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 Syracuse**

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

|  |                     |                     |                   |
|--|---------------------|---------------------|-------------------|
| <b>PURCHASE PRICE:</b>                           | <b>\$225,000</b>    | <b>TOTAL TAXES:</b> | <b>\$5,635</b>    |
| <b>MORTGAGE TYPE:</b>                            | <b>5/1 YEAR ARM</b> | <b>80/5/15</b>      | <b>0/0</b>        |
| <b>RATE:</b>                                     | 5.75%               | 6.25%               | 6.38%             |
| <b>TERM (IN YEARS):</b>                          | 30                  | 30                  | 30                |
| <b>PERCENT DOWN :</b>                            | 20.00%              | 20.00%              | 0.00%             |
| <b>DOWN PAYMENT:</b>                             | 45,000.00           | 11,250.00           | 0                 |
| <b>MORTGAGE AMOUNT:</b>                          | 180,000.00          | 180,000.00          | 225,000.00        |
| <b>SECOND MORTGAGE</b>                           |                     | 33,750.00           | 0.00              |
|  | -----               | -----               | -----             |
| <b>PRINCIPAL &amp; INTEREST:</b>                 | 1,050.43            | 1,108.29            | 1,403.71          |
| <b>PRINCIPAL &amp; INTEREST -SECOND MORTGAGE</b> |                     | 266.72              | 0.00              |
| <b>TAXES:</b>                                    | 469.58              | 469.58              | 469.58            |
| <b>HOMEOWNER INSURANCE:</b>                      | 25.00               | 25.00               | 25.00             |
| <b>MORTGAGE INSURANCE:</b>                       | 0.00                | 0.00                | 0.00              |
|  | -----               | -----               | -----             |
| <b>TOTAL MONTHLY PAYMENT:</b>                    | <b>\$1,545.01</b>   | <b>\$1,869.59</b>   | <b>\$1,898.29</b> |

**SETTLEMENT COSTS**

|                                |                    |                    |                    |
|--------------------------------|--------------------|--------------------|--------------------|
| <b>CLOSING COSTS:</b>          | \$3,854.00         | \$4,654.00         | \$6,507.92         |
| <b>PREPAID ITEMS:</b>          | 6,066.00           | 6,066.00           | 6,066.00           |
| <b>POINTS (IF Applicable):</b> | 0.00               | 0.00               | 0.00               |
| <b>DOWN PAYMENT:</b>           | 45,000.00          | 11,250.00          | 0.00               |
|                                | -----              | -----              | -----              |
| <b>TOTAL COSTS:</b>            | <b>\$54,920.00</b> | <b>\$21,970.00</b> | <b>\$12,573.92</b> |

SELLER MAY PAY UP TO 6% CONCESSIONS  
 MAXIMIZE TAX ADVANTAGES

KEEP YOUR INVESTMENTS GROWING  
 NO MORTGAGE INSURANCE

**DEBB PARKER & SHANNYN GERRY**

COMMONFUND MORTGAGE

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80/10/10 OR 80/20

FICO SCORE DRIVEN

Debb Parker & Shannyn Gerry specialize in providing several financing options and encourage buyers to choose the product that best fits their needs

\*INTEREST RATES SUBJECT TO CHANGE\*