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 Syracuse

DEBB PARKER... THE FIRST AND LAST PIECE TO THE HOME BUYING PUZZLE

PURCHASE PRICE: \$152,000

TOTAL TAXES: \$3,261

MORTGAGE TYPE:	80/5/15
RATE:	5.13%
TERM (IN YEARS):	30
PERCENT DOWN :	5.00%
DOWN PAYMENT:	7,600.00
MORTGAGE AMOUNT:	121,600.00
SECOND MORTGAGE:	22,800.00

PRINCIPAL & INTEREST:	662.10
PRINCIPAL & INTEREST -SECOND MORTGAGE:	140.38
TAXES:	271.75
HOMEOWNER INSURANCE:	41.67
MORTGAGE INSURANCE:	0.00

	FHA 30 YEAR FIXED	ZERO DOWN/ NO MI** 5/1 ARM
RATE:	5.00%	5.13%
TERM (IN YEARS):	30	30
PERCENT DOWN :	3.50%	0.00%
DOWN PAYMENT:	5,320.00	0
FHA MAX. MORTGAGE:	148,550.00	152,000.00
FHA MAX. MORTGAGE:	2,200.00	0.00
MORTGAGE AMOUNT:	150,750.00	-----
	-----	827.62
PRINCIPAL & INTEREST:	809.26	0.00
TAXES:	271.75	271.75
HOMEOWNER INSURANCE:	41.67	41.67
MORTGAGE INSURANCE:	61.90	0.00

TOTAL MONTHLY PAYMENT:	\$1,115.90	\$1,184.57	\$1,141.04
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SETTLEMENT COSTS

CLOSING COSTS:	\$2,861.86
PREPAID ITEMS:	3,303.00
POINTS (IF Applicable):	0.00
DOWN PAYMENT:	7,600.00

CLOSING COSTS:	\$2,861.86	\$2,861.86
PREPAID ITEMS:	3,303.00	3,303.00
POINTS (IF Applicable):	0.00	0.00
DOWN PAYMENT:	5,320.00	0.00
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TOTAL COSTS:	\$13,764.86	\$11,484.86	\$6,164.86
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INQUIRE ABOUT SELLERS CONCESSIONS
 MAXIMIZE TAX ADVANTAGES

DEBB PARKER
 COMMONFUND MORTGAGE
 OFFICE: (315) 472-5832 Ext. 1052
 CELL: (315) 374-5830
 WWW.CNYHOMEFINANCING.COM
 E-MAIL: DEBB@CNYHOMEFINANCING.COM

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

80/10/10 OR 80/20
 100% CONVENTIONAL

FICO SCORE DRIVEN

Debb Parker specializes in providing several financing options
 and encourages buyers to choose the product that best fits their needs

INTEREST RATES SUBJECT TO CHANGE
 AN EQUAL HOUSING LENDER Licensed Mortgage Banker NY State Banking Dept

****FIRST TIME HOME-BUYERS ONLY**