



04/09/2007

Pei Lin Huang  
 KELLER WILLIAMS SYRACUSE  
 474-1899  
 PeiLin@PeiLin.com



103.5 Victoria Place  
 Syracuse E

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

**PURCHASE PRICE: \$135,000**

MORTGAGE TYPE: 80/15/15  
 RATE: 6.13%  
 TERM (IN YEARS): 30  
 PERCENT DOWN: 20.00%  
 DOWN PAYMENT: 6,750.00  
 MORTGAGE AMOUNT: 108,000.00  
 SECOND MORTGAGE: 20,250.00  
 PRINCIPAL & INTEREST: 656.22  
 PRINCIPAL & INTEREST - SECOND MORTGAG: 160.03  
 TAXES: 187.08  
 HOMEOWNER INSURANCE: 0.00  
 MORTGAGE INSURANCE: 0.00

**TOTAL TAXES:**

FHA 30 YEAR FIXED  
 RATE: 6.25%  
 TERM (IN YEARS): 30  
 PERCENT DOWN: 2.25%  
 DOWN PAYMENT: 3,050.00  
 FHA MAX. MORTGAGE: 131,950.00  
 FHA MAX. MORTGAGE: 1,950.00  
 MORTGAGE AMOUNT: 133,900.00  
 PRINCIPAL & INTEREST: 824.45  
 TAXES: 187.08  
 HOMEOWNER INSURANCE: 41.67  
 MORTGAGE INSURANCE: 54.98

NEHEMIAH

**\$2,245**

**TOTAL MONTHLY PAYMENT: \$1,003.33**

**TOTAL MONTHLY PAYMENT: \$1,108.18**

**\$1,165.96**

**SETTLEMENT COSTS**

CLOSING COSTS: \$2,580.25  
 PREPAID ITEMS: 3,094.00  
 POINTS (IF APPLICABLE): 0.00  
 DOWN PAYMENT: 6,750.00

**TOTAL COSTS: \$12,424.25**

**SETTLEMENT COSTS**

CLOSING COSTS: \$2,225.50  
 PREPAID ITEMS: 3,094.00  
 POINTS (IF APPLICABLE): 0.00  
 DOWN PAYMENT: 3,050.00

**TOTAL COSTS: \$8,369.50**

INQUIRE ABOUT SELLERS CONCESSION  
 MAXIMIZE 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

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

KEEP YOUR INVESTMENTS GROWING  
 THINK "BIG PICTURE"

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\*



**Welcome to: 103 1/2 Victoria Place, Syracuse 13210**  
**Prepared for: Pei Lin Huang - Keller Williams**

**Mary Lou Colbert - Mortgage Executive**  
**432-1971, ext 6426**  
[marylouc@americu.org](mailto:marylouc@americu.org)

**Purchase Price: \$135000.**

	<u>30 Yr Fixed</u>	<u>80/20 Fixed</u>	<u>FHA Fixed</u>	<u>VA</u>
Loan Amount	\$128,250	\$108,000	\$133,942	\$137,902
Rate	6.300%	6.300%	6.250%	6.25%
Down Payment	\$6,750	\$27,000	\$3,038	0
Points/FHLMC Fee	0	1620	0	0
Flood Cert, Tax Serv	97	97	97	97
Credit Report	18	18	18	0
Appraisal	275	275	275	275
Recording	115	115	115	115
Abstract	90	90	90	90
Bank Attorney	425	425	425	425
Loan Evaluation	50	50	50	50
Doc Prep/other fees	0	177.5	0	0
Title Insurance	865	781	879	896
NYS Mtg Tax	937	785	980	\$1,009
Property Tax	2245	2245	2,245	2245
Homeowners Ins	500	500	542	542
Prepaid Interest	673	567	698	540
-Seller Concessions				
<b>-Grant or other credits*</b>		\$27,000		
<b>CASH REQUIRED</b>	<b>\$13,040</b>	<b>\$7,746</b>	<b>\$9,450</b>	<b>\$6,284</b>
Principal & Interest	\$793.83	\$668.49	\$824.70	\$849.09
Taxes	187	187	187	187
Homeowners Insurance	42	42	42	42
Monthly PMI	66	0	55	0
2nd Mortgage	0.00	261.94	0	0
HOA				
<b>Total Monthly</b>	<b>\$1,088.85</b>	<b>\$1,159.18</b>	<b>\$1,108.44</b>	<b>\$1,078.09</b>

**\*Ameridream/Sonyma/Homeheadquarters/UNPA**  
**Biweekly available on Conventional Mortgages**  
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available  
 Rates Subject to change without notice  
 FHA & VA Loan Amounts include MIP & Funding Fee  
 New Construction Rate Lock - 6 Months  
 We recommend full preapprovals

Seller  
 Concessions  
 okay!

Ameridream  
 slashes cash  
 needed!