

# 4223 Clearview Drive

## Cedar Falls, IA 50613



OFFERED AT  
**\$269,900**



### ABOUT THE PROPERTY

Welcome to this inviting 4-bedroom, 2-bathroom home in a desirable Cedar Falls neighborhood. With 1,829 square feet of living space, this property offers a thoughtful layout designed for both comfort and functionality. Three bedrooms and a full bathroom complete the main floor, providing plenty of space for everyday living. The lower level adds a spacious living room/rec area, ideal for movie nights, hobbies, or entertaining guests. A fourth non-conforming bedroom and second full bathroom extend the home's flexibility, perfect for a home office, workout room, or guest space.

### SQUARE FEET

**1,829**

### YEAR BUILT

**1956**

### BEDS

**3**

### BATHS

**1.8**

# 4223 Clearview Drive, Cedar Falls, IA 50613

## List Price: \$269,900

Program	Conforming 30 Year Fixed	Program	Conforming 30 Year Fixed
Down Payment	\$53,980 (20%)	Down Payment	\$26,990 (10%)
Total Loan Amount	\$215,920	Total Loan Amount	\$242,910
Interest Rate	6.000%	Interest Rate	5.875%
Principal & Interest Payment	\$1,294.55	Principal & Interest Payment	\$1,436.90
MI (Mortgage Insurance)	\$0.00	MI (Mortgage Insurance)	\$56.68
Taxes	\$261.08	Taxes	\$261.08
Insurance	\$166.67	Insurance	\$166.67
<b>Total Payment/PITI</b>	<b>\$1,722.30</b>	<b>Total Payment/PITI</b>	<b>\$1,921.33</b>
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.047%	APR (Annual Percentage Rate)	6.102%
Program	Conforming 30 Year Fixed	Program	Conforming 15 Year Fixed
Down Payment	\$13,495 (5%)	Down Payment	\$53,980 (20%)
Total Loan Amount	\$256,405	Total Loan Amount	\$215,920
Interest Rate	6.000%	Interest Rate	5.500%
Principal & Interest Payment	\$1,537.28	Principal & Interest Payment	\$1,764.25
MI (Mortgage Insurance)	\$81.19	MI (Mortgage Insurance)	\$0.00
Taxes	\$261.08	Taxes	\$261.08
Insurance	\$166.67	Insurance	\$166.67
<b>Total Payment/PITI</b>	<b>\$2,046.22</b>	<b>Total Payment/PITI</b>	<b>\$2,192.00</b>
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.317%	APR (Annual Percentage Rate)	5.596%



### Haleigh Sperfslage

AVP, Mortgage Loan Officer | NMLS#: 1487916  
 Office: (319) 874-4366 | Cell: (563) 920-7934  
 hsperfslage@fsb1879.com  
 www.fsb1879.com/hsperfslage  
 131 Tower Park Drive, Suite 100 Waterloo, IA 50701



### Zeb Nicholson

Realtor  
 Office: 319-266-7100 | Cell: 319-939-2169  
 twinpower.zeb@gmail.com  
 4800 University Ave Cedar Falls, IA 50613



\*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 09/26/2025 NMLS #403650