



Pei Lin Huang
 NASTRI REAL ESTATE
 474-1899
 PeiLin@PeiLin.com



105 Kensington Road
 Syracuse

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

PURCHASE PRICE:	\$225,000	TOTAL TAXES:	\$3,945
MORTGAGE TYPE:	5/1 YEAR ARM	80/5/15	0/0
RATE:	5.75%	6.25%	6.38%
TERM (IN YEARS):	30	30	30
PERCENT DOWN :	20.00%	20.00%	0.00%
DOWN PAYMENT:	45,000.00	11,250.00	0
MORTGAGE AMOUNT:	180,000.00	180,000.00	225,000.00
SECOND MORTGAGE		33,750.00	0.00
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PRINCIPAL & INTEREST:	1,050.43	1,108.29	1,403.71
PRINCIPAL & INTEREST -SECOND MORTGAGE		266.72	0.00
TAXES:	328.75	328.75	328.75
HOMEOWNER INSURANCE:	25.00	25.00	25.00
MORTGAGE INSURANCE:	0.00	0.00	0.00
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TOTAL MONTHLY PAYMENT:	\$1,404.18	\$1,728.76	\$1,757.46

SETTLEMENT COSTS

CLOSING COSTS:	\$3,854.00	\$4,654.00	\$6,507.92
PREPAID ITEMS:	4,376.00	4,376.00	4,376.00
POINTS (IF Applicable):	0.00	0.00	0.00
DOWN PAYMENT:	45,000.00	11,250.00	0.00
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TOTAL COSTS:	\$53,230.00	\$20,280.00	\$10,883.92

SELLER MAY PAY UP TO 6% CONCESSIONS
 MAXIMIZE TAX ADVANTAGES

KEEP YOUR INVESTMENTS GROWING
 NO MORTGAGE INSURANCE

DEBB PARKER & SHANNYN GERRY

COMMONFUND MORTGAGE

OFFICE: 472-5832 Ext 1052

CELL: 374-5830

www.cnyhomefinancing.com

Email: debb@cnyhomefinancing.com

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