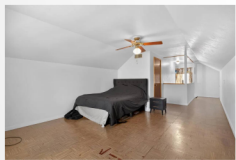




3228 Rownd St, Cedar Falls, IA 50613

\$243,500 | 3 bd | 1 bath

Located in Cedar Falls, this 3-bedroom, 1-bath ranch offers 2,056 square feet of practical space with a few unexpected bonuses along the way. The curb appeal is simple and approachable, with a large driveway leading to an oversized two-stall garage that provides plenty of room for vehicles, storage, or weekend projects. Inside, the main level is straightforward and functional. The living area connects easily to the dining space and kitchen, creating a layout that works well for everyday routines. One of the most convenient features is the main-floor stacked laundry, eliminating trips up and down stairs. Major mechanical updates, including a newer furnace and central air system, add confidence in the home's long-term comfort. The lower level expands your options. A bonus shower stall adds flexibility for busy households.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$238,500	\$238,500	\$238,500
% Down	5.00%	10.00%	20.00%
First Loan	\$226,575	\$214,650	\$190,800
Term	30 Years	30 Years	30 Years
Rate	5.875%	5.875%	5.875%
APR*	6.137%	6.132%	5.974%
CASH TO CLOSE			
Down Payment	\$11,925	\$23,850	\$47,700
Closing Costs	\$2,522	\$2,522	\$2,522
Prepays/Impounds	\$4,066	\$4,003	\$3,837
Total \$ Required	\$18,513	\$30,375	\$54,059
HOUSING EXPENSE			
First Loan P & I	\$1,340	\$1,270	\$1,129
Taxes, Ins & MI	\$465	\$460	\$408
Total Monthly Pmt	\$1,805	\$1,730	\$1,537
*APR = Annual Percentage Rate			

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Rates effective 03/19/26. This is informational only and should not be relied upon by you. Re/Max Concepts is not a mortgage lender. Contact Veridian Credit Union to learn more about your eligibility for its mortgage products. Federally insured by the NCUA. Financing is shown for comparison only. This is not an offer of credit or commitment to lend. Loans are subject to buyer and property qualification. Rates and fees are subject to change without notice. Cash reserves may be required for some conventional loans. Veridian Credit Union offers multiple loan programs. Please contact lender for more information.