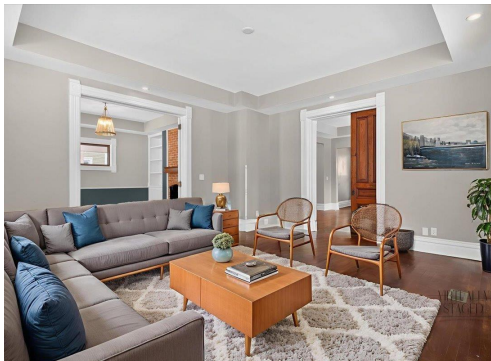
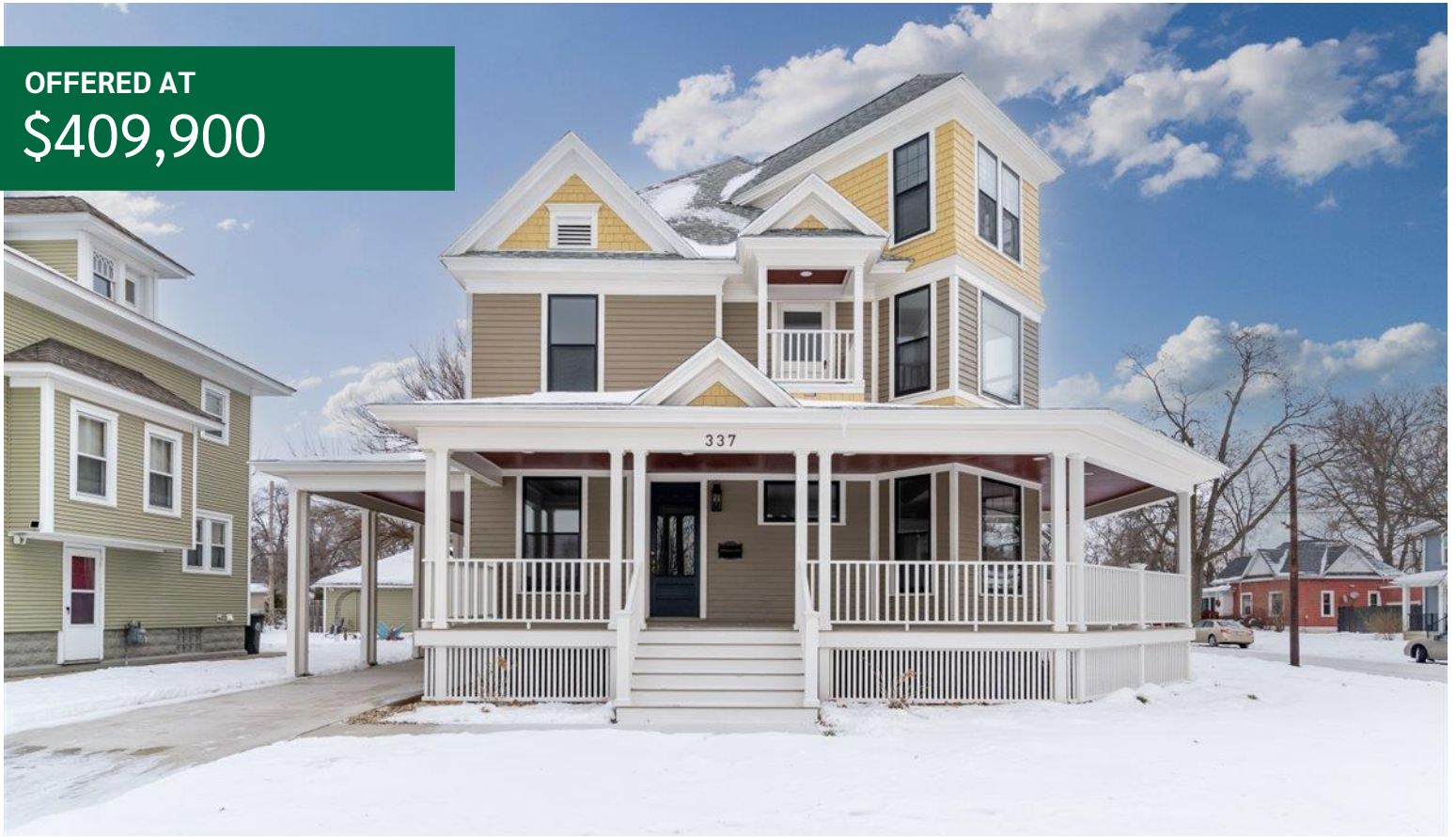


337 Almond Street
Waterloo, IA 50703



OFFERED AT
\$409,900



ABOUT THE PROPERTY

Set on a quiet Waterloo street, this thoughtfully updated home blends original charm with modern comfort. Welcoming landscaping and a wraparound porch lead to bright, connected living spaces with refinished hardwood floors throughout. The updated kitchen features new cabinetry, quartz countertops, and stainless-steel appliances, while updated electrical, plumbing, and a new HVAC system provide peace of mind. Upstairs offers three bedrooms, convenient second-floor laundry, and a serene primary suite with restored original windows. Professionally designed landscaping completes this 2,616-square-foot home—an inviting balance of character, comfort, and care.

SQUARE FEET

2,616

YEAR BUILT

1895

BEDS

3

BATHS

2.5

337 Almond Street, Waterloo, IA 50703

List Price: \$409,900

Program	Conforming 30 Year Fixed	Program	Conforming 30 Year Fixed
Down Payment	\$81,980 (20%)	Down Payment	\$40,990 (10%)
Total Loan Amount	\$327,920	Total Loan Amount	\$368,910
Interest Rate	5.875%	Interest Rate	5.875%
Principal & Interest Payment	\$1,939.77	Principal & Interest Payment	\$2,182.24
MI (Mortgage Insurance)	\$0.00	MI (Mortgage Insurance)	\$86.08
Taxes	\$34.75	Taxes	\$34.75
Insurance	\$200.00	Insurance	\$200.00
Total Payment/PITI	\$2,174.52	Total Payment/PITI	\$2,503.07
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	5.906%	APR (Annual Percentage Rate)	6.084%
Program	Conforming 30 Year Fixed	Program	Conforming 15 Year Fixed
Down Payment	\$20,495 (5%)	Down Payment	\$81,980 (20%)
Total Loan Amount	\$389,405	Total Loan Amount	\$327,920
Interest Rate	5.875%	Interest Rate	5.125%
Principal & Interest Payment	\$2,303.48	Principal & Interest Payment	\$2,614.57
MI (Mortgage Insurance)	\$123.31	MI (Mortgage Insurance)	\$0.00
Taxes	\$34.75	Taxes	\$34.75
Insurance	\$200.00	Insurance	\$200.00
Total Payment/PITI	\$2,661.54	Total Payment/PITI	\$2,849.32
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.176%	APR (Annual Percentage Rate)	5.176%



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 12/16/2025 NMLS #403650