

Pei Lin Huang
 KELLER WILLIAMS SYRACUSE
 474-1899
 PeiLin@PeiLin.com



108 Kensington Place
 Syracuse E



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

PURCHASE PRICE: \$162,500

80/10/15
 MORTGAGE TYPE: 6.00%
 RATE: 30
 TERM (IN YEARS): 20.00%
 PERCENT DOWN: 8,125.00
 DOWN PAYMENT: 130,000.00
 MORTGAGE AMOUNT: 24,375.00
 SECOND MORTGAGE:
 PRINCIPAL & INTEREST: 779.42
 PRINCIPAL & INTEREST -SECOND MORTGAGI: 192.63
 TAXES: 296.83
 HOMEOWNER INSURANCE: 0.00
 MORTGAGE INSURANCE: 0.00

TOTAL TAXES:

FHA 30 YEAR FIXED
 RATE: 6.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 3,700.00
 FHA MAX. MORTGAGE: 158,800.00
 FHA MAX. MORTGAGE: 2,350.00
 MORTGAGE AMOUNT: 161,150.00
 PRINCIPAL & INTEREST: 966.18
 TAXES: 296.83
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 66.17

\$3,562

NEHEMIAH
 RATE: 6.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 3,900.00
 FHA MAX. MORTGAGE: 169,200.00
 FHA MAX. MORTGAGE: 2,500.00
 MORTGAGE AMOUNT: 171,700.00
 PRINCIPAL & INTEREST: 1,029.43
 TAXES: 296.83
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 70.50

TOTAL MONTHLY PAYMENT: \$1,268.88

\$1,268.88

\$1,370.85

\$1,438.43

SETTLEMENT COSTS

CLOSING COSTS: \$2,980.78
 PREPAID ITEMS: 4,465.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 8,125.00

TOTAL COSTS: \$15,570.78

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
 PREPAID ITEMS: 4,465.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 3,700.00

\$10,390.50

\$39.83

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

80/10 OR 80/20
 100% CONVENTIONAL

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

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



Mary Lou Colbert - Mortgage Executive
 432-1971, ext 6426
marylouc@americu.org



Welcome to: 108 Kensington Place, Syracuse
 Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$162500.

	<u>30 Yr Fixed (5% Down)</u>	<u>80/15/5</u>	<u>30 Yr Fixed</u>	<u>FHA</u>
Loan Amount	\$154,375	\$130,000	\$130,000	\$161,226
Rate***5/14/08	6.125%	6.125%	6.125%	6.375%
Down Payment	\$8,125	\$32,500	\$32,500	\$3,656
Points/FHLMC Fee	\$386	731	325	0
Flood Cert, Tax Serv	97	97	97	97
Credit Report	18	18	18	18
Appraisal	275	275	275	275
Recording	115	115	115	115
Abstract	90	90	90	90
Bank Attorney	425	425	425	425
Loan Evaluation	50	50	50	50
Doc Prep/other fees	50	158	50	50
Title Insurance	995	864	864	1,025
NYS Mtg Tax	1133	950	806	\$1,184
Property Tax	3562	3562	3,562	3562
Homeowners Ins	500	500	500	500
Prepaid Interest	788	664	566	857
-Seller Concessions		2500		
-Grant or other cred	2500	\$24,375	2,500	2500
CASH REQUIRED	\$14,109	\$14,124	\$37,743	\$9,404
Principal & Interest	\$938.00	\$789.89	\$673.23	\$1,005.84
Taxes	297	297	297	297
Homeowners Insurance	42	42	42	42
Monthly PMI	80	0	0	\$66
2nd Mortgage	0.00	222.51	0	
HOA				
Total Monthly	\$1,356.26	\$1,350.90	\$1,011.90	\$1,411.03

*Ameridream/Sonyma/Homeheadquarters/UNPA
 Biweekly available on Conventional Mortgages
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available
 Rates as of 05/15/08 - Subject to change daily.
 FHA & VA Loan Amounts include MIP & Funding Fee
 New Construction Rate Lock - 6 Months
 We recommend full preapprovals
 Tax Escrow ONLY Required on FHA & VA.
Cash to close is estimated