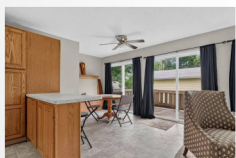




910 Walnut St, Cedar Falls, IA

\$199,900 | 3 bd | 2 bath

Located within walking distance of downtown Cedar Falls, this two-story home offers a strong opportunity for buyers looking to build equity, invest, or personalize a property over time. With 3 bedrooms, 2 bathrooms, and over 1,600 square feet, the home combines functional space, original character, and several standout features that are difficult to find at this price point. Inside, the layout provides comfortable separation between living and sleeping spaces, with all three bedrooms located upstairs. The main level offers multiple gathering areas, including a bright family room addition lined with floor-to-ceiling windows/sliding patio doors that bring in natural light throughout the day. The space also creates potential for a future wraparound deck, making it easy to imagine expanded indoor-outdoor living.



Financing Notes	CONV Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$199,900	\$199,900	\$199,900
% Down	20.00%	10.00%	5.00%
First Loan	\$159,920	\$179,910	\$189,905
Term	30 Years	30 Years	30 Years
Rate	6.000%	6.000%	6.000%
APR*	6.111%	6.268%	6.272%
CASH TO CLOSE			
Down Payment	\$39,980	\$19,990	\$9,995
Closing Costs	\$2,522	\$2,522	\$2,522
Prepays/Impounds	\$4,204	\$4,346	\$4,399
Total \$ Required	\$46,706	\$26,858	\$16,916
HOUSING EXPENSE			
First Loan P & I	\$959	\$1,079	\$1,139
Taxes, Ins & MI	\$508	\$551	\$555
Total Monthly Pmt	\$1,467	\$1,630	\$1,694
*APR = Annual Percentage Rate			

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