



404 Allen St, Waterloo, IA

\$274,900 | 3 bd | 2.5 bath



Welcome to 404 Allen Street in Waterloo – where modern elegance meets thoughtful renovation! This property has undergone a full-frame transformation, ensuring a hassle-free lifestyle for its lucky new owners. Step inside to discover a home that has been meticulously upgraded, from the HVAC system to the sheetrock, electrical, plumbing, and windows – every detail has been considered. The heart of this home is the stunning kitchen, a perfect blend of style and functionality not to mention space! With top-of-the-line appliances and contemporary finishes, it's a culinary enthusiast's dream come true and the perfect way to host events in the open concept dining and kitchen area. Whether you're hosting a dinner party or enjoying a quiet evening in, this home is absolutely designed for comfort and enjoyment.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$274,900	\$274,900	\$274,900
% Down	20.00%	10.00%	5.00%
First Loan	\$219,920	\$247,410	\$261,155
Term	30 Years	30 Years	30 Years
Rate	6.000%	6.000%	6.000%
APR*	6.093%	6.252%	6.257%

CASH TO CLOSE			
Down Payment	\$54,980	\$27,490	\$13,745
Closing Costs	\$2,522	\$2,522	\$2,522
Prepays/Impounds	\$4,182	\$4,377	\$4,450
Total \$ Required	\$61,684	\$34,389	\$20,717

HOUSING EXPENSE			
First Loan P & I	\$1,319	\$1,483	\$1,566
Taxes, Ins & MI	\$349	\$409	\$414
Total Monthly Pmt	\$1,668	\$1,892	\$1,980

*APR = Annual Percentage Rate

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