DOWN · PRIMARY	\$6,122	\$168,779	6.13%	\$1,026/mo + ~\$70/mo MIP ≈ \$1,096 total
Conventional 5% DOWN · PRIMARY	\$8,745	\$166,155	6.46%	\$1,046/mo PMI applies until 20% equity
Investment Loan 20% DOWN · NON-OWNER	\$34,980	\$139,920	7.21%	\$951/mo No PMI
Investment Loan 25% DOWN · NON-OWNER	\$43,725	\$131,175	7.21%	\$891/mo No PMI

Location Highlights

UNC Charlotte
1.2 miles

University City Blvd

0.4 miles

LYNX Blue Line Station

1.0 mile

I-85 & I-485

Easy access nearby

SCHEDULE A PROPERTY TOUR

CALL OR TEXT

Jasmine

24/7 Showing Agent · Available to answer any questions on the property

704.659.5640

Monthly payments shown are principal and interest (P&I) only. Actual monthly costs will vary and will include HOA fees (\$225/mo), property taxes, homeowner's insurance, and where applicable, private mortgage insurance (PMI) or FHA mortgage insurance premiums (MIP). These figures are estimates for informational purposes only and do not constitute a loan commitment or guarantee of financing terms.

Rate Disclaimer: Rates shown are national averages sourced from Bankrate and Fortune/Optimal Blue as of **May 12, 2026**. Investment property rates reflect a standard non-owner-occupied premium of approximately 0.75% above primary residence conventional rates. Rates are subject to change daily and will vary based on borrower credit profile, lender, loan-to-value ratio, and market conditions. Buyers are encouraged to consult a licensed mortgage lender for a personalized rate quote. Queen City Management Services is not a lender and makes no representations regarding financing availability or terms.

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VIEW FULL LISTING ONLINE

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