

# 118 Ramsey Avenue

## Syracuse, NY 13224

What's special about 118 Ramsey Ave? Maybe it's the location, situated perfectly between Syracuse University, LeMoyne, and Dewitt amenities. Perhaps it's the renovated kitchen with stainless steel appliances and excellent cabinet and counter space. Or it might be the charming nooks and crannies, built-in shelves, and sunroom. Whatever it is, this 4 bedroom, 2.5 bath colonial with hardwood floors, fireplace, and an abundance of space, has just the right amount of vintage details and updates to satisfy old-home lovers and discerning buyers alike. Weather-friendly portico and two-car garage provide cover from the elements. And the unpretentious, city-sized lot allows active homeowners time for more than yard chores.



Financing	FHA REG	VA	CONV
Notes	<b>Fixed Rate</b>	<b>Fixed Rate</b>	<b>Fixed Rate</b>
Sales Price	\$175,000	\$175,000	\$175,000
% Down	3.50%	0.00%	10.00%
First Loan	\$171,830	\$178,762	\$157,500
Term	30 Years	30 Years	30 Years
Rate	4.750%	4.750%	4.750%
APR*	6.149%	5.164%	5.254%

#### CASH TO CLOSE

Down Payment	\$6,125	\$0	\$17,500
Closing Costs	\$4,400	\$3,977	\$4,290
Prepays/Impounds	\$6,065	\$6,427	\$6,037
<b>Total \$ Required</b>	<b>\$16,590</b>	<b>\$10,404</b>	<b>\$27,827</b>

#### HOUSING EXPENSE

First Loan P & I	\$896	\$933	\$822
Taxes, Ins & MI	\$663	\$543	\$601
<b>Total Monthly Pmt</b>	<b>\$1,559</b>	<b>\$1,476</b>	<b>\$1,422</b>

#### INCOME TO QUALIFY

Income Guide	\$5,030	\$3,600	\$4,310
--------------	---------	---------	---------

\*APR = Annual Percentage Rate



### Pei Lin Huang

Broker Associate

30HU0661857

Direct 315-474-1899

Office 315-701-6971

Fax 866-662-9393

PeiLinTeam@YourCNYhome.com



#### Keller Williams Syracuse

5701 Enterprise Parkway  
East Syracuse NY 13057



### Ann Coyne

Loan Officer

NMLS#32960

Office 315-418-4249

Cell 315-391-4494

Fax 315-418-4309

acoyn@paragonhomeloans.com

www.paragonhomeloans.com/acoyn

#### Paragon Home Loans, Inc.

5010 Campuswood Drive 205  
East Syracuse NY 13057



This is informational only and should not be relied upon by you. Keller Williams Syracuse is not a mortgage lender. Contact Paragon Home Loans, Inc. to learn more about your eligibility for its mortgage products. Licensed Mortgage Banker - NYS Department of Financial Services NMLS#33052 This financing is designed to assist you in selecting the loan program that most closely suits your budget. Financing is shown for comparison only. This is not an offer of credit or commitment to lend. Loans are subject to buyer/property qualification. Rates/fees are subject to change without notice. Cash reserves may be required for some conventional loans.