



Pei Lin Huang
Keller Williams Realty
474-1899
plhuang@yourcnyhome.com



1200 Jamesville Avenue
Syracuse

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

PURCHASE PRICE:	\$159,400	TOTAL TAXES:	\$4,350
<i>MORTGAGE TYPE:</i>	Conventional 20% Down	FHA 30 YEAR FIXED	10% Down- No Mortgage Insurance
<i>RATE:</i>	3.25%	<i>RATE:</i>	3.00%
<i>TERM (IN YEARS):</i>	30	<i>TERM (IN YEARS):</i>	30
<i>PERCENT DOWN :</i>	20.00%	<i>PERCENT DOWN :</i>	10.00%
<i>DOWN PAYMENT:</i>	31,880.00	<i>DOWN PAYMENT:</i>	15,940.00
<i>MORTGAGE AMOUNT:</i>	127,520.00	<i>FHA MAX. MORTGAGE:</i>	153,800.00
		<i>MORTGAGE INSURANCE</i>	2,691.50
		<i>MORTGAGE AMOUNT:</i>	156,491.50

<i>PRINCIPAL & INTEREST:</i>	554.98	<i>PRINCIPAL & INTEREST:</i>	659.77
<i>TAXES:</i>	362.50	<i>TAXES:</i>	362.50
<i>HOMEOWNER INSURANCE:</i>	41.67	<i>HOMEOWNER INSURANCE:</i>	41.67
<i>MORTGAGE INSURANCE:</i>	0.00	<i>MORTGAGE INSURANCE:</i>	160.21

TOTAL MONTHLY PAYMENT:	\$959.15	\$1,224.15	\$1,048.37

SETTLEMENT COSTS		SETTLEMENT COSTS	
<i>CLOSING COSTS:</i>	\$4,250.96	<i>CLOSING COSTS:</i>	\$4,250.96
<i>PREPAID ITEMS:</i>	4,392.00	<i>PREPAID ITEMS:</i>	4,392.00
<i>POINTS (IF Applicable):</i>	0.00	<i>POINTS (IF Applicable):</i>	0.00
<i>DOWN PAYMENT:</i>	31,880.00	<i>DOWN PAYMENT:</i>	15,940.00
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TOTAL COSTS:	\$40,522.96	\$13,996.96	\$24,582.96

INQUIRE ABOUT SELLERS CONCESSIONS
 MAXIMIZE TAX ADVANTAGES

DEBB PARKER
COMMONFUND MORTGAGE
 OFFICE: (315) 472-5832 Ext. 1052
 CELL: (315) 374-5830

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

E-MAIL: DEBB@CNYHOMEFINANCING.COM

FICO SCORE DRIVEN

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

DEBB PARKER NMLS #15801 COMMONFUND MORTGAGE CORP #53923