

1020 Nancy Road Waterloo, IA 50701



OFFERED AT
\$430,000



ABOUT THE PROPERTY

Spacious 4-bedroom (4th non-conforming), 3.5-bath Waterloo home with over 3,700 sq ft of well-maintained living space. The main floor features an open layout with a large living area, dedicated office, and a serene sunroom overlooking the backyard. The kitchen and dining areas flow together for easy gatherings. Upstairs offers a huge primary suite with walk-in closet and private bath, plus two additional bedrooms and a full bath. The finished lower level includes a non-conforming bedroom, spacious family room, and full bath. Outside, enjoy a beautifully landscaped yard and an oversized garage for storage.

SQUARE FEET

3,708

YEAR BUILT

1984

BEDS

4

BATHS

3.5

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List Price: \$430,000

Program	Conforming 30 Year Fixed	Program	Conforming 30 Year Fixed
Down Payment	\$86,000 (20%)	Down Payment	\$43,000 (10%)
Total Loan Amount	\$344,000	Total Loan Amount	\$387,000
Interest Rate	5.875%	Interest Rate	5.875%
Principal & Interest Payment	\$2,034.89	Principal & Interest Payment	\$2,289.25
MI (Mortgage Insurance)	\$0.00	MI (Mortgage Insurance)	\$90.30
Taxes	\$682.50	Taxes	\$682.50
Insurance	\$200	Insurance	\$200
Total Payment/PITI	\$2,917.39	Total Payment/PITI	\$3,262.05
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	5.911%	APR (Annual Percentage Rate)	6.082%
Program	Conforming 30 Year Fixed	Program	Conforming 15 Year Fixed
Down Payment	\$21,500 (5%)	Down Payment	\$86,000 (20%)
Total Loan Amount	\$408,500	Total Loan Amount	\$344,000
Interest Rate	5.875%	Interest Rate	5.250%
Principal & Interest Payment	\$2,416.43	Principal & Interest Payment	\$2,765.34
MI (Mortgage Insurance)	\$129.36	MI (Mortgage Insurance)	\$0.00
Taxes	\$682.50	Taxes	\$682.50
Insurance	\$200.00	Insurance	\$200.00
Total Payment/PITI	\$3,428.29	Total Payment/PITI	\$3,647.84
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.181%	APR (Annual Percentage Rate)	5.310%



Haleigh Sperfslage

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*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 12/10/2025 NMLS #403650