



**Pei Lin Huang**  
**KELLER WILLIAMS SYRACUSE**  
**474-1899**  
**PLHuang@YourCNYHome.com**



**1100 Jamesville Avenue**  
**Syracuse**

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

<b>PURCHASE PRICE:</b>	<b>\$135,000</b>		<b>TOTAL TAXES:</b>	<b>\$4,748</b>
<b>MORTGAGE TYPE:</b>	<b>80/15</b>		<b>FHA 30 YEAR FIXED</b>	<b>ZERO DOWN/ NO MI** 5/1 ARM</b>
<b>RATE:</b>	5.13%	<b>RATE:</b>	5.00%	5.13%
<b>TERM (IN YEARS):</b>	30	<b>TERM (IN YEARS):</b>	30	30
<b>PERCENT DOWN :</b>	5.00%	<b>PERCENT DOWN :</b>	3.50%	<b>0.00%</b>
<b>DOWN PAYMENT:</b>	6,750.00	<b>DOWN PAYMENT:</b>	4,725.00	0
<b>MORTGAGE AMOUNT:</b>	108,000.00	<b>FHA MAX. MORTGAGE:</b>	131,950.00	135,000.00
<b>SECOND MORTGAGE:</b>	20,250.00	<b>FHA MAX. MORTGAGE:</b>	1,950.00	0.00
	-----	<b>MORTGAGE AMOUNT:</b>	133,900.00	-----
<b>PRINCIPAL &amp; INTEREST:</b>	588.05		-----	735.06
<b>PRINCIPAL &amp; INTEREST -SECOND MORTGAGE:</b>	124.68	<b>PRINCIPAL &amp; INTEREST:</b>	718.80	0.00
<b>TAXES:</b>	395.67	<b>TAXES:</b>	395.67	395.67
<b>HOMEOWNER INSURANCE:</b>	41.67	<b>HOMEOWNER INSURANCE:</b>	41.67	41.67
<b>MORTGAGE INSURANCE:</b>	0.00	<b>MORTGAGE INSURANCE:</b>	54.98	<b>0.00</b>
	-----		-----	-----
<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$1,150.06</b>		<b>\$1,211.11</b>	<b>\$1,172.39</b>

	<b>SETTLEMENT COSTS</b>		<b>SETTLEMENT COSTS</b>	
<b>CLOSING COSTS:</b>	\$2,580.25	<b>CLOSING COSTS:</b>	\$2,580.25	\$2,580.25
<b>PREPAID ITEMS:</b>	4,790.00	<b>PREPAID ITEMS:</b>	4,790.00	4,790.00
<b>POINTS (IF Applicable):</b>	0.00	<b>POINTS (IF Applicable):</b>	0.00	0.00
<b>DOWN PAYMENT:</b>	6,750.00	<b>DOWN PAYMENT:</b>	4,725.00	0.00
	-----		-----	-----
<b>TOTAL COSTS:</b>	<b>\$14,120.25</b>		<b>\$12,095.25</b>	<b>\$7,370.25</b>

INQUIRE ABOUT SELLERS CONCESSIONS  
 MAXAMIZE TAX ADVANTAGES

80/10/10 OR 80/20  
 100% CONVENTIONAL

**DEBB PARKER**  
**COMMONFUND MORTGAGE**  
 OFFICE: (315) 472-5832 Ext. 1052  
 CELL: (315) 374-5830  
[WWW.CNYHOMEFINANCING.COM](http://WWW.CNYHOMEFINANCING.COM)  
 E-MAIL: [DEBB@CNYHOMEFINANCING.COM](mailto:DEBB@CNYHOMEFINANCING.COM)

KEEP YOUR INVESTMENTS GROWING  
 THINK "BIG PICTURE"

FICO SCORE DRIVEN

Debb Parker specializes in providing several financing options  
 and encourages buyers to choose the product that best fits their needs

\*INTEREST RATES SUBJECT TO CHANGE\*  
 AN EQUAL HOUSING LENDER Licensed Mortgage Banker NY State Banking Dept

**\*\*FIRST TIME HOME-BUYERS ONLY**