



4317 Hillside Dr, Cedar Falls, IA 50613

\$239,900 | 3 bd | 1 bath



Tucked along a quiet Cedar Falls street in a convenient central location, this well-cared-for ranch offers the kind of comfort and reliability that comes from decades of thoughtful ownership. Cherished by the same owner for more than 58 years, this is a home with a history of care—ready for its next chapter. From the moment you arrive, the inviting exterior, mature landscaping, and colorful flower beds create a warm first impression that feels instantly welcoming. Inside, the 1,244 square foot layout is practical, comfortable, and easy to enjoy. Natural light fills the main living spaces, creating a bright everyday setting for relaxing or gathering with family and friends. The kitchen was updated in 2007 and offers a functional workspace with timeless appeal.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$239,900	\$239,900	\$239,900
% Down	5.00%	10.00%	20.00%
First Loan	\$227,905	\$215,910	\$191,920
Term	30 Years	30 Years	30 Years
Rate	5.875%	5.875%	5.875%
APR*	6.137%	6.132%	5.973%

CASH TO CLOSE			
Down Payment	\$11,995	\$23,990	\$47,980
Closing Costs	\$2,522	\$2,522	\$2,522
Prepays/Impounds	\$4,062	\$4,000	\$3,832
Total \$ Required	\$18,579	\$30,512	\$54,334

HOUSING EXPENSE			
First Loan P & I	\$1,348	\$1,277	\$1,135
Taxes, Ins & MI	\$430	\$425	\$373
Total Monthly Pmt	\$1,778	\$1,702	\$1,508

*APR = Annual Percentage Rate

Lynette Sorensen
Real Estate Agent

☎ 319.504.2789
☎ 319.266.7100
✉ twinpower.lynette@gmail.com



RE/Max Home Group

4800 University Ave
Cedar Falls IA 50613

Angie Rael
Mortgage Loan Originator
NMLS #638721

☎ 319-236-5617
☎ 319-415-5641
✉ AngelaKR@Veridiancu.org



Veridian Credit Union

3621 Cedar Heights Dr
Cedar Falls IA 50613



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