

1307 Westmoreland Avenue

Syracuse, NY 13210

Your very own city oasis awaits in this unique 3 bedroom, 1.5 bath, Skeele-built Cape. Open and inviting interior spaces include a living room w/ fireplace and built-in shelves, sunroom w/ wood ceilings and skylights, and an entertainment-ready kitchen w/ breakfast bar and vaulted ceilings. Retreat to the spacious new deck and enjoy the freshly landscaped yard w/ wood fencing and hardscape. With numerous improvements such as remodeled bathrooms, fireplace, 2nd woodstove, updated basement, and new water heater, you'll have time to relax and take advantage of Syracuse activities, nearby shops and restaurants. And with added bonuses of UNPA Grants available for qualified buyers, city living never looked easier!



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$179,500	\$179,500	\$179,500
% Down	3.50%	0.00%	10.00%
First Loan	\$176,248	\$183,359	\$161,550
Term	30 Years	30 Years	30 Years
Rate	4.500%	4.500%	4.750%
APR*	5.874%	4.904%	5.252%

CASH TO CLOSE

Down Payment	\$6,283	\$0	\$17,950
Closing Costs	\$4,462	\$4,042	\$4,346
Prepays/Impounds	\$4,685	\$5,038	\$4,675
Total \$ Required	\$15,430	\$9,080	\$26,971

HOUSING EXPENSE

First Loan P & I	\$893	\$929	\$843
Taxes, Ins & MI	\$533	\$410	\$469
Total Monthly Pmt	\$1,426	\$1,339	\$1,312

INCOME TO QUALIFY

Income Guide	\$4,600	\$4,620	\$3,980
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*APR = Annual Percentage Rate



Ann Coyne

Loan Officer

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