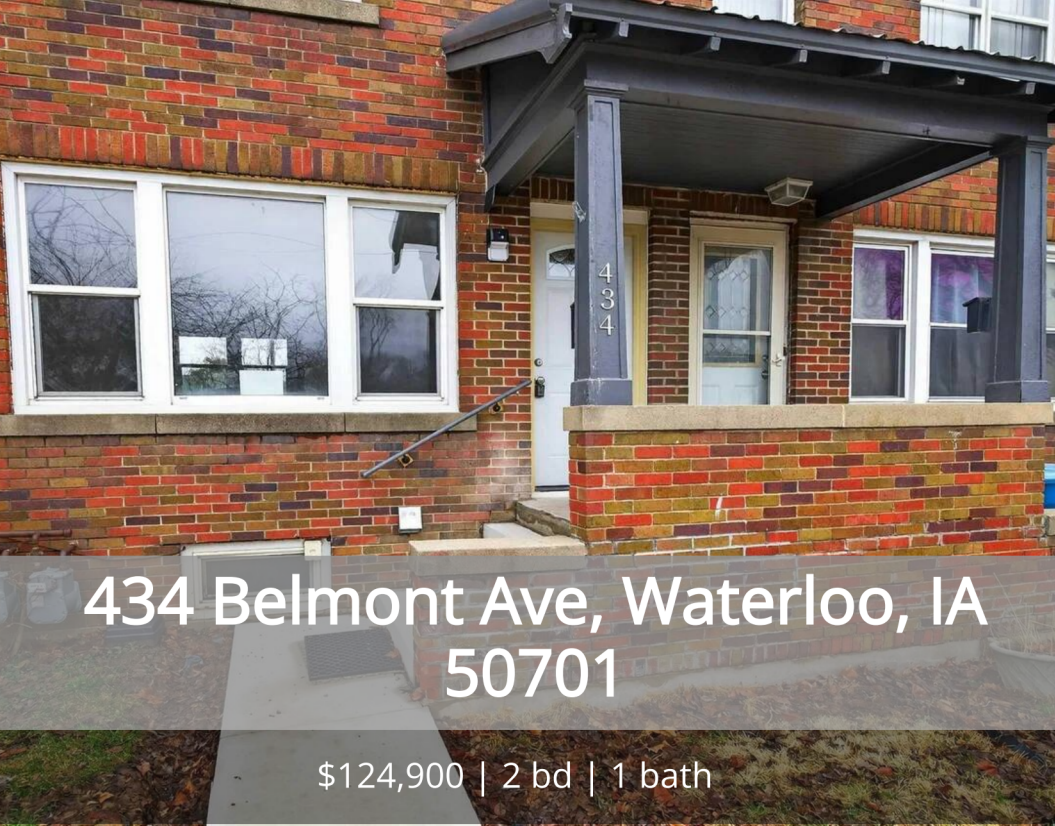


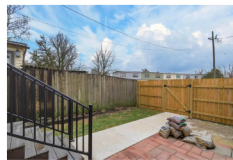
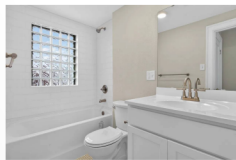


**434 Belmont Ave, Waterloo, IA
50701**

\$124,900 | 2 bd | 1 bath



Tucked into a Waterloo neighborhood where daily life feels simple and manageable, this thoughtfully renovated townhouse offers a practical layout paired with comfortable outdoor space. From the moment you arrive, the home presents an easygoing lifestyle—one designed for low maintenance and everyday convenience. Stepping through the front door, the main level unfolds into a welcoming living room that naturally connects to the dining area and kitchen beyond. The layout encourages an easy rhythm for daily routines, whether it's relaxing in the living space, gathering for a quick dinner, or catching up over coffee at the table. In the kitchen, recently installed appliances—including a new stove and refrigerator—provide a fresh start for meal prep.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$124,900	\$124,900	\$124,900
% Down	5.00%	10.00%	20.00%
First Loan	\$118,655	\$112,410	\$99,920
Term	30 Years	30 Years	30 Years
Rate	6.000%	6.000%	6.000%
APR*	6.305%	6.303%	6.150%
CASH TO CLOSE			
Down Payment	\$6,245	\$12,490	\$24,980
Closing Costs	\$2,522	\$2,522	\$2,522
Prepays/Impounds	\$3,266	\$3,233	\$3,144
Total \$ Required	\$12,033	\$18,245	\$30,646
HOUSING EXPENSE			
First Loan P & I	\$711	\$674	\$599
Taxes, Ins & MI	\$276	\$273	\$246
Total Monthly Pmt	\$987	\$947	\$845
*APR = Annual Percentage Rate			

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Rates effective 04/1/26. This is informational only and should not be relied upon by you. RE/Max Home Group 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.