



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

PROPERTY FOR SALE

9519A University Terrace Dr. Charlotte, NC 28262

\$275,000

4 Bed · 2 Bath · 1,096 Sq Ft · University Terrace

First-floor 4 bed, 2 bath condo sitting directly across the street from UNC Charlotte — one of the most in-demand student-housing locations in the city, with zero units currently available for sale in the community. Space, light, and convenience that actually works.

This one is purpose-built for room rentals: a privacy lock on every bedroom and four parking passes — one per bedroom — make it a true turnkey setup. Washer, dryer, and refrigerator all convey, so new owners can place tenants immediately. Deliver vacant or occupied.

The kitchen was updated in 2025 with a new dishwasher, new countertops, and a tile backsplash. Updated bathroom vanities, laminate flooring, an open kitchen layout, a dedicated laundry room, and a private patio with exterior storage round out the unit — everything you need, nothing wasted.

Internet is included through the HOA (Spectrum Community Solutions). Leases typically run August through July, following the UNC Charlotte academic calendar, with room rents in the community starting at \$525 and utilities commonly bundled into rent with a usage cap.

Directly across from UNC Charlotte and one mile from the LYNX Blue Line, with quick access to University City Blvd, I-85, and I-485 — this is a smart addition to any investment portfolio and one of the strongest values in the University City corridor right now.



Interior Features & Updates

Interior Features

- Privacy lock on every bedroom
- Four parking passes (one per bedroom)
- Open kitchen layout
- New countertops & tile backsplash
- Private patio with exterior storage
- Dedicated laundry room
- Laminate flooring
- Two full baths

Recent Updates

- 2025** New dishwasher
- 2025** New countertops & tile backsplash
- 2025** Kitchen refresh
- 2009** HVAC system (forced air & central A/C)
- RECENT** Bathroom vanities updated
- 1989** Year built

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	\$9,625	\$265,375	6.13%	\$1,613 /mo + ~\$122/mo MIP ≈ \$1,735 total
Conventional 5% DOWN · PRIMARY	\$13,750	\$261,250	6.46%	\$1,644 /mo PMI applies until 20% equity
Investment Loan 20% DOWN · NON-OWNER	\$55,000	\$220,000	7.21%	\$1,495 /mo No PMI
Investment Loan 25% DOWN · NON-OWNER	\$68,750	\$206,250	7.21%	\$1,401 /mo No PMI

Location Highlights

UNC Charlotte Directly across the street	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

Savita

Showing Agent · Available to answer any questions on the property

980.350.7600

Monthly payments shown are principal and interest (P&I) only. Actual monthly costs will vary and will include HOA fees (\$265/mo, which includes internet via Spectrum Community Solutions), 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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