

3814 Hillside Drive
Cedar Falls, IA 50613



OFFERED AT
\$299,000



ABOUT THE PROPERTY

Well-kept ranch in a quiet, established Cedar Falls neighborhood—tucked away yet close to town. New concrete and clean curb appeal welcome you inside to a bright, open main level with large windows, updated LVP flooring, and an easy, functional layout. The refreshed kitchen with open shelving flows into a spacious dining area, ideal for daily living and entertaining. Three main-level bedrooms and an updated full bath support comfortable one-level living. The finished lower level adds a family room, additional bedroom, bathroom, and laundry. Outdoors, new patios and stoops extend living space, and a partially fenced yard offers room to relax, play, or garden. Move-in ready and thoughtfully updated for everyday life.

SQUARE FEET

2,003

YEAR BUILT

1956

BEDS

4

BATHS

1.8

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List Price: \$299,000

Program	Conforming 30 Year Fixed	Program	Conforming 30 Year Fixed
Down Payment	\$59,800 (20%)	Down Payment	\$29,900 (10%)
Total Loan Amount	\$239,200	Total Loan Amount	\$269,100
Interest Rate	5.750%	Interest Rate	5.625%
Principal & Interest Payment	\$1,395.91	Principal & Interest Payment	\$1,549.09
MI (Mortgage Insurance)	\$0.00	MI (Mortgage Insurance)	\$62.79
Taxes	\$252.00	Taxes	\$252.00
Insurance	\$200.00	Insurance	\$200.00
Total Payment/PITI	\$1,847.91	Total Payment/PITI	\$2,063.88
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	5.792%	APR (Annual Percentage Rate)	5.832%

Program	Conforming 30 Year Fixed	Program	Conforming 15 Year Fixed
Down Payment	\$14,950 (5%)	Down Payment	\$59,800 (20%)
Total Loan Amount	\$284,050	Total Loan Amount	\$239,200
Interest Rate	5.625%	Interest Rate	5.250%
Principal & Interest Payment	\$1,635.15	Principal & Interest Payment	\$1,922.88
MI (Mortgage Insurance)	\$89.95	MI (Mortgage Insurance)	\$0.00
Taxes	\$252.00	Taxes	\$252.00
Insurance	\$200.00	Insurance	\$200.00
Total Payment/PITI	\$2,177.10	Total Payment/PITI	\$2,374.88
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	5.932%	APR (Annual Percentage Rate)	5.320%



Haleigh Sperflage

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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 02/09/2026 NMLS #403650