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

PURCHASE PRICE: \$145,000

MORTGAGE TYPE: **80/5/15**
 RATE: 6.75%
 TERM (IN YEARS): 30
 PERCENT DOWN: 20.00%
 DOWN PAYMENT: 7,250.00
 MORTGAGE AMOUNT: 116,000.00
 SECOND MORTGAGE: 21,750.00
 PRINCIPAL & INTEREST: 752.37
 PRINCIPAL & INTEREST - SECOND MORTGAG: 171.88
 TAXES: 329.42
 HOMEOWNER INSURANCE: 0.00
 MORTGAGE INSURANCE: 0.00

TOTAL TAXES:

FHA 30 YEAR FIXED
 RATE: 6.63%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 3,300.00
 FHA MAX. MORTGAGE: 141,700.00
 FHA MAX. MORTGAGE: 2,100.00
 MORTGAGE AMOUNT: 143,800.00
 PRINCIPAL & INTEREST: 920.77
 TAXES: 329.42
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 59.04

\$3,953

NEHEMIAH

6.75%
 30
 2.25%
 3,500.00
 151,750.00
 2,250.00
 154,000.00
 998.84
 329.42
 41.67
 63.23

TOTAL MONTHLY PAYMENT: \$1,253.67

\$1,350.90

\$1,433.15

SETTLEMENT COSTS

CLOSING COSTS: \$2,786.99
 PREPAID ITEMS: 4,850.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 7,250.00

TOTAL COSTS: \$14,886.99

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
 PREPAID ITEMS: 4,850.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 3,300.00

\$10,375.50

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

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