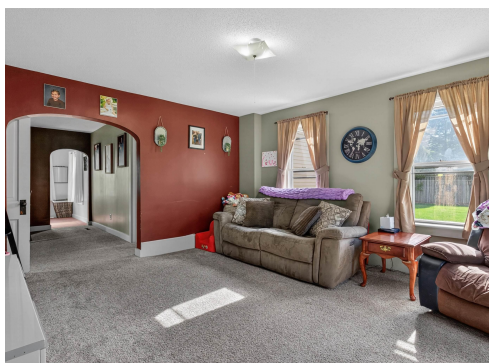


**433 N Pine Street
West Union, IA 52175**



**OFFERED AT
\$129,900**



ABOUT THE PROPERTY

Charming 1 $\frac{3}{4}$ Story Home on Corner Lot – West Union 1,246 sq ft of comfortable living space featuring an open main floor with kitchen, dining, and living areas—perfect for everyday living or entertaining. Main-level bedroom, fully remodeled bath, and convenient laundry. Upstairs offers 2 additional bedrooms for guests or flexibility. Prime location near parks, community pool, and local amenities. Includes radon mitigation system (2023) for added peace of mind. Great opportunity for homeowners or investors—schedule your showing today!

SQUARE FEET

1,246

YEAR BUILT

1889

BEDS

3

BATHS

2.0

433 N Pine Street, West Union, IA 52175

List Price: \$129,900

Program	Conforming 30 Year Fixed	Program	Conforming 30 Year Fixed
Down Payment	\$25,980 (20%)	Down Payment	\$12,990 (10%)
Total Loan Amount	\$103,920	Total Loan Amount	\$116,910
Interest Rate	6.250%	Interest Rate	6.125%
Principal & Interest Payment	\$639.85	Principal & Interest Payment	\$710.36
MI (Mortgage Insurance)	\$0.00	MI (Mortgage Insurance)	\$27.28
Taxes	\$151.17	Taxes	\$151.17
Insurance	\$166.67	Insurance	\$166.67
Total Payment/PITI	\$957.69	Total Payment/PITI	\$1,055.48
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.350%	APR (Annual Percentage Rate)	6.395%
Program	Conforming 30 Year Fixed	Program	Conforming 5/1 ARM
Down Payment	\$6,495 (5%)	Down Payment	\$6,495 (5%)
Total Loan Amount	\$123,405	Total Loan Amount	\$123,405
Interest Rate	6.125%	Interest Rate	5.375%
Principal & Interest Payment	\$749.82	Principal & Interest Payment	\$691.03
MI (Mortgage Insurance)	\$39.08	MI (Mortgage Insurance)	\$39.08
Taxes	\$151.17	Taxes	\$151.17
Insurance	\$166.67	Insurance	\$166.67
Total Payment/PITI	\$1,106.74	Total Payment/PITI	\$1,047.95
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.490%	APR (Annual Percentage Rate)	6.340%



Haleigh Sperfslage

AVP, Mortgage Loan Officer | NMLS#: 1487916

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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 05/01/2026 NMLS #403650