



1020 Nancy Rd, Waterloo, IA 50701

\$430,000 | 4 bd | 3.5 bath

Tucked into a quiet Waterloo neighborhood, this expansive 4-bedroom (4th bedroom is non conforming), 3.5-bathroom home offers over 3,700 square feet of comfortable living space, perfect for everyday life and entertaining alike. From generously sized rooms to well-designed extras, every detail has been thoughtfully maintained and cared for. The main floor welcomes you with an open layout that includes a spacious living area, a dedicated home office ideal for remote work or study, and a peaceful, secluded sunroom that overlooks the backyard—offering a relaxing space to unwind year-round. The kitchen and dining areas flow easily together, making it a natural hub for gatherings and conversation. Upstairs, the standout feature is a huge primary suite with plenty of room to create your own retreat.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$430,000	\$430,000	\$430,000
% Down	5.00%	10.00%	20.00%
First Loan	\$408,500	\$387,000	\$344,000
Term	30 Years	30 Years	30 Years
Rate	5.750%	5.750%	5.750%
APR*	5.991%	5.985%	5.823%
CASH TO CLOSE			
Down Payment	\$21,500	\$43,000	\$86,000
Closing Costs	\$2,522	\$2,522	\$2,522
Prepays/Impounds	\$5,810	\$5,699	\$5,403
Total \$ Required	\$29,832	\$51,221	\$93,925
HOUSING EXPENSE			
First Loan P & I	\$2,384	\$2,258	\$2,007
Taxes, Ins & MI	\$941	\$933	\$839
Total Monthly Pmt	\$3,325	\$3,191	\$2,846
*APR = Annual Percentage Rate			

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