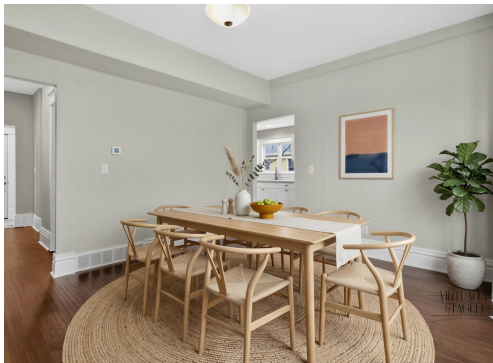
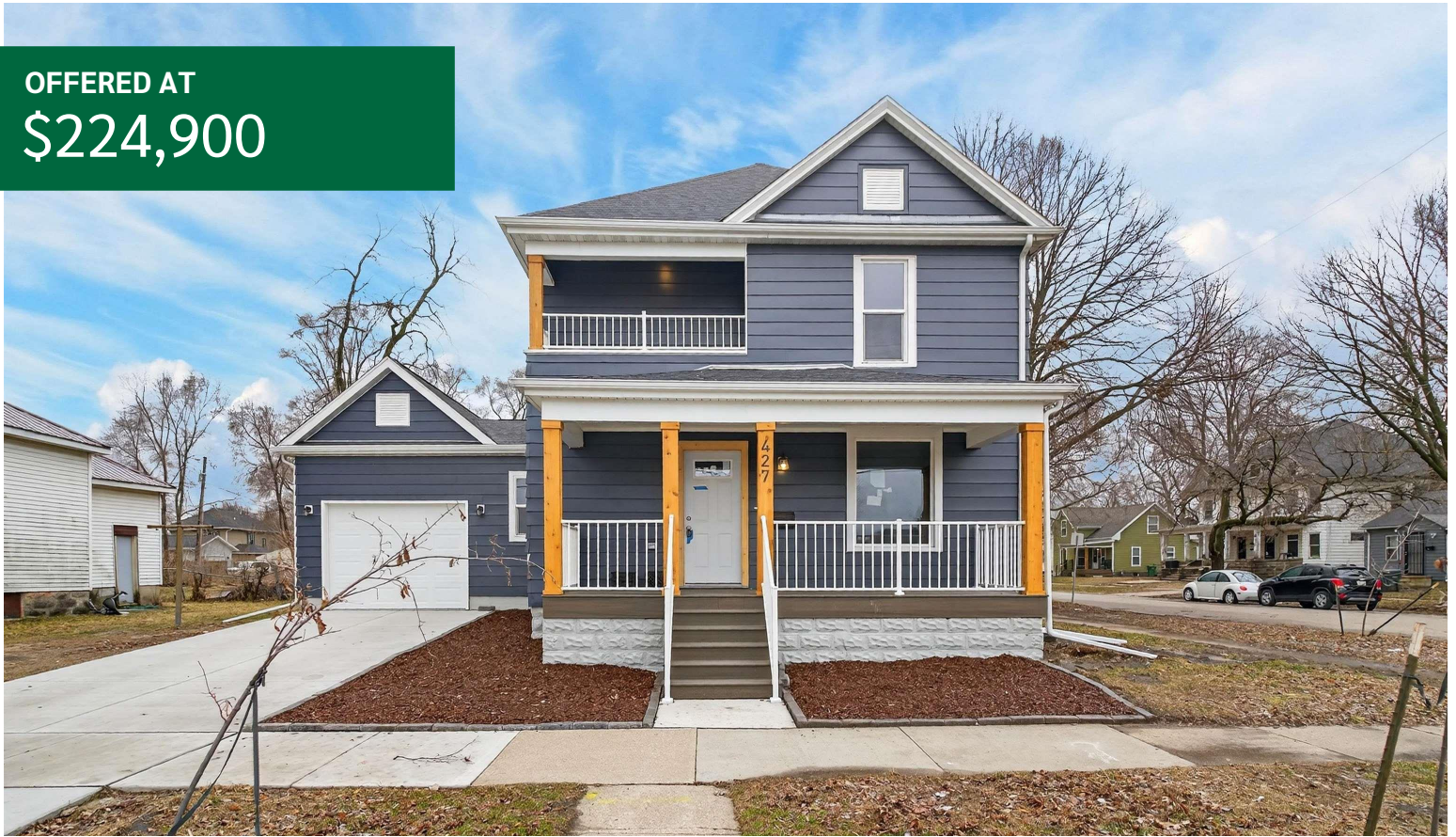


427 Iowa St Street
Waterloo, IA 50703



OFFERED AT
\$224,900



ABOUT THE PROPERTY

Charming and move-in ready, this renovated home features a welcoming front porch, refinished wood floors, and a bright living/dining area. The updated kitchen includes new cabinetry, countertops, appliances, and tile backsplash. Main-floor mudroom, laundry, and half bath add convenience. Upstairs offers 3 bedrooms, including a primary with private shower, plus a full bath with double vanity. One bedroom opens to a cozy upper porch. New oversized 1-car garage, driveway, and sidewalks complete the package. Stylish updates, classic charm—ready for you!

SQUARE FEET

1,624

YEAR BUILT

1909

BEDS

3

BATHS

2.5

427 Iowa St Street, Waterloo, IA 50703

List Price: \$224,900

Program	Conforming 30 Year Fixed	Program	Conforming 30 Year Fixed
Down Payment	\$44,980 (20%)	Down Payment	\$22,490 (10%)
Total Loan Amount	\$179,920	Total Loan Amount	\$202,410
Interest Rate	6.000%	Interest Rate	5.875%
Principal & Interest Payment	\$1,078.71	Principal & Interest Payment	\$1,197.33
MI (Mortgage Insurance)	\$0.00	MI (Mortgage Insurance)	\$47.23
Taxes	\$108.83	Taxes	\$108.83
Insurance	\$166.67	Insurance	\$166.67
Total Payment/PITI	\$1,354.21	Total Payment/PITI	\$1,520.06
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.070%	APR (Annual Percentage Rate)	6.101%

Program	Conforming 30 Year Fixed	Program	Conforming 15 Year Fixed
Down Payment	\$11,245 (5%)	Down Payment	\$44,980 (20%)
Total Loan Amount	\$213,655	Total Loan Amount	\$179,920
Interest Rate	5.875%	Interest Rate	5.625%
Principal & Interest Payment	\$1,263.85	Principal & Interest Payment	\$1,482.06
MI (Mortgage Insurance)	\$67.66	MI (Mortgage Insurance)	\$0.00
Taxes	\$108.83	Taxes	\$108.83
Insurance	\$166.67	Insurance	\$166.67
Total Payment/PITI	\$1,607.01	Total Payment/PITI	\$1,757.56
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.198%	APR (Annual Percentage Rate)	5.741%



Haleigh Sperflage

AVP, Mortgage Loan Officer | NMLS#: 1487916

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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 03/19/2026 NMLS #403650