



904 Cottage Row Lane, Cedar Falls, IA

\$360,000 | 3 bd | 2 bath

Set along the river in Cedar Falls, this raised-ranch home offers a rare combination of peaceful scenery, thoughtful updates, and exceptional garage space. Stepping inside reveals an open floor plan designed for comfortable daily living, with several skylights bringing natural light into the main gathering areas and creating a bright, welcoming atmosphere. The 1,430-square-foot interior includes three bedrooms and two bathrooms, along with updates that make the home ready to enjoy from day one. New flooring and fresh paint give the living spaces a clean, cohesive feel, while the renovated bathrooms and new appliances add modern convenience. A gas fireplace anchors the living area, offering a comfortable place to gather on cool evenings while maintaining an easy connection between the kitchen, dining, and relaxation spaces.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$360,000	\$360,000	\$360,000
% Down	5.00%	10.00%	20.00%
First Loan	\$342,000	\$324,000	\$288,000
Term	30 Years	30 Years	30 Years
Rate	6.250%	6.250%	6.250%
APR*	6.499%	6.494%	6.336%
CASH TO CLOSE			
Down Payment	\$18,000	\$36,000	\$72,000
Closing Costs	\$2,522	\$2,522	\$2,522
Prepays/Impounds	\$5,761	\$5,662	\$5,399
Total \$ Required	\$26,283	\$44,184	\$79,921
HOUSING EXPENSE			
First Loan P & I	\$2,106	\$1,995	\$1,773
Taxes, Ins & MI	\$696	\$688	\$610
Total Monthly Pmt	\$2,801	\$2,683	\$2,383
*APR = Annual Percentage Rate			

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