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Welcome to: 152 Miles Ave., Syracuse
Prepared for: Pei Lin Huang - Keller Williams - Syracuse

Purchase Price: \$139,900

	<u>30 Yr Fixed</u>	<u>80/15/5</u>	<u>FHA</u>	<u>VA</u>
Loan Amount	\$132,905	\$111,920	\$137,366	\$142,900
Rate - EFF; 9/25/09	5.250%	5.250%	5.500%	5.50%
Down Payment	\$6,995	\$27,980	\$4,897	\$0
Points/FHLMC Fee	332	839	0	0
Flood Cert, Tax Serv	110	110	110	110
Credit Report	20	20	20	0
Appraisal	350	350	350	375
Recording	115	115	115	115
Abstract	100	100	100	100
Bank Attorney	425	425	425	425
Loan Evaluation	50	50	50	50
Doc Prep/other fees	50	185	50	50
Title Insurance	867	809	888	927
NYS Mtg Tax	972	814	1005	1047
Property Tax	2971	2971	2971	2971
Homeowners Ins	550	550	550	650
Prepaid Interest	581	490	630	609
-Seller Concessions				
-Grant or other credits*		\$20,985		
CASH REQUIRED	\$14,489	\$14,823	\$12,160	\$7,429
Principal & Interest	\$733.91	\$618.03	\$779.95	\$811.37
Taxes	248	248	248	248
Homeowners Insuranc	46	46	46	46
Monthly PMI	86	0	62	
2nd Mortgage	0.00	191.56	0	
HOA				
Total Monthly	\$1,113.71	\$1,103.01	\$1,135.66	\$1,105.37

***Sonyma/Homeheadquarters/UNPA**
Biweekly available on Conventional Mortgages
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available
Rates Subject to change without notice - eff 9/25/09
 FHA & VA Loan Amounts include MIP & Funding Fee
 New Construction Rate Lock - 6 Months

Tax Escrow ONLY Required on FHA, VA & NOO
Cash to close is estimated

Note: Additional fees may apply based on individual credit scores and down payr
FHA list includes 1/09 change in down pmt and MIP costs.

Federal Income Tax Credit equal to 20% of Annual Mortgage Interest is now available. Must meet SONYMA compliance regarding Household Income and Purchase Price lim