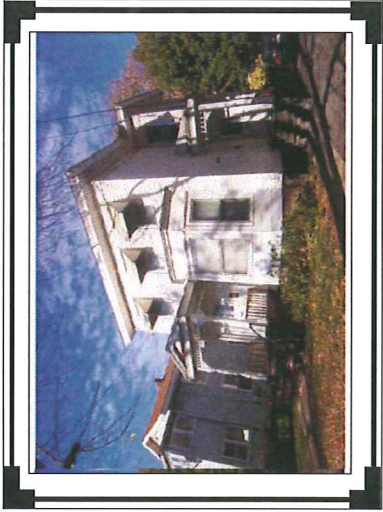


Pei Lin Huang
KELLER WILLIAMS SYRACUSE
 474-1899
 PeiLin@PeiLin.com

1104 Carbon Street
Syracuse N



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

PURCHASE PRICE: \$53,500

MORTGAGE TYPE: 80/15/15
RATE: 6.25%
TERM (IN YEARS): 30
PERCENT DOWN: 20.00%
DOWN PAYMENT: 2,675.00
MORTGAGE AMOUNT: 42,800.00
SECOND MORTGAGE: 8,025.00
PRINCIPAL & INTEREST: 263.53
PRINCIPAL & INTEREST -SECOND MORTGAG: 63.42
TAXES: 257.33
HOMEOWNER INSURANCE: 0.00
MORTGAGE INSURANCE: 0.00

TOTAL TAXES:

FHA 30 YEAR FIXED
RATE: 6.25%
TERM (IN YEARS): 30
PERCENT DOWN: 2.25%
DOWN PAYMENT: 1,250.00
FHA MAX. MORTGAGE: 52,250.00
FHA MAX. MORTGAGE: 750.00
MORTGAGE AMOUNT: 53,000.00
PRINCIPAL & INTEREST: 326.33
TAXES: 257.33
HOMEOWNER INSURANCE: 41.67
MORTGAGE INSURANCE: 21.77

\$3,088

NEHEMIAH

6.25%
30
2.25%
1,350.00
58,400.00
850.00
59,250.00
364.81
257.33
41.67
24.33

TOTAL MONTHLY PAYMENT: \$584.28

\$647.10

\$688.14

SETTLEMENT COSTS

CLOSING COSTS: \$1,708.13
PREPAID ITEMS: 3,726.00
POINTS (IF Applicable): 0.00
DOWN PAYMENT: 2,675.00

TOTAL COSTS: \$8,109.13

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
PREPAID ITEMS: 3,726.00
POINTS (IF Applicable): 0.00
DOWN PAYMENT: 1,250.00

\$7,201.50

\$43.01

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

KEEP YOUR INVESTMENTS GROWING
THINK "BIG PICTURE"

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

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
 Fax 432-0578



Welcome to: 1104 Carbon St, Syracuse NY
Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

PURCHASE PRICE: \$53500 - 2 Family

	<u>30 Yr Fixed</u>	<u>80/20 Fixed</u>	<u>FHA</u>	HOME ** <u>POSSIBLE</u>
Loan Amount	\$50,825	\$42,800	\$53,081	\$53,500
Rate *****	6.350%	6.350%	6.375%	6.35%
Down Payment	\$2,675	\$10,700	\$1,204	\$0
Points/FHLMC Fee	0	214	0	535
Flood Cert, Tax Serv	97	97	15	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	35	0	50
Title Insurance	507	523	517	517
NYS Mtg Tax	356	296	373	376
Property Tax	3088	3088	3088	3088
Homeowners Ins	500	500	500	450
Prepaid Interest	269	226	282	282
-Seller Concessions				
-Grant or other credits*		\$8,025		
CASH REQUIRED	\$8,515	\$8,628	\$6,952	\$6,368
Principal & Interest	\$316.25	\$266.32	\$331.15	\$332.90
Taxes	257	257	257	257
Homeowners Insurance	42	42	42	42
Monthly PMI	26	0	22	19
2nd Mortgage	0.00	75.54	0	
HOA				
Total Monthly	\$641.51	\$640.85	\$651.94	\$650.90

***Ameridream/Sonyma/Homeheadquarters/UNPA**
Biweekly available on Conventional Mortgages
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available
Rate as of November 5, 2007, subject to change daily.
 FHA & VA Loan Amounts include MIP & Funding Fee
 New Construction Rate Lock - 6 Months
 State Income/Stated Asset-S/Emp 10% down,
 Tax Escrow ONLY Required on FHA, VA & NOO
Cash to close is estimated

****Income Limits may apply. Landlord Education Applies**
