

4120 Wynnewood Drive
Cedar Falls, IA 50613



OFFERED AT
\$659,900



ABOUT THE PROPERTY

Thoughtfully updated ranch in a quiet Cedar Falls neighborhood featuring an open floor plan, modern kitchen with large island, dedicated den/office, and a private primary suite. The finished lower level offers a family room with built-in bar, exercise space, and flexible living areas. Enjoy outdoor living on the large patio and exceptional storage with a rare third garage stall (approx. 12x63). 5 bedrooms, 4 bathrooms, 4,354 sq ft—designed for comfortable everyday living and easy entertaining.

SQUARE FEET

4,354

YEAR BUILT

2014

BEDS

5

BATHS

4.0

4120 Wynnewood Drive, Cedar Falls, IA 50613

List Price: \$659,900

Program	Conforming 30 Year Fixed	Program	Conforming 30 Year Fixed
Down Payment	\$131,980 (20%)	Down Payment	\$65,990 (10%)
Total Loan Amount	\$527,920	Total Loan Amount	\$593,910
Interest Rate	5.875%	Interest Rate	5.750%
Principal & Interest Payment	\$3,122.85	Principal & Interest Payment	\$3,465.90
MI (Mortgage Insurance)	\$0.00	MI (Mortgage Insurance)	\$138.58
Taxes	\$615.83	Taxes	\$615.83
Insurance	\$300.00	Insurance	\$300.00
Total Payment/PITI	\$4,038.68	Total Payment/PITI	\$4,520.31
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	5.894%	APR (Annual Percentage Rate)	5.943%

Program	Conforming 30 Year Fixed	Program	Conforming 15 Year Fixed
Down Payment	\$32,995 (5%)	Down Payment	\$131,980 (20%)
Total Loan Amount	\$626,905	Total Loan Amount	\$527,920
Interest Rate	5.750%	Interest Rate	5.125%
Principal & Interest Payment	\$3,658.45	Principal & Interest Payment	\$4,209.21
MI (Mortgage Insurance)	\$198.52	MI (Mortgage Insurance)	\$0.00
Taxes	\$615.83	Taxes	\$615.83
Insurance	\$300.00	Insurance	\$300.00
Total Payment/PITI	\$4,772.80	Total Payment/PITI	\$5,125.04
HOA Dues	\$0/yr	HOA Dues	\$0/yr
APR (Annual Percentage Rate)	6.043%	APR (Annual Percentage Rate)	5.164%



Haleigh Sperflage

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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 02/03/2026 NMLS #403650