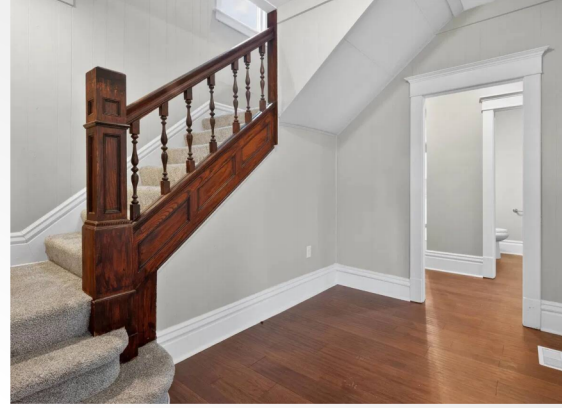




# 427 Iowa St, Waterloo, IA 50703

\$224,900 | 3 bd | 2.5 bath



Set on a quiet Waterloo street, this thoughtfully renewed two-story home blends character with the comfort of modern updates. From the moment you approach, the adorable open front porch sets the tone—an inviting place to start the day with coffee or wind down in the evening while watching the neighborhood pass by. Stepping through the front door reveals a home that has undergone a major renovation, where each space has been carefully restored with attention to both function and charm. The main level unfolds with a natural flow between the living room and dining area, creating a comfortable environment for everyday life or gathering with friends and family. Underfoot, beautifully refinished wood floors add warmth and continuity throughout the space.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$224,900	\$224,900	\$224,900
% Down	5.00%	10.00%	20.00%
First Loan	\$213,655	\$202,410	\$179,920
Term	30 Years	30 Years	30 Years
Rate	5.875%	5.875%	5.875%
APR*	6.140%	6.135%	5.977%

CASH TO CLOSE			
Down Payment	\$11,245	\$22,490	\$44,980
Closing Costs	\$2,522	\$2,522	\$2,522
Prepays/Impounds	\$4,150	\$4,091	\$3,934
<b>Total \$ Required</b>	<b>\$17,917</b>	<b>\$29,103</b>	<b>\$51,436</b>

HOUSING EXPENSE			
First Loan P & I	\$1,264	\$1,197	\$1,064
Taxes, Ins & MI	\$536	\$532	\$483
<b>Total Monthly Pmt</b>	<b>\$1,800</b>	<b>\$1,729</b>	<b>\$1,547</b>

\*APR = Annual Percentage Rate

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Rates effective 03/19/26. 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.