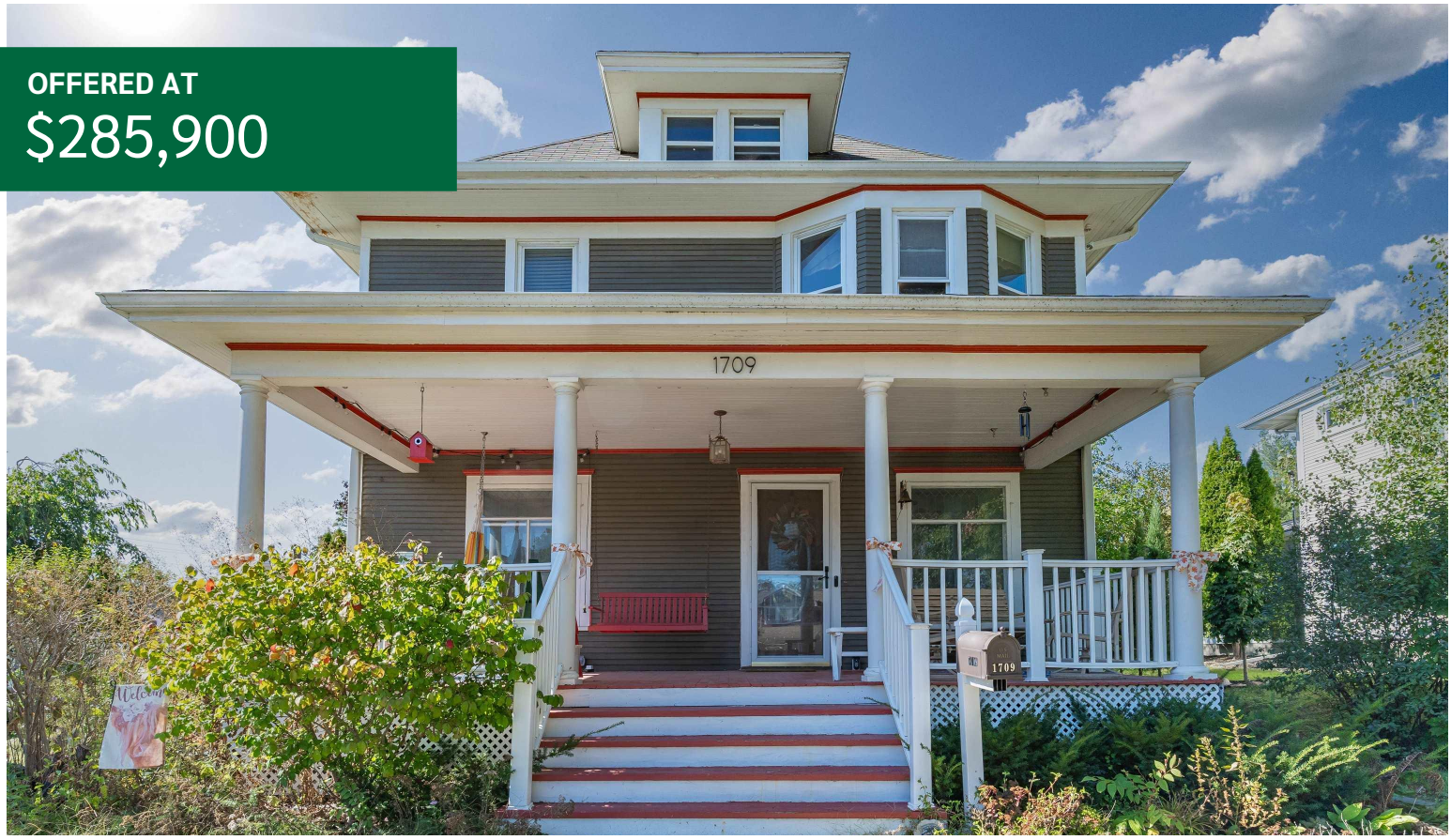
1709 Clay St Street
Cedar Falls, IA 50613

OFFERED AT
$285,900



ABOUT THE PROPERTY

Welcome to this beautifully preserved and thoughtfully updated two-story home in the heart of Cedar Falls! The main floor features spacious living areas and a full bathroom, ideal for comfortable everyday living and entertaining. Upstairs, the second floor offers four bedrooms, providing ample space for family, guests, or a home office setup. Continue to the fully finished third floor, a versatile space that can be used as a studio, exercise room, or even a fifth bedroom. Outside, enjoy a private patio, perfect for hosting gatherings or simply unwinding in your own peaceful retreat. This home blends classic character with modern updates!

SQUARE FEET
2,414

YEAR BUILT
1912

BEDS
5

BATHS
2.5

1709 Clay St Street, Cedar Falls, IA 50613
List Price: $285,900

Program	Conforming 30 Year Fixed
Down Payment	$57,180 (20%)
Total Loan Amount	$228,720
Interest Rate	5.875%
Principal & Interest Payment	$1,352.97
MI (Mortgage Insurance)	$0.00
Taxes	$287.17
Insurance	$200.00
Total Payment/PITI	$1,840.14
HOA Dues	$0/yr
APR (Annual Percentage Rate)	5.919%

Program	Conforming 30 Year Fixed
Down Payment	$28,590 (10%)
Total Loan Amount	$257,310
Interest Rate	5.875%
Principal & Interest Payment	$1,522.09
MI (Mortgage Insurance)	$60.04
Taxes	$287.17
Insurance	$200.00
Total Payment/PITI	$2,069.30
HOA Dues	$0/yr
APR (Annual Percentage Rate)	6.090%

Program	Conforming 30 Year Fixed
Down Payment	$14,295 (5%)
Total Loan Amount	$271,605
Interest Rate	5.875%
Principal & Interest Payment	$1,606.65
MI (Mortgage Insurance)	$86.01
Taxes	$287.17
Insurance	$200.00
Total Payment/PITI	$2,179.83
HOA Dues	$0/yr
APR (Annual Percentage Rate)	6.188%

Program	Conforming 15 Year Fixed
Down Payment	$57,180 (20%)
Total Loan Amount	$228,720
Interest Rate	5.375%
Principal & Interest Payment	$1,853.70
MI (Mortgage Insurance)	$0.00
Taxes	$287.17
Insurance	$200.00
Total Payment/PITI	$2,340.87
HOA Dues	$0/yr
APR (Annual Percentage Rate)	5.449%

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EQUAL HOUSING LENDER

*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 10/08/2025 NMLS #403650