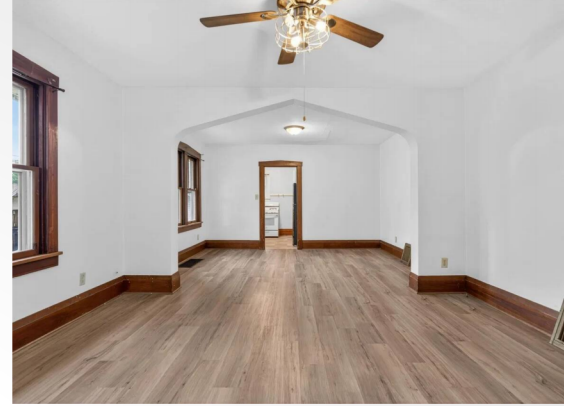




# 523 Cutler St, Waterloo, IA

\$93,300 | 2 bd | 1 bath



Cute bungalow home with lots of updates and renovations done. Features 2 Bedrooms and 1 new Bathroom. Kitchen was updated and all new flooring complete this home. Move in Ready, so don't delay and come take a look.

| Financing Notes               | CONV Fixed Rate | CONV Fixed Rate | CONV Fixed Rate |
|-------------------------------|-----------------|-----------------|-----------------|
| Sales Price                   | \$93,300        | \$93,300        | \$93,300        |
| % Down                        | 5.00%           | 10.00%          | 20.00%          |
| First Loan                    | \$88,635        | \$83,970        | \$74,640        |
| Term                          | 30 Years        | 30 Years        | 30 Years        |
| Rate                          | 6.125%          | 6.125%          | 6.125%          |
| APR*                          | 6.462%          | 6.461%          | 6.313%          |
| CASH TO CLOSE                 |                 |                 |                 |
| Down Payment                  | \$4,665         | \$9,330         | \$18,660        |
| Closing Costs                 | \$2,522         | \$2,522         | \$2,522         |
| Prepays/Impounds              | \$3,120         | \$3,094         | \$3,027         |
| <b>Total \$ Required</b>      | <b>\$10,307</b> | <b>\$14,946</b> | <b>\$24,209</b> |
| HOUSING EXPENSE               |                 |                 |                 |
| First Loan P & I              | \$539           | \$510           | \$454           |
| Taxes, Ins & MI               | \$298           | \$296           | \$276           |
| <b>Total Monthly Pmt</b>      | <b>\$837</b>    | <b>\$807</b>    | <b>\$730</b>    |
| *APR = Annual Percentage Rate |                 |                 |                 |



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Rates effective 06/9/26. This is informational only and should not be relied upon by you. RE/Max Home Group is not a mortgage lender. Contact Veridian Credit Union to learn more about your eligibility for its mortgage products. Federally Insured by the NCUA. Financing is shown for comparison only. This is not an offer of credit or commitment to lend. Loans are subject to buyer and property qualification. Rates and fees are subject to change without notice. Cash reserves may be required for some conventional loans. Veridian Credit Union offers multiple loan programs. Please contact lender for more information.