



707 Reber Ave, Waterloo, IA

\$120,000 | 2 bd | 1.5 bath

Welcome to this charming Waterloo home, offering 2 bedrooms, 2 bathrooms, and 1,047 square feet of comfortable living space in a quiet neighborhood just off Hwy 63. The home is well-kept and move-in ready, with plenty of opportunity to add your own updates and personal style over time. Inside, you'll find a warm layout with classic character and an inviting front porch that sets the tone right away. The main floor includes spacious living room and separate dining room with two large bedrooms and bathroom on the second level. The lower-level features an egress window—ideal for future expansion or simply use as extra storage. One of the standout features of this property is the oversized 2-stall garage, paired with a separate single-stall workshop—perfect for tools, hobbies, or extra space you just don't get in most homes of this size.

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Veridian Credit Union

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Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$120,000	\$120,000	\$120,000
% Down	5.00%	10.00%	20.00%
First Loan	\$114,000	\$108,000	\$96,000
Term	30 Years	30 Years	30 Years
Rate	5.875%	5.875%	5.875%
APR*	6.172%	6.169%	6.015%
CASH TO CLOSE			
Down Payment	\$6,000	\$12,000	\$24,000
Closing Costs	\$2,397	\$2,397	\$2,397
Prepays/Impounds	\$3,302	\$3,271	\$3,187
Total \$ Required	\$11,699	\$17,668	\$29,584
HOUSING EXPENSE			
First Loan P & I	\$674	\$639	\$568
Taxes, Ins & MI	\$401	\$398	\$372
Total Monthly Pmt	\$1,075	\$1,037	\$940

*APR = Annual Percentage Rate



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