

# 107 Alice Avenue

## Solvay, NY 13209

If you enjoy being near the city but away from the hustle and bustle, this well-maintained colonial might be just the house for you. Located on a quiet street, enter this home through the enclosed front porch to find a spacious den, cozy living room, formal dining room and bright eat-in kitchen. Note the wood floors throughout and the beautiful wood staircase to the second floor. Upstairs, find 3 generous-sized bedrooms and a full bath with additional storage, perfect for all your toiletry needs. Need more space? A full attic and basement and 2-car garage should more than meet your needs! Affordable Solvay Electric.



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$119,500	\$119,500	\$119,500
% Down	3.50%	0.00%	10.00%
First Loan	\$117,335	\$122,069	\$107,550
Term	30 Years	30 Years	30 Years
Rate	3.625%	3.625%	3.875%
APR*	4.974%	4.033%	4.420%

#### CASH TO CLOSE

Down Payment	\$4,183	\$0	\$11,950
Closing Costs	\$3,637	\$3,183	\$3,590
PrePays/Impounds	\$4,764	\$4,953	\$4,761
<b>Total \$ Required</b>	<b>\$12,584</b>	<b>\$8,136</b>	<b>\$20,301</b>

#### HOUSING EXPENSE

First Loan P & I	\$535	\$557	\$506
Taxes, Ins & MI	\$511	\$429	\$468
<b>Total Monthly Pmt</b>	<b>\$1,046</b>	<b>\$986</b>	<b>\$974</b>

#### INCOME TO QUALIFY

Income Guide	\$3,370	\$3,400	\$2,950
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\*APR = Annual Percentage Rate



### Ann Coyne

Loan Officer

NMLS#32960

Office 315-418-4249

Cell 315-391-4494

Fax 315-418-4309

acoyme@paragonhomeloans.com

www.paragonhomeloans.com/acoyme

#### Paragon Home Loans, Inc.

5010 Campuswood Drive 205  
East Syracuse NY 13057



### Pei Lin Huang

Broker Associate

30HU0661857

Direct 315-474-1899

Office 315-701-6971

Fax 866-662-9393

PeiLinTeam@YourCNYhome.com



#### Keller Williams Syracuse

5701 Enterprise Parkway  
East Syracuse NY 13057



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