



Mary Lou Colbert - Mortgage Executive
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Welcome to: **1159 Meadowbrook Dr, Syracuse 13224**
 Prepared for: **PEI LIN HUANG, KELLER-WILLIAMS**

Purchase Price: \$155000.

	<u>30 Yr Fixed</u>	<u>80/20 Fixed</u>	<u>30 YR</u>	<u>VA</u>
Loan Amount	\$147,250	\$124,000	\$124,000	\$158,333
Rate	6.350%	6.350%	6.350%	6.25%
Down Payment	\$7,750	\$31,000	\$31,000	0
Points/FHLMC Fee	0	1860	0	0
Flood Cert, Tax Serv	97	97	97	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	207.5	0	0
Title Insurance	936	845	845	979
NYS Mtg Tax	1079	905	880	1,162
Property Tax	4838	4838	4,838	4838
Homeowners Ins	500	500	500	500
Prepaid Interest	779	656	882	1117
-Seller Concessions				
-Grant or other credits*		\$31,000		
CASH REQUIRED	\$17,003	\$10,882	\$40,015	\$9,648
Principal & Interest	\$916.24	\$771.57	\$1,244.47	\$974.88
Taxes	403	403	403	403
Homeowners Insurance	42	42	42	42
Monthly PMI	76	0	0	0
2nd Mortgage	0.00	300.74	0	
HOA				
Total Monthly	\$1,437.15	\$1,517.15	\$1,458.87	\$1,419.88

***Ameridream/Sonyma/Homeheadquarters/UNPA**
Biweekly available on Conventional Mortgages

1 Yr, 3 Yr, 5 Yr, FHA Arms Available

Rates Subject to change without notice

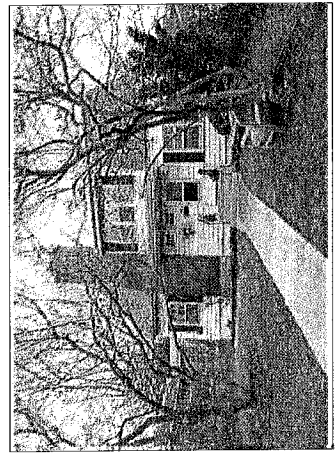
FHA & VA Loan Amounts include MIP & Funding Fee

New Construction Rate Lock - 6 Months

We recommend full preapprovals

Tax Escrow ONLY Required on FHA & VA.

Cash to close is estimated



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

1159 Meadowbrook Drive
 Syracuse E



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

PURCHASE PRICE: \$155,000

MORTGAGE TYPE: **80/15/15**
 RATE: 6.13%
 TERM (IN YEARS): 30
 PERCENT DOWN: 20.00%
 DOWN PAYMENT: 7,750.00
 MORTGAGE AMOUNT: 124,000.00
 SECOND MORTGAGE: 23,250.00
 PRINCIPAL & INTEREST: 753.44
 PRINCIPAL & INTEREST - SECOND MORTGAG: 183.74
 TAXES: 403.17
 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: 3,500.00
 FHA MAX. MORTGAGE: 151,500.00
 FHA MAX. MORTGAGE: 2,250.00
 MORTGAGE AMOUNT: 153,750.00
 PRINCIPAL & INTEREST: 934.20
 TAXES: 403.17
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 63.13

NEHEMIAH

\$4,838

TOTAL MONTHLY PAYMENT: \$1,340.35

\$1,442.16

\$1,527.20

SETTLEMENT COSTS

CLOSING COSTS: \$2,894.47
 PREPAID ITEMS: 5,730.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 7,750.00

TOTAL COSTS: \$16,374.47

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
 PREPAID ITEMS: 5,730.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 3,500.00

\$11,455.50

\$17.75

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

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

Good Faith Estimate

(Not a Loan Commitment)

Date: 04/24/2007

This Good Faith Estimate is being provided by a Mortgage Broker, and no lender has yet been obtained. A lender will provide you with an additional Good Faith Estimate within three business days of receipt of your loan application.

GFE Provided By: Always Home Mortgage, LLC 115 E. Jefferson Street Suite 301 Syracuse, NY 13202 Michael Frazier 315-413-0340	Subject Property: 1159 Meadowbrook Drive Syracuse, NY 13224	Borrower(s): Good Faith Estimate	
Loan Number: NY428	Interest Rate: 6.000	Type of Loan: Conventional	Base Loan Amt: 155,000.00
Loan Program: 30 Year Fixed	Term: 360	Sales Price: 155,000.00	Total Loan Amt: 155,000.00

The information provided below reflects estimates of the charges you are likely to incur at the settlement of your loan. The fees listed are estimates; actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement you will receive at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost of items paid at settlement.

