



4125 Autumn Ridge Rd #108, Cedar Falls, IA

\$169,900



Welcome to comfortable, low-maintenance living in The Ledges, one of Cedar Falls' established 55+ condo communities. This thoughtfully designed one-story condo offers 2 bedrooms, 1 bathroom, and 944 square feet of well-utilized space filled with warmth, functionality, and natural light. Stepping inside, you're welcomed by an open living and dining area that immediately feels bright and connected. Large windows invite sunlight throughout the main living spaces, creating an inviting atmosphere for quiet mornings, casual gatherings, or simply enjoying a slower pace of life at home. The layout creates an easy sense of flow, allowing each space to feel connected while still offering room to relax comfortably. The kitchen remains open to the living area, helping everyday routines feel effortless and social.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$169,900	\$169,900	\$169,900
% Down	5.00%	10.00%	20.00%
First Loan	\$161,405	\$152,910	\$135,920
Term	30 Years	30 Years	30 Years
Rate	6.375%	6.375%	6.375%
APR*	6.799%	6.720%	6.573%

CASH TO CLOSE			
Down Payment	\$8,495	\$16,990	\$33,980
Closing Costs	\$4,002	\$3,960	\$3,875
Prepays/Impounds	\$2,139	\$2,094	\$2,014
Total \$ Required	\$14,636	\$23,044	\$39,869

HOUSING EXPENSE			
First Loan P & I	\$1,007	\$954	\$848
Taxes, Ins & MI	\$288	\$266	\$229
Total Monthly Pmt	\$1,295	\$1,220	\$1,077

*APR = Annual Percentage Rate

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