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**121 Stanwood Lane**  
**Manlius**

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

<b>PURCHASE PRICE:</b>	<b>\$185,000</b>	<b>TOTAL TAXES:</b>	<b>\$8,400</b>
<i>MORTGAGE TYPE:</i>	<b>Conventional 20% Down</b>	<b>FHA 30 YEAR FIXED</b>	<b>10% Down- No Mortgage Insurance</b>
<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>	37,000.00	<i>DOWN PAYMENT:</i>	18,500.00
<i>MORTGAGE AMOUNT:</i>	148,000.00	<i>FHA MAX. MORTGAGE:</i>	178,500.00
		<i>MORTGAGE INSURANCE</i>	3,123.75
		<i>MORTGAGE AMOUNT:</i>	181,623.75
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<i>PRINCIPAL &amp; INTEREST:</i>	644.11	<i>PRINCIPAL &amp; INTEREST:</i>	765.73
<i>TAXES:</i>	700.00	<i>TAXES:</i>	700.00
<i>HOMEOWNER INSURANCE:</i>	41.67	<i>HOMEOWNER INSURANCE:</i>	41.67
<i>MORTGAGE INSURANCE:</i>	0.00	<i>MORTGAGE INSURANCE:</i>	185.94
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<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$1,385.78</b>	<b>\$1,693.33</b>	<b>\$1,489.33</b>

	<b>SETTLEMENT COSTS</b>		<b>SETTLEMENT COSTS</b>
<i>CLOSING COSTS:</i>	\$4,520.69	<i>CLOSING COSTS:</i>	\$4,295.69
<i>PREPAID ITEMS:</i>	8,442.00	<i>PREPAID ITEMS:</i>	8,442.00
<i>POINTS (IF Applicable):</i>	0.00	<i>POINTS (IF Applicable):</i>	0.00
<i>DOWN PAYMENT:</i>	37,000.00	<i>DOWN PAYMENT:</i>	18,500.00
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<b>TOTAL COSTS:</b>	<b>\$49,962.69</b>	<b>\$19,212.69</b>	<b>\$31,462.69</b>

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](mailto: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