

# 104 Schuler Avenue

## Syracuse, NY 13203



Traditional on the outside, open layout on the inside. You'll love the space, built-ins, and room for gatherings. With sliders to the deck, the first-floor bedroom can double as a close-to-everyone family room. There's ample storage in the clever built-ins both upstairs and down to keep things tidy. The partially fenced yard is great for gardening, and you can store your tools in the roomy garage or shed. Within arm's reach to so many amenities, including Lincoln Park, this affordable home is a cozy city oasis. Already professionally inspected, this home includes a new roof and water heater in 2019, appliances in 2016, and deck in 2017. You can be sure to have peace of mind owning this home, especially with the added bonus of an upgraded Choice Ultimate Home Warranty at closing!



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### Paragon Home Loans, Inc.

5010 Campuswood Drive 205  
East Syracuse NY 13057



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$82,500	\$82,500	\$82,500
% Down	3.50%	0.00%	10.00%
First Loan	\$81,005	\$84,273	\$74,250
Term	30 Years	30 Years	30 Years
Rate	4.625%	4.750%	4.625%
APR*	6.134%	5.239%	5.252%

CASH TO CLOSE			
Down Payment	\$2,888	\$0	\$8,250
Closing Costs	\$3,129	\$2,654	\$3,124
Prepays/Impounds	\$3,163	\$3,339	\$3,151
<b>Total \$ Required</b>	<b>\$9,180</b>	<b>\$5,993</b>	<b>\$14,525</b>

HOUSING EXPENSE			
First Loan P & I	\$416	\$440	\$382
Taxes, Ins & MI	\$331	\$275	\$302
<b>Total Monthly Pmt</b>	<b>\$748</b>	<b>\$715</b>	<b>\$684</b>

INCOME TO QUALIFY			
<b>Income Guide</b>	<b>\$2,410</b>	<b>\$1,740</b>	<b>\$2,070</b>

\*APR = Annual Percentage Rate



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