



# 3814 Hillside Dr, Cedar Falls, IA 50613

\$299,000 | 4 bd | 1.75 ba

This well-kept ranch sits quietly within an established Cedar Falls neighborhood—tucked away, yet close to the rhythms of town. Its low-profile exterior and new concrete driveway create a clean, welcoming first impression. Stepping through the front door, you're greeted by a bright, open main level where natural light moves easily through large windows and across updated LVP flooring. The living space feels grounded and calm, with a layout that supports both everyday routines and relaxed entertaining. Just beyond, the kitchen anchors the home with refreshed finishes and open shelving that balances function and style—perfect for keeping daily essentials within reach while showcasing personal touches. The generous dining area connects seamlessly, offering room for weeknight dinners, holidays, and long conversations.



| Financing Notes | CONV Fixed Rate | CONV Fixed Rate | CONV Fixed Rate |
|-----------------|-----------------|-----------------|-----------------|
| Sales Price     | \$299,000       | \$299,000       | \$299,000       |
| % Down          | 5.00%           | 10.00%          | 20.00%          |
| First Loan      | \$284,050       | \$269,100       | \$239,200       |
| Term            | 30 Years        | 30 Years        | 30 Years        |
| Rate            | 5.750%          | 5.750%          | 5.750%          |
| APR*            | 6.002%          | 5.997%          | 5.836%          |

| CASH TO CLOSE            |                 |                 |                 |
|--------------------------|-----------------|-----------------|-----------------|
| Down Payment             | \$14,950        | \$29,900        | \$59,800        |
| Closing Costs            | \$2,522         | \$2,522         | \$2,522         |
| Prepays/Impounds         | \$4,365         | \$4,288         | \$4,082         |
| <b>Total \$ Required</b> | <b>\$21,837</b> | <b>\$36,710</b> | <b>\$66,404</b> |

| HOUSING EXPENSE          |                |                |                |
|--------------------------|----------------|----------------|----------------|
| First Loan P & I         | \$1,658        | \$1,570        | \$1,396        |
| Taxes, Ins & MI          | \$497          | \$491          | \$426          |
| <b>Total Monthly Pmt</b> | <b>\$2,155</b> | <b>\$2,061</b> | <b>\$1,822</b> |

\*APR = Annual Percentage Rate

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