



# 819 Heartland Hills Dr, Waterloo, IA 50701

\$189,900 | 3 bd | 1ba | 1,279 sq ft

Welcome to a great home with a quiet Waterloo neighborhood in the Cedar Falls School District. This 3 bedroom house has exactly what you are looking for with a nice eat in kitchen that opens up to the main living room. Take a few steps down to another large gathering space with a fireplace and room to add a bar, quiet reading nook or a place for the kids to play. Outside is a spacious 2 level deck, partially fenced yard and an oversized garage. New windows in 2020 and roof in 2018. Don't miss out on this amazing home!

Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$149,900	\$149,900	\$149,900
% Down	5.00%	10.00%	20.00%
First Loan	\$142,405	\$134,910	\$119,920
Term	30 Years	30 Years	30 Years
Rate	6.125%	6.125%	6.125%
APR*	6.383%	6.379%	6.228%

CASH TO CLOSE			
Down Payment	\$7,495	\$14,990	\$29,980
Closing Costs	\$2,226	\$2,226	\$2,226
Prepays/Impounds	\$2,131	\$2,109	\$2,039
<b>Total \$ Required</b>	<b>\$11,852</b>	<b>\$19,325</b>	<b>\$34,245</b>

HOUSING EXPENSE			
First Loan P & I	\$865	\$820	\$729
Taxes, Ins & MI	\$425	\$422	\$389
<b>Total Monthly Pmt</b>	<b>\$1,290</b>	<b>\$1,241</b>	<b>\$1,118</b>

\*APR = Annual Percentage Rate

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