



1709 Clay St, Cedar Falls, IA 50613

\$285,900 | 5 bd | 2.5 bath



Welcome to this beautifully preserved and thoughtfully updated two-story home in the heart of Cedar Falls! Step through the front door and be greeted by a grand staircase and a warm, inviting parlor — perfect for relaxing or welcoming guests. The main floor features spacious living areas and a full bathroom, ideal for comfortable everyday living and entertaining. Upstairs, the second floor offers four generously sized bedrooms, providing ample space for family, guests, or a home office setup. Continue to the fully finished third floor, a versatile space that can be used as a studio, exercise room, or even a fifth bedroom — whatever suits your lifestyle. Outside, enjoy a private patio, perfect for hosting gatherings or simply unwinding in your own peaceful retreat.



Tad Ritter
Real Estate Agent

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RE/MAX
CONCEPTS

RE/Max Home Group

4800 University Ave
Cedar Falls IA 50613

Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$285,900	\$285,900	\$285,900
% Down	5.00%	10.00%	20.00%
First Loan	\$271,605	\$257,310	\$228,720
Term	30 Years	30 Years	30 Years
Rate	5.875%	5.875%	5.875%
APR*	6.125%	6.120%	5.960%

CASH TO CLOSE	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Down Payment	\$14,295	\$28,590	\$57,180
Closing Costs	\$2,397	\$2,397	\$2,397
Prepays/Impounds	\$4,262	\$4,188	\$3,988
Total \$ Required	\$20,954	\$35,175	\$63,565

HOUSING EXPENSE	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
First Loan P & I	\$1,607	\$1,522	\$1,353
Taxes, Ins & MI	\$520	\$514	\$452
Total Monthly Pmt	\$2,127	\$2,036	\$1,805

*APR = Annual Percentage Rate

Angie Rael
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Veridian Credit Union

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Veridian
CREDIT UNION



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