

# 113 Janet Drive

## Syracuse, NY 13224



Picture a rainy day, a cup of tea, and reading perched on the living room bay window seat, or upstairs in the master bedroom nook. Located in Bradford Hills, 113 Janet Dr is on a low-traffic cul-de-sac and only minutes to hospitals, Syracuse University, and downtown. This 1946-vintage colonial features living and formal dining rooms, built-ins, sitting room off the kitchen and a 1st-floor office that could easily double as an extra guest room. The basement is partially finished with a woodworker's "dream workshop!" Central air, hardwood floors, and lots of space equal comfort in all seasons.



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### Paragon Home Loans, Inc.

5010 Campuswood Drive 205  
East Syracuse NY 13057



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$154,900	\$154,900	\$154,900
% Down	3.50%	0.00%	10.00%
First Loan	\$152,093	\$158,230	\$139,410
Term	30 Years	30 Years	30 Years
Rate	4.625%	4.750%	4.625%
APR*	6.026%	5.172%	5.142%

CASH TO CLOSE			
Down Payment	\$5,422	\$0	\$15,490
Closing Costs	\$4,124	\$3,690	\$4,036
Prepays/Impounds	\$5,769	\$6,097	\$5,744
<b>Total \$ Required</b>	<b>\$15,315</b>	<b>\$9,787</b>	<b>\$25,270</b>

HOUSING EXPENSE			
First Loan P & I	\$782	\$825	\$717
Taxes, Ins & MI	\$628	\$522	\$573
<b>Total Monthly Pmt</b>	<b>\$1,410</b>	<b>\$1,347</b>	<b>\$1,290</b>

INCOME TO QUALIFY			
<b>Income Guide</b>	<b>\$4,550</b>	<b>\$3,290</b>	<b>\$3,910</b>

\*APR = Annual Percentage Rate



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