



# 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.



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			
Down Payment	\$14,295	\$28,590	\$57,180
Closing Costs	\$2,397	\$2,397	\$2,397
Prepays/Impounds	\$4,262	\$4,188	\$3,988
<b>Total \$ Required</b>	<b>\$20,954</b>	<b>\$35,175</b>	<b>\$63,565</b>

HOUSING EXPENSE			
First Loan P & I	\$1,607	\$1,522	\$1,353
Taxes, Ins & MI	\$520	\$514	\$452
<b>Total Monthly Pmt</b>	<b>\$2,127</b>	<b>\$2,036</b>	<b>\$1,805</b>

\*APR = Annual Percentage Rate

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