04/02/2010

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

1200 Jamesville Avenue
Syracuse

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

PURCHASE PRICE: **$158,500**

TOTAL TAXES: **$3,940**

	80/5/15		FHA 30 YEAR FIXED	ZERO DOWN/ NO MI** 5/1 ARM
MORTGAGE TYPE:		*RATE:*	5.00%	5.13%
RATE:	5.13%	*TERM (IN YEARS):*	30	30
TERM (IN YEARS):	30	*PERCENT DOWN :*	3.50%	0.00%
PERCENT DOWN :	5.00%	*DOWN PAYMENT:*	5,547.50	0
DOWN PAYMENT:	7,925.00	*FHA MAX. MORTGAGE:*	154,900.00	158,500.00
MORTGAGE AMOUNT:	126,800.00	*FHA MAX. MORTGAGE:*	2,300.00	0.00
SECOND MORTGAGE:	23,775.00	*MORTGAGE AMOUNT:*	157,200.00	--------
	--------		--------	863.01
PRINCIPAL & INTEREST:	690.41	*PRINCIPAL & INTEREST:*	843.88	0.00
PRINCIPAL & INTEREST -SECOND MORTGAGE:	146.39	*TAXES:*	328.33	328.33
TAXES:	328.33	*HOMEOWNER INSURANCE:*	41.67	41.67
HOMEOWNER INSURANCE:	41.67	*MORTGAGE INSURANCE:*	64.54	0.00
MORTGAGE INSURANCE:	0.00		-------	--------
TOTAL MONTHLY PAYMENT:	**$1,206.80**		**$1,278.42**	**$1,233.01**

	SETTLEMENT COSTS		SETTLEMENT COSTS	
CLOSING COSTS:	$2,937.46	*CLOSING COSTS:*	$2,937.46	$2,937.46
PREPAID ITEMS:	3,982.00	*PREPAID ITEMS:*	3,982.00	3,982.00
POINTS (IF Applicable):	0.00	*POINTS (IF Applicable):*	0.00	0.00
DOWN PAYMENT:	7,925.00	*DOWN PAYMENT:*	5,547.50	0.00
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TOTAL COSTS:	**$14,844.46**		**$12,466.96**	**$6,919.46**

INQUIRE ABOUT SELLERS CONCESSIONS

MAXAMIZE TAX ADVANTAGES

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

DEBB PARKER
COMMONFUND MORTGAGE
OFFICE: (315) 472-5832 Ext. 1052
CELL: (315) 374-5830
WWW.CNYHOMEFINANCING.COM
E-MAIL: DEBB@CNYHOMEFINANCING.COM

KEEP YOUR INVESTMENTS GROWING

THINK "BIG PICTURE"

FICO SCORE DRIVEN

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

INTEREST RATES SUBJECT TO CHANGE

****FIRST TIME HOME-BUYERS ONLY**

AN EQUAL HOUSING LENDER Licensed Mortgage Banker NY State Banking Dept