



**Carrollton OWNER FINANCING Duplex Prime DFW Location \$580K \*unicorn deal\***

*Asset Quality: B | Neighborhood Quality: A | Year Built: 1978*

\$4,120 per month in-place income with both units leased through March 31, 2028, and rents stepping up to \$4,520 per month in year two. This is a unicorn deal because it combines a strong central DFW location, a 10-rated elementary school, full occupancy, two-year leases, and excellent owner financing terms with 25% down, 4.5% interest, 30-year amortization, and a 10-year balloon. Each side is 3 beds, 2 baths, 1,770 square feet, with the master downstairs and an attached 2-car garage. Turnkey asset, cash flow from day one, and very rare financing structure.

**[Listing Link: 2205 Heritage](#)**

**2205 Heritage Cir #2205, Carrollton, TX 75006**

<b>Sale Price:</b>	\$ 580,000	<b>Cap Rate</b>	5.45%
<b>Cash Needed (25% down + cc)</b>	\$ 150,800	<b>Cash on Cash</b>	3.42%
<b>P&amp;L</b>		<b>Monthly</b>	<b>Annual</b>
<b>Projected Income</b>		\$ 4,520	\$ 54,240
<b>Mortgage PMT (4.5% Int)</b>		\$ 2,204	\$ 26,448
<i>Taxes</i>		\$ 967	\$ 11,600
<i>Insurance</i>		\$ 367	\$ 4,408
<i>Vacancy Reserve</i>		\$ -	\$ -
<i>Management</i>		\$ 316	\$ 3,797
<i>Utilities</i>		\$ -	\$ -
<i>Landscaping</i>		\$ 100	\$ 1,200
<i>Maintenance Reserve</i>		\$ 136	\$ 1,627
<i>HOA</i>		\$ -	\$ -
<b>NOI (Income less Taxes, Insurance, Vacancy, OpEx)</b>		\$ 2,634	\$ 31,608
<b>Cashflow</b>		\$ 430	\$ 5,160