

140 Dawes Avenue

Syracuse, NY 13205



Pack your belongings, fill the moving truck, and head over to your new first home. This 4-bedroom cape in the Valley might just be your ticket to homeownership. With a new roof, fresh paint, and updated kitchen and bath, this house is truly move-in ready. Ample closet space, full basement with bonus room, and attached garage all provide plenty of room for your storage needs. And the fully fenced backyard is ideal for keeping pets and little ones safe. Or, if gardening is your thing, it will help keep critters out! Just minutes from Rt 81 and local shops, like Tops and True Value, your commute and daily errands will be a breeze. Ask your REALTOR® about first-time home buyer programs and grants--up to \$4,000 available from Home Headquarters to get you on your way to homeownership!



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Paragon Home Loans, Inc.

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Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$64,500	\$64,500	\$64,500
% Down	3.50%	0.00%	10.00%
First Loan	\$63,330	\$65,886	\$58,050
Term	30 Years	30 Years	30 Years
Rate	4.750%	4.750%	4.750%
APR*	6.336%	5.278%	5.446%

CASH TO CLOSE			
Down Payment	\$2,259	\$0	\$6,450
Closing Costs	\$2,881	\$2,397	\$2,897
Prepays/Impounds	\$2,993	\$3,127	\$2,983
Total \$ Required	\$8,133	\$5,524	\$12,330

HOUSING EXPENSE			
First Loan P & I	\$330	\$344	\$303
Taxes, Ins & MI	\$311	\$267	\$288
Total Monthly Pmt	\$641	\$611	\$591

INCOME TO QUALIFY			
Income Guide	\$2,070	\$2,110	\$1,790

*APR = Annual Percentage Rate



This is informational only and should not be relied upon by you. Keller Williams Syracuse is not a mortgage lender. Contact Paragon Home Loans, Inc. to learn more about your eligibility for its mortgage products. Licensed Mortgage Banker - NYS Department of Financial Services NMLS#33052 This financing is designed to assist you in selecting the loan program that most closely suits your budget. Financing is shown for comparison only. This is not an offer of credit or commitment to lend. Loans are subject to buyer/property qualification. Rates/fees are subject to change without notice. Cash reserves may be required for some conventional loans.