

807 Bluff St Street
Cedar Falls, IA 50613



OFFERED AT
\$278,900



ABOUT THE PROPERTY

Welcome to this cottage-style home in one of Cedar Falls' most desirable neighborhoods, just a short walk from the charm of Main Street. Offering 3 bedrooms, 2.5 bathrooms, and over 2,000 square feet of well designed living space, this property blends character with modern convenience. The highlight is the master suite addition, complete with a spacious bedroom, main-floor laundry, and a private connected bathroom. The kitchen and living areas flow seamlessly, creating a comfortable environment for everyday life and gatherings alike. A large two-stall detached garage offers ample storage and convenience.

SQUARE FEET

2,003

YEAR BUILT

1949

BEDS

3

BATHS

2.5

807 Bluff St Street, Cedar Falls, IA 50613

List Price: \$278,900

Program	Conforming 30 Year Fixed	Program	Conforming 30 Year Fixed
Down Payment	\$55,780 (20%)	Down Payment	\$27,890 (10%)
Total Loan Amount	\$223,120	Total Loan Amount	\$251,010
Interest Rate	5.875%	Interest Rate	5.875%
Principal & Interest Payment	\$1,319.84	Principal & Interest Payment	\$1,484.82
MI (Mortgage Insurance)	\$0.00	MI (Mortgage Insurance)	\$58.57
Taxes	\$272.25	Taxes	\$272.25
Insurance	\$200.00	Insurance	\$200.00
Total Payment/PITI	\$1,792.09	Total Payment/PITI	\$2,015.64
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	5.920%	APR (Annual Percentage Rate)	6.091%
Program	Conforming 30 Year Fixed	Program	Conforming 15 Year Fixed
Down Payment	\$13,945 (5%)	Down Payment	\$55,780 (20%)
Total Loan Amount	\$264,955	Total Loan Amount	\$223,120
Interest Rate	5.875%	Interest Rate	5.375%
Principal & Interest Payment	\$1,567.31	Principal & Interest Payment	\$1,808.31
MI (Mortgage Insurance)	\$83.90	MI (Mortgage Insurance)	\$0.00
Taxes	\$272.25	Taxes	\$272.25
Insurance	\$200.00	Insurance	\$200.00
Total Payment/PITI	\$2,123.46	Total Payment/PITI	\$2,280.56
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.189%	APR (Annual Percentage Rate)	5.450%



Haleigh Sperfslage

AVP, Mortgage Loan Officer | NMLS#: 1487916

Office: (319) 874-4366 | Cell: (563) 920-7934
hsperfslage@fsb1879.com

www.fsb1879.com/hsperfslage
131 Tower Park Drive, Suite 100 Waterloo, IA 50701



Zeb Nicholson

Realtor

Office: 319-266-7100 | Cell: 319-939-2169
twinpower.zeb@gmail.com

4800 University Ave Cedar Falls, IA 50613



*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 10/06/2025 NMLS #403650