



323 Sunset Rd, Waterloo, IA

\$215,000 | 2 Bd | 1.5 bath

Welcome to this charming bungalow nestled in the heart of Waterloo's desirable Prospect Boulevard neighborhood! Full of character and thoughtfully updated, this spacious home offers large rooms, comfortable living spaces, and plenty of versatility for today's lifestyle. The main level features two generously sized bedrooms, 1.5 baths, and a bonus office room—perfect for working from home, a study, hobby space, or even a cozy reading room. The spacious layout provides plenty of room to spread out while maintaining the warmth and charm of a classic bungalow. Enjoy the convenience of being close to local schools, with Kingsley Elementary located directly adjoining the property, making this an especially convenient location for families.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$215,000	\$215,000	\$215,000
% Down	5.00%	10.00%	20.00%
First Loan	\$204,250	\$193,500	\$172,000
Term	30 Years	30 Years	30 Years
Rate	6.625%	6.625%	6.625%
APR*	6.899%	6.895%	6.741%

CASH TO CLOSE			
Down Payment	\$10,750	\$21,500	\$43,000
Closing Costs	\$2,522	\$2,522	\$2,522
Prepays/Impounds	\$4,287	\$4,223	\$4,060
Total \$ Required	\$17,559	\$28,245	\$49,582

HOUSING EXPENSE			
First Loan P & I	\$1,308	\$1,239	\$1,101
Taxes, Ins & MI	\$533	\$529	\$482
Total Monthly Pmt	\$1,841	\$1,768	\$1,583

*APR = Annual Percentage Rate

Gerald Sorensen
Real Estate Agent

319.269.1168
319.266.7100
twinpower.gerald@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



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