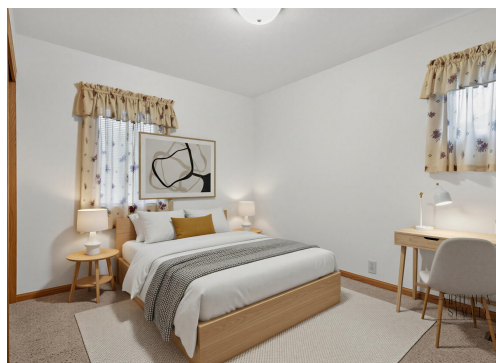


4317 Hillside Drive
Cedar Falls, IA 50613



OFFERED AT
\$249,900



ABOUT THE PROPERTY

Well-maintained Cedar Falls ranch in a quiet and central location. The inviting exterior features mature landscaping and colorful flower beds. Inside, 1,244 sq ft offers a bright, functional layout with natural light throughout. The kitchen and windows were updated in 2007, and a main-level laundry adds convenience. Three bedrooms and one bathroom provide flexible living space. Enjoy peaceful outdoor living with established gardens, plus an oversized attached garage for storage and workspace. Major updates include roof, gutters and furnace. A comfortable, well-cared-for home close to schools, shopping, and everyday amenities.

SQUARE FEET

1,244

YEAR BUILT

1958

BEDS

3

BATHS

1.0

4317 Hillside Drive, Cedar Falls, IA 50613

List Price: \$249,900

Program	Conforming 30 Year Fixed	Program	Conforming 30 Year Fixed
Down Payment	\$49,980 (20%)	Down Payment	\$24,990 (10%)
Total Loan Amount	\$199,920	Total Loan Amount	\$224,910
Interest Rate	5.750%	Interest Rate	5.750%
Principal & Interest Payment	\$1,166.68	Principal & Interest Payment	\$1,312.51
MI (Mortgage Insurance)	\$0.00	MI (Mortgage Insurance)	\$52.48
Taxes	\$193.17	Taxes	\$193.17
Insurance	\$200.00	Insurance	\$200.00
Total Payment/PITI	\$1,559.85	Total Payment/PITI	\$1,758.16
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	5.812%	APR (Annual Percentage Rate)	5.967%
Program	Conforming 30 Year Fixed	Program	Conforming 5/1 ARM
Down Payment	\$12,495 (5%)	Down Payment	\$12,495 (5%)
Total Loan Amount	\$237,405	Total Loan Amount	\$237,405
Interest Rate	5.750%	Interest Rate	5.375%
Principal & Interest Payment	\$1,385.43	Principal & Interest Payment	\$1,329.40
MI (Mortgage Insurance)	\$75.18	MI (Mortgage Insurance)	\$75.18
Taxes	\$193.17	Taxes	\$193.17
Insurance	\$200.00	Insurance	\$200.00
Total Payment/PITI	\$1,853.78	Total Payment/PITI	\$1,797.75
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.067%	APR (Annual Percentage Rate)	6.375%



Haleigh Sperfslage

AVP, Mortgage Loan Officer | NMLS#: 1487916

Office: (319) 874-4366 | Cell: (563) 920-7934

hsperfslage@fsb1879.com

www.fsb1879.com/hsperfslage

131 Tower Park Drive, Suite 100 Waterloo, IA 50701



Lynette Sorensen

REALTOR® | License#: S61451000

Office: 319-266-7100 | Cell: (319) 504-2789

Twinpower.Lynette@gmail.com

4800 University Avenue Cedar Falls, IA 50613



*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 04/20/2026 NMLS #403650