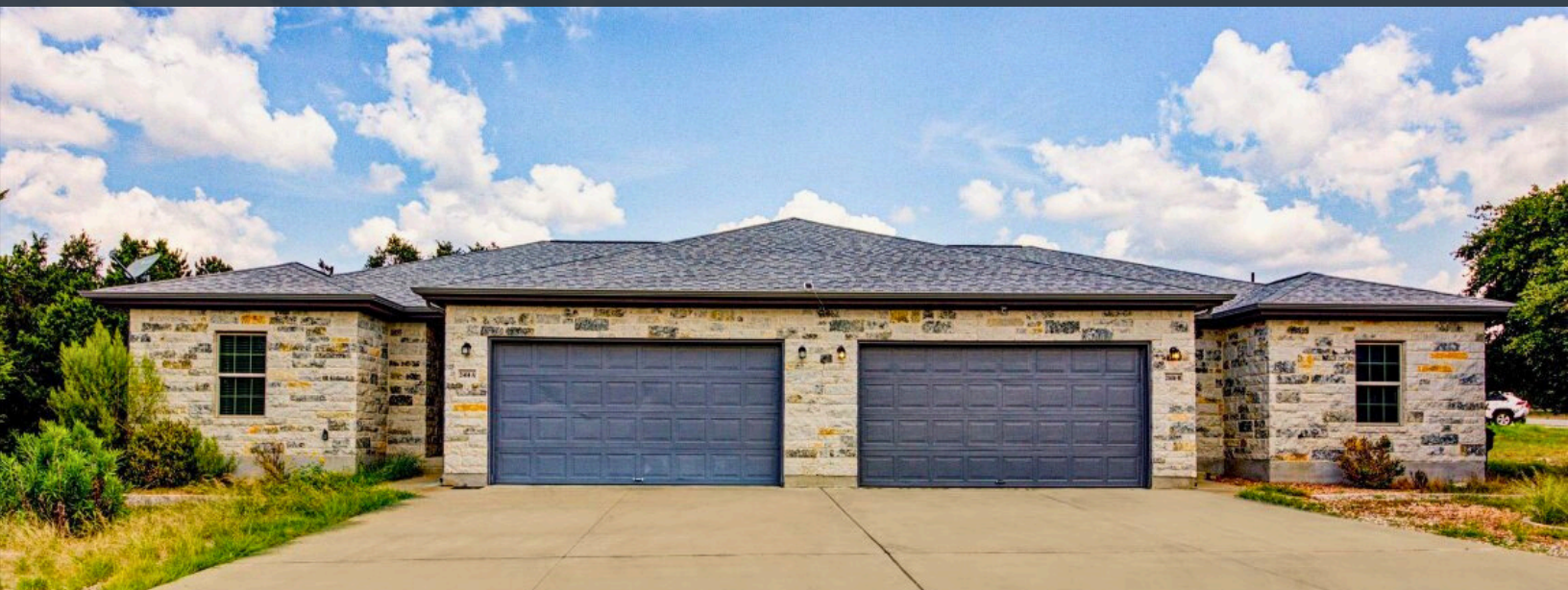


21414 SANTA CARLO AVE
LAGO VISTA, TX 78645

\$545,000



ALL THIS STUNNING DUPLEX CAN OFFER:

- **Offset Living Expenses:**
Use rental income from the second unit to reduce or even cover your mortgage.
- **Build Equity Faster:**
Extra income helps pay down your loan quicker.
- **Financing Perks:**
First-time buyers may qualify for low-down-payment options like FHA (as little as 3.5%).
- **Investment Potential:**
Live in one unit now, then rent both later to grow your real estate portfolio and cash flow.

FEATURES:

6 Beds	4 Baths
4-Car Garage	2,583 Sq. Ft.

VA

6.00% (6.249% APR)*

Monthly Payment: \$3,268

Down Payment: 0%

Closing Costs: \$5,472

CONVENTIONAL

6.625% (6.988% APR)**

Monthly Payment: \$3,315

Down Payment: 5%

Closing Costs: \$5,472

FHA

6.00% (6.758% APR)***

Monthly Payment: \$3,208

Down Payment: 3.5%

Closing Costs: \$5,472

*Rate available as of 12/1/2025. Stated rate may change or may not be available at time of rate lock. If you bought a \$545,000 home with a down payment of 0%, for a loan amount of \$545,000 on a 30 year loan at a fixed rate of 6.0% (6.249% Annual Percentage Rate), you would make 360 monthly payments of \$3,268. Payment stated does not include taxes, VA funding fee, homeowners insurance, and mortgage insurance which will result in a higher payment. **Rate available as of 12/1/2025. Stated rate may change or may not be available at time of rate lock. If you bought a \$545,000 home with a down payment of 5%, for a loan amount of \$517,750 on a 30 year loan at a fixed rate of 6.625% (6.988% Annual Percentage Rate), you would make 360 monthly payments of \$3,315. Payment stated does not include taxes, homeowners insurance, and mortgage insurance which will result in a higher payment. ***Rate available as of 12/1/2025. Stated rate may change or may not be available at time of rate lock. If you bought a \$545,000 home with a down payment of 3.5%, for a loan amount of \$535,128 (includes upfront mortgage insurance premium) on a 30 year loan at a fixed rate of 6.0% (6.758% Annual Percentage Rate), you would make 360 monthly payments of \$3,208. Payment stated does not include taxes, homeowners insurance, and mortgage insurance which will result in a higher payment.



**CHRIS
MINJAREZ**

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