Estimated Closing Costs

800 Items Payable in Connection with the Loan	1100 Title Charges
801 Loan Origination Fee @ % + \$ _____	1101 A Settlement or Closing Fee \$ 450.00
802 Loan Discount Fee @ % + \$ _____	1102 Abstract or Title Search \$ 100.00
803 Appraisal Fee Paid \$ 300.00 \$ _____	1103 Title Examination \$ 50.00
804 Credit Report \$ _____	1104 Title Insurance Binder \$ _____
805 Lender's Inspection Fee \$ _____	1105 Document Preparation Fee \$ _____
806 MI Application Fee \$ _____	1106 Notary Fee \$ _____
807 Assumption Fee \$ _____	1107 Attorney Fee \$ _____
808 A Mortgage Broker Fee @ 2.000% + \$ 3,100.00	1108 Title Insurance Fee \$ 785.00
809 Tax Servicing Fee \$ _____	1109 A Wire and Courier Fee \$ 60.00
810 A Processing Fee \$ 695.00	1110 \$ _____
811 Underwriting Fee \$ _____	1111 \$ _____
812 Wire Transfer Fee \$ _____	1112 \$ _____
813 A Lender Fee \$ 550.00	1113 \$ _____
814 \$ _____	1114 \$ _____
815 \$ _____	
816 \$ _____	1200 Government Recording and Transfer Charges
817 \$ _____	1201 Recording Fee \$ 135.00
818 \$ _____	1202 Local Tax/Stamps \$ _____
819 \$ _____	1203 State Tax/Stamps \$ 1,162.50
820 \$ _____	1204 \$ _____
821 \$ _____	1205 \$ _____
822 \$ _____	1206 \$ _____
823 \$ _____	
Compensation to Broker from Lender (Not Paid out of Applicant's Loan Proceeds)	1300 Additional Settlement Charges
824 YSP 0 - 3 % \$ _____	1301 Survey to: \$ _____
825 \$ _____	1302 Termite/Pest Inspection: \$ _____
	1303 \$ _____
	1304 \$ _____
	1305 \$ _____
	1306 \$ _____
	1307 \$ _____
	1308 \$ _____
	1309 \$ _____
	Total Estimated Closing Costs \$ 7,087.50

Estimated Reserve/Prepaid Costs

900 Items Required by Lender to be Paid in Advance	1000 Reserves Deposited with Lender
901 A Prepaid Interest 15 days @ 25.8333 \$ 387.50	1001 Hazard Ins 3 mths @ 50.00 \$ 150.00
902 Mortgage Insurance Premium \$ _____	1002 Mortgage Ins mths @ 76.21 \$ _____
903 P Hazard Insurance Premium \$ 600.00 \$ _____	1003 City Prop. Tax mths @ \$ _____
904 County Property Tax \$ _____	1004 Property Tax 8 mths @ 452.08 \$ 3,616.64
905 VA Funding Fee \$ _____	1006 Flood Ins mths @ \$ _____
906 Flood Insurance Premium \$ _____	1007 mths @ \$ _____
907 \$ _____	1008 mths @ \$ _____
908 \$ _____	1009 mths @ \$ _____
	1010 Aggregate Analysis \$ _____
	Total Estimated Reserve/Prepaid Costs \$ 4,154.14

Transaction Summary

Total Estimated Monthly Payment	Total Estimated Funds Needed to Close
Principal & Interest \$ 929.30	Purchase Price/Payoff (+) \$ 155,000.00
Other Financing (P & I) \$ _____	Total Estimated Closing Costs (+) \$ 7,087.50
Hazard Insurance \$ 50.00	Total Estimated Reserve/Prepaid Costs (+) \$ 4,154.14
Real Estate Taxes \$ 452.08	Discounts (if borrower will pay) (+) \$ _____
Mortgage Insurance \$ 76.21	FHA UFMP/VA Funding Fee (+) \$ _____
HOA Dues \$ _____	Total Costs (c) \$ 166,241.64
Other \$ _____	Loan Amount (-) \$ 155,000.00
Total Monthly Payment \$ 1,507.59	Total Non-Borrower Paid Closing Costs (-) \$ _____
	FHA UFMP/VA Fee Financed (-) \$ _____
Closing Costs Summary	Cash Deposit On Sales Contract (-) \$ 500.00
Total Borrower Paid Closing Costs (a) \$ 11,241.64	Seller Credit (-) \$ 9,300.00
\$ _____	(-) \$ _____
\$ _____	(-) \$ _____
\$ _____	First Mortgage (-) \$ _____
\$ _____	Second Mortgage (Subordinate Financing) (-) \$ _____
Total Non-Borrower Paid Closing Costs (b) \$ _____	Closing Costs from 2nd Lien (+) \$ _____
Total Closing Costs (a+b) \$ 11,241.64	Total Credits (d) \$ 164,800.00
	Cash from borrower (c - d) \$ 1,441.64

S - Paid by Seller B - Paid by Broker A - APR Affected by Cost
 S/ - Split by Seller & Others L - Paid by Lender O - Paid by Other P - Paid Outside Closing (POC)

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your Mortgage Broker or lender if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of a copy of the Special Information Booklet "Settlement Costs."