



742 Cloverdale Ave, Waterloo, IA 50703

\$159,900 | 3 bd | 1 bath

Welcome to this quiet, family-friendly Waterloo neighborhood. With 1,404 square feet of comfortable living space, this home offers a thoughtful layout that balances function and warmth. Step inside to a bright living room that welcomes natural light and provides a comfortable space for everyday living or gathering with friends. The adjoining kitchen and dining area offer a practical setup for daily meals and easy access to the backyard—perfect for outdoor dining or playtime. Upstairs, you'll find three well-sized bedrooms and a full bathroom. The lower level features a versatile rec room ideal for movie nights, hobbies, or a home gym or office. From there, stairs lead directly up to the backyard, making it easy to head outside and enjoy the fresh air or join in on the fun.



Tad Ritter
Real Estate Agent

319-231-0880
319-266-7100
twinpower.tad@gmail.com



RE/Max Home Group

4800 University Ave
Cedar Falls IA 50613



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$159,900	\$159,900	\$159,900
% Down	5.00%	10.00%	20.00%
First Loan	\$151,905	\$143,910	\$127,920
Term	30 Years	30 Years	30 Years
Rate	5.875%	5.875%	5.875%
APR*	6.151%	6.148%	5.991%

CASH TO CLOSE

Down Payment	\$7,995	\$15,990	\$31,980
Closing Costs	\$2,397	\$2,397	\$2,397
Prepays/Impounds	\$3,594	\$3,552	\$3,441
Total \$ Required	\$13,986	\$21,939	\$37,818

HOUSING EXPENSE

First Loan P & I	\$899	\$851	\$757
Taxes, Ins & MI	\$460	\$457	\$422
Total Monthly Pmt	\$1,359	\$1,308	\$1,179

*APR = Annual Percentage Rate

Angie Rael
Mortgage Loan Originator
NMLS #638721

319-236-5617
319-415-5641
AngelaKR@Veridiancu.org



Veridian Credit Union

3621 Cedar Heights Dr
Cedar Falls IA 50613



Rates effective 10/10/25. 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.