



115 E. Jefferson St., Suite # 301
 Syracuse, NY 13202
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ALWAYS HOME MORTGAGE PRESENTS SPECIAL SAVINGS

Courtesy of Always Home Mortgage, Pei Lin Huang, Pei Lin Team of Keller Williams Syracuse and the sellers of 113 Lookout Circle.

PROPERTY ADDRESS: 113 Lookout Circle
 Syracuse, NY 13209

SALES PRICE: \$ 130,000.00

Whether you are interested in long-term savings or a more affordable monthly payment, here is another reason to make this your next home!

	Market Rate	Special Incentive Rate
LOAN TYPE:	Conventional	Conventional
PURCHASE PRICE:	\$ 130,000.00	\$ 130,000.00
FIXED INTEREST RATE:	6.250 %*	5.750 %*
TERM:	30 Years	30 Years
DOWN PAYMENT:	5.000 %	5.000 %
TOTAL LOAN AMOUNT:	\$ 123,500.00	\$ 123,500.00
MONTHLY PAYMENT:	\$ 1,221.24	\$ 1,181.54
APR:	6.642 %	6.128 %
TOTAL COSTS:	\$ 141,351.62	\$ 141,325.89
CASH FROM BORROWER:	\$ 16,616.62	\$ 16,590.89

TOTAL SAVINGS OVER THE LIFE OF THE LOAN: \$14,292

LISTING CONTACT: **Pei Lin Huang** - Keller Williams Syracuse - 315-474-1899 - peilin@peilin.com
 LENDER CONTACT: **Michael Frazier** - 315-413-0340 - mfrazier@alwayshomemortgage.net

*Rates are not guaranteed until they are locked in and are subject to change. Must qualify based on credit and income. Cash from borrower is estimated.

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



113 Lookout Cirlice
 Camillus

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

PURCHASE PRICE: \$130,000

MORTGAGE TYPE: 80/15/15
RATE: 6.50%
TERM (IN YEARS): 30
PERCENT DOWN: 20.00%
DOWN PAYMENT: 6,500.00
MORTGAGE AMOUNT: 104,000.00
SECOND MORTGAGE: 19,500.00
PRINCIPAL & INTEREST: 657.35
PRINCIPAL & INTEREST - SECOND MORTGAGI: 154.10
TAXES: 229.92
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: 2,950.00
FHA MAX. MORTGAGE: 127,050.00
FHA MAX. MORTGAGE: 1,900.00
MORTGAGE AMOUNT: 128,950.00
PRINCIPAL & INTEREST: 793.97
TAXES: 229.92
HOMEOWNER INSURANCE: 41.67
MORTGAGE INSURANCE: 52.94

\$2,759

NEHEMIAH

6.25%
 30
 2.25%
 3,150.00
 136,500.00
 2,000.00
 138,500.00
 852.77
 229.92
 41.67
 56.88

TOTAL MONTHLY PAYMENT: \$1,041.37

\$1,118.49

\$1,181.23

SETTLEMENT COSTS

CLOSING COSTS: \$2,528.13
PREPAID ITEMS: 3,595.00
POINTS (IF Applicable): 0.00
DOWN PAYMENT: 6,500.00

TOTAL COSTS: \$12,623.13

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
PREPAID ITEMS: 3,595.00
POINTS (IF Applicable): 0.00
DOWN PAYMENT: 2,950.00

\$8,770.50

\$41.60

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

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

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

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

FICO SCORE DRIVEN

INTEREST RATES SUBJECT TO CHANGE



Mary Lou Colbert - Mortgage Executive
 432-1971, ext 6426
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Welcome to: 113 Lookout Circle, Syracuse NY 13209
Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

PURCHASE PRICE: \$130000

	<u>30 Yr Fixed</u>	<u>80/20 Fixed</u>	<u>FHA</u>	<u>ARM 7/1</u>
Loan Amount	\$123,500	\$104,000	\$128,981	\$123,500
Rate (Eff: 10/23/07)	6.350%	6.350%	6.375%	5.500%
Down Payment	\$6,500	\$26,000	\$2,925	\$6,500
Points/FHLMC Fee	0	1560	0	0
Flood Cert, Tax Serv	97	97	15	97
Credit Report	18	18	18	0
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	170	0	50
Title Insurance	845	891	857	845
NYS Mtg Tax	901	755	942	901
Property Tax	2759	2759	2759	2759
Homeowners Ins	500	500	500	500
Prepaid Interest	654	550	685	566
-Seller Concessions				
-Grant or other credits*		\$26,000		
CASH REQUIRED	\$13,279	\$8,255	\$9,657	\$13,173
Principal & Interest	\$768.46	\$647.13	\$804.67	\$701.32
Taxes	230	230	230	230
Homeowners Insurance	42	42	42	42
Monthly PMI	64	0	53	64
2nd Mortgage	0.00	244.73	0	
HOA				
Total Monthly	\$1,103.85	\$1,163.44	\$1,129.21	\$1,037.32

***Ameridream/Sonyma/Homeheadquarters/UNPA**
Biweekly available on Conventional Mortgages
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available
Rates subject to change without notice. Rate is effective 11/05/07
 FHA & VA Loan Amounts include MIP & Funding Fee
 New Construction Rate Lock - 6 Months
 Stated Income/Stated Asset-S/Emp 10% down,
 Tax Escrow ONLY Required on FHA, VA & NOO
Cash to close is estimated