

A first home, within reach

2441 NW 13th St #67
Miami, FL 33125

\$198,000 Recently reduced · ground-floor corner unit

2
Bedrooms

1
Bathroom

794
Square feet

2
Parking spaces

\$310
HOA / month

A ground-floor, two-bedroom home in Allapattah — sized right and priced to make a monthly payment actually make sense.



Ground floor



Two bedrooms



Full bathroom



Eat-in kitchen



2-car parking

Why this one is worth a look: priced below most nearby two-bedroom condos, close to Jackson Memorial / UHealth and Miami Dade College, and roughly 10–15 minutes from Downtown, Brickell, and Coral Gables. Built in 1965 and recently updated.

MORTGAGE LENDER

Timothy Heyne

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LISTING AGENT

Kathiuzka Chiquito

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Scan to connect — Kathi & Tim

No surprises — here's every number before you ask.

This is an illustrative example using today's listing price, a 20% down payment, and a 30-year fixed Conventional loan at a 6.875% interest rate. Your exact rate and payment depend on your credit, income, and program — we'll confirm real numbers together before you make any decision.

MONTHLY COST	ESTIMATE
Down payment (20% of \$198,000)	\$39,600 at closing
Principal & interest (30-yr fixed, 6.875%)	≈ \$1,041
Property taxes (ad valorem, \$3,100.02/yr)	≈ \$258
Non-ad valorem assessments (\$2,653.36/yr)	≈ \$221
HOA dues	\$310
Homeowners insurance	≈ \$150–200
Estimated total monthly payment	≈ \$1,980-2,030

Required disclosures: This is an illustrative payment example only, not a Loan Estimate, rate lock, quote, or offer to extend credit. Based on a \$198,000 purchase price, 20% down payment (\$39,600), \$158,400 loan amount, 30-year fixed-rate Conventional loan, and a 6.875% interest rate for illustration purposes — your actual interest rate and Annual Percentage Rate (APR) will depend on your credit profile, income, market conditions at the time of rate lock, and final underwriting approval, and may be higher or lower than shown. Private Mortgage Insurance (PMI) is not included in this example because a 20% down payment typically meets the loan-to-value threshold at which Conventional lenders do not require PMI; final PMI applicability is determined by the lender at underwriting. Property tax figures reflect a buyer-prepared estimate based on a \$198,000 sales price (\$3,100.02/yr ad valorem plus \$2,653.36/yr non-ad valorem assessments); actual amounts are set annually by the Miami-Dade County Property Appraiser and Tax Collector and may change, including upon reassessment at sale. Homeowners insurance is an estimate based on current market averages and is not guaranteed; actual premiums are determined by the insurance carrier. This example assumes a primary-residence, owner-occupied purchase; terms differ for investment properties. Equal Housing Lender. All loans subject to credit approval.

An honest flag, not a hidden fee

This property sits in a moderate-to-high flood zone, which typically means a real (and sometimes larger) flood insurance premium. We'll get you an actual quote early — before you're under contract — so it's a known number, not a surprise at closing.

What's nearby

- Jackson Memorial & UHealth medical campus
- Miami Dade College, InterAmerican campus
- ~10–15 min to Downtown, Brickell, Coral Gables
- Local markets, food, and community services in Allapattah

What your HOA dues cover

- Building exterior & common area maintenance
- Master insurance policy on the building structure
- Landscaping & shared amenities
- Ask us for the full HOA disclosure before you offer

Your path from here to the keys

Four simple steps. We walk every one with you.

1

Get pre-approved

A short conversation, a few documents, and you'll have a real number in writing — what you qualify for and what it costs monthly. Usually done within a few days.

2

Tour & make an offer

Your Realtor shows you this home (and comparable options), and once it feels right, we help you put together a competitive, confident offer.

3

Under contract

Appraisal, inspection, and underwriting happen here. We'll walk you through every document request as it comes — you'll always know why we're asking and what's next.

4

Closing day

We review your final numbers together before you sign anything — no last-minute changes. Then you get the keys.

Why 20% down is worth considering

20%

Down payment shown here — \$39,600 on this home

\$0

PMI cost at this down payment level — one less monthly expense

1 call

To compare this against a lower-down-payment scenario, no obligation

This is not just a purchase — it's the home your family builds a life in. Let's make sure the numbers are as solid as that decision.

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Scan to start — Kathi & Tim