

3228 Rownd St Street
Cedar Falls, IA 50613



OFFERED AT
\$238,500



ABOUT THE PROPERTY

This 3-bedroom, 1-bath ranch offers 2,056 sq ft of functional space and added versatility. The main level features an easy flow between living, dining, and kitchen areas, plus convenient main-floor laundry. Major updates include a newer furnace and central air. The lower level adds a bonus shower and non-conforming bedroom—ideal for guests, office, or hobbies. Upstairs, a unique attic bedroom includes a large walk-in closet. Enjoy an oversized 2-stall garage, large driveway, and a partially fenced yard with a covered patio. Well-maintained, flexible, and full of potential!

SQUARE FEET

2,056

YEAR BUILT

1950

BEDS

3

BATHS

1.0

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List Price: \$238,500

Program	Conforming 30 Year Fixed	Program	Conforming 30 Year Fixed
Down Payment	\$47,700 (20%)	Down Payment	\$23,850 (10%)
Total Loan Amount	\$190,800	Total Loan Amount	\$214,650
Interest Rate	6.000%	Interest Rate	5.875%
Principal & Interest Payment	\$1,143.94	Principal & Interest Payment	\$1,269.74
MI (Mortgage Insurance)	\$0.00	MI (Mortgage Insurance)	\$50.09
Taxes	\$247.42	Taxes	\$247.42
Insurance	\$166.67	Insurance	\$166.67
Total Payment/PITI	\$1,558.03	Total Payment/PITI	\$1,733.92
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.066%	APR (Annual Percentage Rate)	6.098%
Program	Conforming 30 Year Fixed	Program	Conforming 15 Year Fixed
Down Payment	\$11,925 (5%)	Down Payment	\$47,700 (20%)
Total Loan Amount	\$226,575	Total Loan Amount	\$190,800
Interest Rate	5.875%	Interest Rate	5.625%
Principal & Interest Payment	\$1,340.28	Principal & Interest Payment	\$1,571.68
MI (Mortgage Insurance)	\$71.75	MI (Mortgage Insurance)	\$0.00
Taxes	\$247.42	Taxes	\$247.42
Insurance	\$166.67	Insurance	\$166.67
Total Payment/PITI	\$1,826.12	Total Payment/PITI	\$1,985.77
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.195%	APR (Annual Percentage Rate)	5.734%



Haleigh Sperfslage

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*APR= Annual Percentage Rate. The information provided assumes the property is an existing single family home and will be used as a primary residence. An escrow (impound) account is required & a lien will be taken in first position. The rate lock period is 45 days and the assumed credit score is 780. Debt to income ratio not to exceed 40%. For mortgages with less than 20% down payment, Private Mortgage Insurance (PMI) may be required and customer is responsible for PMI premiums. The actual monthly payment will also include amounts for real estate taxes and homeowner's insurance premiums, actual payments will be higher. Subject to credit approval. All rates, terms and conditions are subject to change without notice. See branch for details. Effective 03/19/2026 NMLS #403650