



Pei Lin Huang
 KELLER WILLIAMS SYRACUSE
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132 Tejah Avenue
 Syracuse E



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

PURCHASE PRICE: \$125,000

MORTGAGE TYPE: 80/15/15
 RATE: 6.13%
 TERM (IN YEARS): 30
 PERCENT DOWN: 20.00%
 DOWN PAYMENT: 6,250.00
 MORTGAGE AMOUNT: 100,000.00
 SECOND MORTGAGE: 18,750.00

PRINCIPAL & INTEREST: 607.61
 PRINCIPAL & INTEREST -SECOND MORTGAG: 148.18
 TAXES: 308.92
 HOMEOWNER INSURANCE: 0.00
 MORTGAGE INSURANCE: 0.00

TOTAL MONTHLY PAYMENT: \$1,064.71

TOTAL TAXES:

FHA 30 YEAR FIXED 6.00%
 RATE: 6.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 2,850.00
 FHA MAX. MORTGAGE: 122,150.00
 FHA MAX. MORTGAGE: 1,800.00
 MORTGAGE AMOUNT: 123,950.00
 PRINCIPAL & INTEREST: 743.14
 TAXES: 308.92
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 50.90

TOTAL MONTHLY PAYMENT: \$1,144.62

\$3,707

NEHEMIAH
 6.00%
 30
 2.25%
 3,050.00
 131,300.00
 1,950.00
 133,250.00
 798.90
 308.92
 41.67
 54.71

SETTLEMENT COSTS

CLOSING COSTS: \$2,478.00
 PREPAID ITEMS: 4,517.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 6,250.00

TOTAL COSTS: \$13,245.00

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
 PREPAID ITEMS: 4,517.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 2,850.00

TOTAL COSTS: \$9,592.50

INQUIRE ABOUT SELLERS CONCESSION:
 MAXIMIZE TAX ADVANTAGES

DEBB PARKER & SHANNYN GERRY

COMMONFUND MORTGAGE
 OFFICE: (315) 472-5832 Ext. 1052
 CELL: (315) 374-5830
 WWW.CNYHOMEFINANCING.COM
 E-MAIL: DEBB@CNYHOMEFINANCING.COM

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

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

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

FICO SCORE DRIVEN

INTEREST RATES SUBJECT TO CHANGE



Welcome to: 123 Tejah Ave., Syracuse NY 13210
 Prepared for: Pei Lin Huang - Keller Williams

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

Purchase Price: \$125,000

	30 Yr Fixed	80/20 Fixed	FHA Fixed	VA
Loan Amount	\$118,750	\$100,000	\$124,020	\$127,688
Rate	6.200%	6.200%	6.125%	6.125%
Down Payment	\$6,250	\$25,000	\$2,813	0
Points/FHLMC Fee	0	1500	0	0
Flood Cert, Tax Serv	89	89	89	89
Credit Report	18	18	18	0
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	0	162.5	0	0
Title Insurance	824	749	845	857
NYS Mtg Tax	866	725	905	\$933
Property Tax	3707	3707	3,707	3200
Homeowners Ins	500	500	542	542
Prepaid Interest	614	517	633	540
-Seller Concessions				
-Grant or other credits*		\$25,000		
CASH REQUIRED	\$13,822	\$8,922	\$10,506	\$7,116
Principal & Interest	\$727.31	\$612.47	\$753.56	\$635.61
Taxes	308.92	308.92	\$ 308.92	267
Homeowners Insuranc	41.67	41.67	\$ 41.67	42
Monthly PMI	61.35	0.00	\$ 50.91	0
2nd Mortgage	0.00	249.86	0	
HOA				
Total Monthly	\$1,139.24	\$1,212.91	\$1,155.06	\$944.61

***Ameridream/Sonyma/Homeheadquarters/UNPA**
Biweekly available on Conventional Mortgages
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available
 Rates Subject to change without notice
 FHA & VA Loan Amounts include MIP & Funding F
 New Construction Rate Lock - 6 Months
 We recommend full preapprovals

UNPA Grant, and/or seller concessions okay!

Ameridream slashes cash needed to