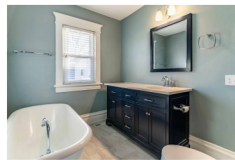
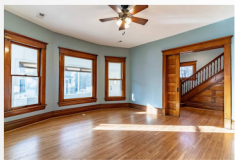




# 419 Almond St, Waterloo, IA 50703

\$244,900 | 4 bd | 3 bath

This inviting 4-bedroom, 3-bathroom perfectly marries traditional charm with modern updates. You're immediately greeted by the enclosed porch and beautiful wooden front door, adding immediate curb appeal and a great first impression. You'll step inside to your new foyer and not believe the well-maintained original hardwood throughout the entire home. The updated kitchen, complete with butcher block countertops and spacious island, is a dream come true. And the brand new appliances take one more hassle off your plate when it comes to moving. With all this entertaining space on the main level, you'll love the convenience of the main floor bathroom as well as the secondary access to the upper level near the back entrance. Venture upstairs to discover the homey feel of each of the four spacious bedrooms.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$244,900	\$244,900	\$244,900
% Down	5.00%	10.00%	20.00%
First Loan	\$232,655	\$220,410	\$195,920
Term	30 Years	30 Years	30 Years
Rate	6.375%	6.375%	6.375%
APR*	6.612%	6.608%	6.454%

CASH TO CLOSE			
Down Payment	\$12,245	\$24,490	\$48,980
Closing Costs	\$2,341	\$2,341	\$2,341
Prepays/Impounds	\$2,483	\$2,446	\$2,329
<b>Total \$ Required</b>	<b>\$17,069</b>	<b>\$29,277</b>	<b>\$53,650</b>

HOUSING EXPENSE			
First Loan P & I	\$1,451	\$1,375	\$1,222
Taxes, Ins & MI	\$276	\$271	\$218
<b>Total Monthly Pmt</b>	<b>\$1,728</b>	<b>\$1,646</b>	<b>\$1,440</b>

\*APR = Annual Percentage Rate

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Rates effective 02/15/24. This is informational only and should not be relied upon by you. RE/Max Home Group is not a mortgage lender. Contact Veridian Credit Union to learn more about your eligibility for its mortgage products. Federally Insured by the NCUA. Financing is shown for comparison only. This is not an offer of credit or commitment to lend. Loans are subject to buyer and property qualification. Rates and fees are subject to change without notice. Cash reserves may be required for some conventional loans. Veridian Credit Union offers multiple loan programs. Please contact lender for more information.