

# 101 Winstead Circle

Minoa, NY 13116



This Canterbury Woods split-level is the perfect combination of cozy and convenient. Three levels of space include the formal dining room, both living and family rooms, breakfast bar in the kitchen, and spacious back deck for gathering with friends. Since the kitchen overlooks the family room, you'll never have to worry about missing the big game, movie night, or dinner party again. The upstairs features 3 bedrooms, full bath, and a walk-in closet in the master bedroom. With an attached 2-car garage, fully fenced yard, cul-de-sac location, and ESM School District, don't delay and miss out!



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## Keller Williams Syracuse

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Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$145,000	\$145,000	\$145,000
% Down	3.50%	0.00%	10.00%
First Loan	\$142,373	\$148,117	\$130,500
Term	30 Years	30 Years	30 Years
Rate	5.375%	5.375%	4.500%
APR*	6.857%	5.824%	5.024%

CASH TO CLOSE			
Down Payment	\$5,075	\$0	\$14,500
Closing Costs	\$3,988	\$3,548	\$3,912
Prepays/Impounds	\$6,644	\$6,984	\$6,571
<b>Total \$ Required</b>	<b>\$15,707</b>	<b>\$10,532</b>	<b>\$24,983</b>

HOUSING EXPENSE			
First Loan P & I	\$797	\$829	\$661
Taxes, Ins & MI	\$706	\$607	\$655
<b>Total Monthly Pmt</b>	<b>\$1,503</b>	<b>\$1,436</b>	<b>\$1,316</b>

INCOME TO QUALIFY			
<b>Income Guide</b>	<b>\$4,850</b>	<b>\$3,500</b>	<b>\$3,990</b>

\*APR = Annual Percentage Rate

## Paragon Home Loans, Inc.

5010 Campuswood Drive 205  
East Syracuse NY 13057



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