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1212 Lancaster Avenue
Syracuse

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

PURCHASE PRICE: **$148,000**

TOTAL TAXES: **$3,894**

MORTGAGE TYPE:	**Conventional 20% Down**		**FHA 30 YEAR FIXED**	**10% Down- No Mortgage Insurance**
RATE:	3.88%	*RATE:*	3.75%	4.13%
TERM (IN YEARS):	30	*TERM (IN YEARS):*	30	30
PERCENT DOWN :	20.00%	*PERCENT DOWN :*	3.50%	10.00%
DOWN PAYMENT:	29,600.00	*DOWN PAYMENT:*	5,180.00	14,800.00
MORTGAGE AMOUNT:	118,400.00	*FHA MAX. MORTGAGE:*	142,820.00	133,200.00
		MORTGAGE INSURANCE	1,428.20	
	--------	*MORTGAGE AMOUNT:*	144,248.20	

PRINCIPAL & INTEREST:	556.76	*PRINCIPAL & INTEREST:*	668.04	645.55
TAXES:	324.50	*TAXES:*	324.50	324.50
HOMEOWNER INSURANCE:	41.67	*HOMEOWNER INSURANCE:*	41.67	41.67
MORTGAGE INSURANCE:	0.00	*MORTGAGE INSURANCE:*	136.87	0.00
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TOTAL MONTHLY PAYMENT:	**$922.93**		**$1,171.08**	**$1,011.72**

	SETTLEMENT COSTS		**SETTLEMENT COSTS**	
CLOSING COSTS:	$3,898.49	*CLOSING COSTS:*	$3,768.49	$4,123.49
PREPAID ITEMS:	3,936.00	*PREPAID ITEMS:*	3,936.00	3,936.00
POINTS (IF Applicable):	0.00	*POINTS (IF Applicable):*	0.00	0.00
DOWN PAYMENT:	29,600.00	*DOWN PAYMENT:*	5,180.00	14,800.00
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TOTAL COSTS:	**$37,434.49**		**$12,884.49**	**$22,859.49**

INQUIRE ABOUT SELLERS CONCESSIONS

MAXAMIZE TAX ADVANTAGES

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

DEBB PARKER NMLS #15801 COMMONFUND MORTGAGE CORP #53923

AN EQUAL HOUSING LENDER Licensed Mortgage Banker NY State Banking Dept

INTEREST RATES SUBJECT TO CHANGE