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 Syracuse E



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

PURCHASE PRICE: \$142,500

TOTAL TAXES: \$3,576

MORTGAGE TYPE: 80/5/15
RATE: 6.38%
TERM (IN YEARS): 30
PERCENT DOWN: 20.00%
DOWN PAYMENT: 7,125.00
MORTGAGE AMOUNT: 114,000.00
SECOND MORTGAGE: 21,375.00

FHA 30 YEAR FIXED
RATE: 6.50%
TERM (IN YEARS): 30
PERCENT DOWN: 2.25%
DOWN PAYMENT: 3,250.00
FHA MAX. MORTGAGE: 3,250.00
FHA MAX. MORTGAGE: 139,250.00
MORTGAGE AMOUNT: 2,050.00
MORTGAGE AMOUNT: 141,300.00

NEHEMIAH
RATE: 6.50%
TERM (IN YEARS): 30
PERCENT DOWN: 2.25%
DOWN PAYMENT: 3,450.00
FHA MAX. MORTGAGE: 149,000.00
MORTGAGE AMOUNT: 2,200.00
MORTGAGE AMOUNT: 151,200.00

PRINCIPAL & INTEREST: 711.21
PRINCIPAL & INTEREST -SECOND MORTGAG, 168.92
TAXES: 298.00
HOMEOWNER INSURANCE: 0.00
MORTGAGE INSURANCE: 0.00

PRINCIPAL & INTEREST: 893.11
TAXES: 298.00
HOMEOWNER INSURANCE: 41.67
MORTGAGE INSURANCE: 58.02

PRINCIPAL & INTEREST: 955.69
TAXES: 298.00
HOMEOWNER INSURANCE: 41.67
MORTGAGE INSURANCE: 62.08

TOTAL MONTHLY PAYMENT: \$1,178.13

\$1,290.80

\$1,357.44

SETTLEMENT COSTS

SETTLEMENT COSTS

CLOSING COSTS: \$2,764.80
PREPAID ITEMS: 4,459.00
POINTS (IF Applicable): 0.00
DOWN PAYMENT: 7,125.00

CLOSING COSTS: \$2,225.50
PREPAID ITEMS: 4,459.00
POINTS (IF Applicable): 0.00
DOWN PAYMENT: 3,250.00

CLOSING COSTS: \$47.50
PREPAID ITEMS: 0.00
POINTS (IF Applicable): 0.00
DOWN PAYMENT: 47.50

TOTAL COSTS: \$14,348.80

\$9,934.50

\$47.50

INQUIRE ABOUT SELLERS CONCESSION:
 MAXIMIZE TAX ADVANTAGES

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

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

E-MAIL: DEBB@CNYHOMEFINANCING.COM

FICO SCORE DRIVEN

DEBB PARKER & SHANNYN GERRY

COMMONFUND MORTGAGE

OFFICE: (315) 472-5832 Ext. 1052

CELL: (315) 374-5830

WWW.CNYHOMEFINANCING.COM

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

INTEREST RATES SUBJECT TO CHANGE



Mary Lou Colbert - Mortgage Executive
 432-1971, ext 6426
marylouc@americu.org



Welcome to: 1325 Lancaster Ave., Syracuse
 Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$142500.

	<u>30 Yr Fixed</u>	<u>80/20 Fixed</u>	<u>30 YR</u>	<u>7/1 ARM</u>
Loan Amount	\$135,375	\$114,000	\$135,375	\$135,375
Rate *****	6.400%	6.400%	6.400%	6.00%
Down Payment	\$7,125	\$28,500	\$7,125	7125
Points/FHLMC Fee	0	1710	0	0
Flood Cert, Tax Serv	97	97	97	97
Credit Report	18	18	18	18
Appraisal	275	275	275	275
Recording	115	115	115	115
Abstract	90	90	90	90
Bank Attorney	425	425	425	425
Loan Evaluation	50	50	50	50
Doc Prep/other fees	50	188.75	50	50
Title Insurance	879	804	979	879
NYS Mtg Tax	990	830	1,166	\$990
Property Tax	3536	3576	3,576	3576
Homeowners Ins	500	500	500	500
Prepaid Interest	722	608	722	676
-Seller Concessions				
-Grant or other credits*		\$28,500		
CASH REQUIRED	\$14,872	\$9,287	\$15,188	\$14,866
Principal & Interest	\$846.78	\$713.08	\$846.78	\$811.64
Taxes	295	295	295	295
Homeowners Insurance	42	42	42	42
Monthly PMI	70	0	0	70
2nd Mortgage	0.00	276.49	0	
HOA				
Total Monthly	\$1,253.06	\$1,329.23	\$1,183.45	\$1,218.64

*Ameridream/Sonyma/Homeheadquarters/UNPA
 Biweekly available on Conventional Mortgages
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available
 Interest Rate as of 9/14, subject to change daily.*****
 FHA & VA Loan Amounts include MIP & Funding Fee
 New Construction Rate Lock - 6 Months
 We recommend full preapprovals
 Tax Escrow ONLY Required on FHA & VA.
Cash to close is estimated