

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 Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$189,000	\$189,000	\$189,000
% Down	3.50%	0.00%	10.00%
First Loan	\$185,576	\$193,063	\$170,100
Term	30 Years	30 Years	30 Years
Rate	4.500%	4.500%	4.625%
APR*	5.868%	4.901%	5.120%

CASH TO CLOSE

Down Payment	\$6,615	\$0	\$18,900
Closing Costs	\$4,593	\$4,177	\$4,466
Prepays/Impounds	\$6,073	\$6,444	\$6,053
Total \$ Required	\$17,281	\$10,621	\$29,419

HOUSING EXPENSE

First Loan P & I	\$940	\$978	\$875
Taxes, Ins & MI	\$672	\$543	\$605
Total Monthly Pmt	\$1,612	\$1,521	\$1,480

INCOME TO QUALIFY

Income Guide	\$5,200	\$5,250	\$4,480
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*APR = Annual Percentage Rate



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