





Do not wait on this beautifully remodeled home with a huge fenced in yard right in the heart of Cedar Falls. Walking through the front door you have a large entry to welcome guests that takes you to the dining room or convenient first floor laundry. The main flows freely from the kitchen to living room with plenty of room for family and friends. Two large bedrooms upstairs open up to a reading area or attached nursery. An oversized 2 stall garage backs up to the vast private back yard with a firepit.

| Financing | CONV | CONV | CONV |
|--------------------------|------------|------------|------------|
| Notes | Fixed Rate | Fixed Rate | Fixed Rate |
| Sales Price | \$164,900 | \$164,900 | \$164,900 |
| % Down | 5.00% | 10.00% | 20.00% |
| First Loan | \$156,655 | \$148,410 | \$131,920 |
| Term | 30 Years | 30 Years | 30 Years |
| Rate | 4.875% | 4.875% | 4.875% |
| APR* | 5.123% | 5.119% | 4.959% |
| CASH TO CLOSE | | | |
| Down Payment | \$8,245 | \$16,490 | \$32,980 |
| Closing Costs | \$2,226 | \$2,226 | \$2,226 |
| Prepaids/Impounds | \$1,828 | \$1,808 | \$1,740 |
| Total \$ Required | \$12,299 | \$20,524 | \$36,946 |
| HOUSING EXPENSE | | | |
| First Loan P & I | \$829 | \$785 | \$698 |
| Taxes, Ins & MI | \$297 | \$294 | \$258 |
| Total Monthly Pmt | \$1,126 | \$1,079 | \$956 |
| *APR = Annual Percentage | Rate | | |









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