

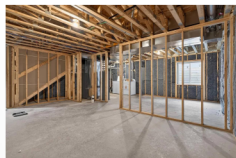
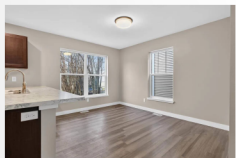


319 Iowa St, Waterloo, IA 50703

\$245,000 | 3 bd | 1.5 bath



Be the first to call this newly constructed Waterloo home your own. With 3 bedrooms, 1.5 bathrooms, and 1,352 square feet of thoughtfully designed living space, this home offers the rare opportunity to step into a property where everything—from the finishes to the layout—has never been lived in before. From the moment you arrive, the large front porch sets a welcoming tone, offering a comfortable place for morning coffee, quiet evenings, or greeting neighbors as they pass by. Stepping inside, the main level unfolds into a practical and inviting layout where daily life moves easily from one space to the next. The living room, dining area, and kitchen connect in a natural flow, creating an environment that works equally well for relaxed evenings at home or gathering with friends and family.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$245,000	\$245,000	\$245,000
% Down	5.00%	10.00%	20.00%
First Loan	\$232,750	\$220,500	\$196,000
Term	30 Years	30 Years	30 Years
Rate	6.125%	6.125%	6.125%
APR*	6.388%	6.383%	6.226%

CASH TO CLOSE			
Down Payment	\$12,250	\$24,500	\$49,000
Closing Costs	\$2,522	\$2,522	\$2,522
Prepays/Impounds	\$4,379	\$4,313	\$4,136
Total \$ Required	\$19,151	\$31,335	\$55,658

HOUSING EXPENSE			
First Loan P & I	\$1,414	\$1,340	\$1,191
Taxes, Ins & MI	\$583	\$578	\$525
Total Monthly Pmt	\$1,997	\$1,918	\$1,716

*APR = Annual Percentage Rate

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