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Syracuse

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

PURCHASE PRICE:	\$112,500	TOTAL TAXES:	\$3,305
<i>MORTGAGE TYPE:</i>	Conventional 20% Down	FHA 30 YEAR FIXED	5/1 YR ARM
<i>RATE:</i>	4.38%	<i>RATE:</i>	4.50%
<i>TERM (IN YEARS):</i>	30	<i>TERM (IN YEARS):</i>	30
<i>PERCENT DOWN :</i>	20.00%	<i>PERCENT DOWN :</i>	3.50%
<i>DOWN PAYMENT:</i>	22,500.00	<i>DOWN PAYMENT:</i>	3,937.50
<i>MORTGAGE AMOUNT:</i>	90,000.00	<i>FHA MAX. MORTGAGE:</i>	109,950.00
		<i>FHA MAX. MORTGAGE:</i>	2,450.00
		<i>MORTGAGE AMOUNT:</i>	112,400.00

<i>PRINCIPAL & INTEREST:</i>	449.36	<i>PRINCIPAL & INTEREST:</i>	569.51
<i>TAXES:</i>	275.42	<i>TAXES:</i>	275.42
<i>HOMEOWNER INSURANCE:</i>	41.67	<i>HOMEOWNER INSURANCE:</i>	41.67
<i>MORTGAGE INSURANCE:</i>	0.00	<i>MORTGAGE INSURANCE:</i>	45.81

TOTAL MONTHLY PAYMENT:	\$766.44	\$932.41	\$727.53

	SETTLEMENT COSTS		SETTLEMENT COSTS
<i>CLOSING COSTS:</i>	\$2,362.88	<i>CLOSING COSTS:</i>	\$2,362.88
<i>PREPAID ITEMS:</i>	3,347.00	<i>PREPAID ITEMS:</i>	3,347.00
<i>POINTS (IF Applicable):</i>	0.00	<i>POINTS (IF Applicable):</i>	0.00
<i>DOWN PAYMENT:</i>	22,500.00	<i>DOWN PAYMENT:</i>	3,937.50

TOTAL COSTS:	\$28,209.88	\$9,647.38	\$28,209.88

INQUIRE ABOUT SELLERS CONCESSIONS
 MAXAMIZE TAX ADVANTAGES

DEBB PARKER
COMMONFUND MORTGAGE
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KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

FICO SCORE DRIVEN

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