



**Pei Lin Huang**  
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**1023 Westmoreland Avenue**  
**Syracuse**

**DEBB PARKER & SHANNYN GERRY... THE FIRST AND LAST PIECE TO THE HOME BUYING PUZZLE**

**PURCHASE PRICE: \$87,500**

**TOTAL TAXES:**

**\$2,988**

<b>MORTGAGE TYPE:</b>	<b>80/5/15</b>
RATE:	6.00%
TERM (IN YEARS):	30
PERCENT DOWN :	20.00%
DOWN PAYMENT:	4,375.00
MORTGAGE AMOUNT:	70,000.00
SECOND MORTGAGE:	13,125.00
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PRINCIPAL & INTEREST:	419.69
PRINCIPAL & INTEREST -SECOND MORTGAGI	103.72
TAXES:	249.00
HOMEOWNER INSURANCE:	0.00
MORTGAGE INSURANCE:	0.00

<b>FHA 30 YEAR FIXED</b>	<b>NEHEMIAH</b>
RATE:	6.00%
TERM (IN YEARS):	30
PERCENT DOWN :	2.25%
DOWN PAYMENT:	2,150.00
FHA MAX. MORTGAGE:	85,500.00
FHA MAX. MORTGAGE:	1,250.00
MORTGAGE AMOUNT:	86,750.00
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PRINCIPAL & INTEREST:	520.11
TAXES:	249.00
HOMEOWNER INSURANCE:	41.67
MORTGAGE INSURANCE:	35.63
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<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$772.41</b>	<b>\$846.40</b>	<b>\$894.13</b>
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**SETTLEMENT COSTS**

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CLOSING COSTS:	\$2,078.75
PREPAID ITEMS:	3,705.00
POINTS (IF Applicable):	0.00
DOWN PAYMENT:	4,375.00
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CLOSING COSTS:	\$2,225.50	<b>\$7.00</b>
PREPAID ITEMS:	3,705.00	0.00
POINTS (IF Applicable):	0.00	0.00
DOWN PAYMENT:	2,000.00	<b>7.00</b>
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<b>TOTAL COSTS:</b>	<b>\$10,158.75</b>	<b>\$7,930.50</b>	<b>\$7.00</b>
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INQUIRE ABOUT SELLERS CONCESSION  
 MAXAMIZE TAX ADVANTAGES

**DEBB PARKER & SHANNYN GERRY**  
**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 and Shannyn Gerry specialize in providing several financing options  
 and encourages buyers to choose the product that best fits their needs

**\*INTEREST RATES SUBJECT TO CHANGE\***