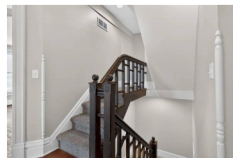
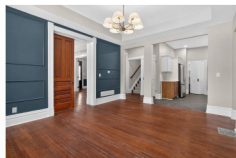
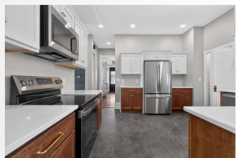


337 Almond St, Waterloo, IA 50703

\$409,900 | 3 bd | 2.5 bath

Set on a quiet Waterloo street, this home makes an immediate and welcoming impression. Well-tended landscaping and an expansive wrap around porch provide a glimpse of the care and thought invested throughout the property. Stepping inside, the entry feels open and inviting, flowing naturally into the main living spaces, and setting a comfortable, connected tone from the start. The main level unfolds with ease and intention. Sunlight drifts across refinished hardwood floors, guiding you from the living room into the dining area and kitchen beyond. Designed to be the heart of daily life, the kitchen has been thoughtfully updated with new cabinetry, quartz countertops, and stainless-steel appliances—clean, durable choices that support both everyday routines and shared moments.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$409,900	\$409,900	\$409,900
% Down	5.00%	10.00%	20.00%
First Loan	\$389,405	\$368,910	\$327,920
Term	30 Years	30 Years	30 Years
Rate	5.750%	5.750%	5.750%
APR*	6.069%	5.985%	5.826%
CASH TO CLOSE			
Down Payment	\$20,495	\$40,990	\$81,980
Closing Costs	\$3,225	\$3,189	\$3,117
Prepays/Impounds	\$3,930	\$3,828	\$3,642
Total \$ Required	\$27,650	\$48,007	\$88,739
HOUSING EXPENSE			
First Loan P & I	\$2,272	\$2,153	\$1,914
Taxes, Ins & MI	\$377	\$323	\$234
Total Monthly Pmt	\$2,649	\$2,476	\$2,148
*APR = Annual Percentage Rate			

Lynette Sorensen
Real Estate Agent

☎ 319.504.2789
☎ 319.266.7100
✉ twinpower.lynette@gmail.com



RE/Max Home Group

4800 University Ave
Cedar Falls IA 50613

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 12/19/25. 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.