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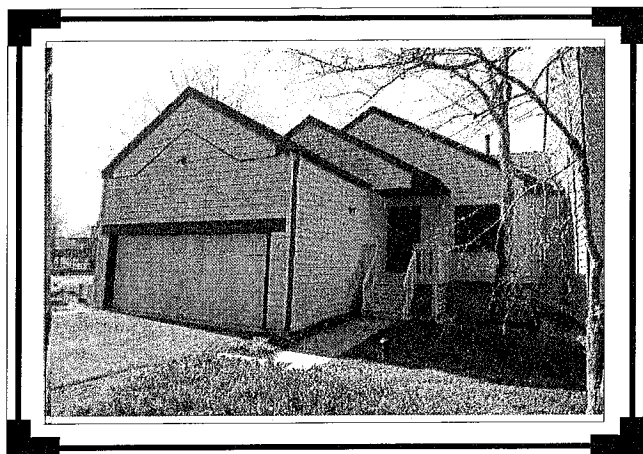


Welcome to: 15 Nursery Lane, Syracuse NY 13210
Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$235000.

	<u>30 Yr Fixed</u>	<u>80/20 Fixed</u>	<u>30 YR</u>	<u>VA</u>
Loan Amount	\$223,250	\$188,000	\$188,000	\$240,053
Rate	6.350%	6.350%	6.350%	6.25%
Down Payment	\$11,750	\$47,000	\$47,000	0
Points/FHLMC Fee	0	2820	0	0
Flood Cert, Tax Serv	97	97	97	97
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	50	327.5	0	0
Title Insurance	1238	1098	1,098	1305
NYS Mtg Tax	1649	1385	1,360	1,162
Property Tax	7503	7503	7,503	7503
Homeowners Ins	500	500	500	500
Prepaid Interest	1181	995	995	1250
-Seller Concessions				
-Grant or other credits*		\$47,000		
CASH REQUIRED	\$24,942	\$15,698	\$59,526	\$12,772
Principal & Interest	\$1,389.14	\$1,169.80	\$1,244.47	\$1,478.05
Taxes	625	625	625	625
Homeowners Insuranc	42	42	42	42
Monthly PMI	115	0	0	0
2nd Mortgage		455.97	0	
HOA	200	200	200	200
Total Monthly	\$2,371.40	\$2,492.69	\$2,111.14	\$2,345.05

***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 Fee
 New Construction Rate Lock - 6 Months
 We recommend full preapprovals
 Tax Escrow ONLY Required on FHA & VA.
Cash to close is estimated



Pei Lin Huang
KELLER WILLIAMS SYRACUSE
474-1899
PeiLin@PeiLin.com



15 Nursery Lane
Syracuse E

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

PURCHASE PRICE:	\$235,000	TOTAL TAXES:	\$7,503
MORTGAGE TYPE:	5/1 YEAR ARM	80/5/15	0/0
RATE:	5.38%	6.00%	6.00%
TERM (IN YEARS):	30	30	30
PERCENT DOWN:	20.00%	20.00%	0.00%
DOWN PAYMENT:	47,000.00	11,750.00	0
MORTGAGE AMOUNT:	188,000.00	188,000.00	235,000.00
SECOND MORTGAGE		35,250.00	0.00
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PRINCIPAL & INTEREST:	1,052.75	1,127.15	1,408.94
PRINCIPAL & INTEREST -SECOND MORTGAGE		113.38	0.00
TAXES:	625.25	625.25	625.25
HOMEOWNER INSURANCE:	25.00	25.00	25.00
MORTGAGE INSURANCE:	0.00	0.00	0.00
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TOTAL MONTHLY PAYMENT:	\$1,703.00	\$1,890.78	\$2,059.19

SETTLEMENT COSTS

CLOSING COSTS:	\$3,940.00	\$4,740.00	\$6,707.92
PREPAID ITEMS:	7,924.00	7,924.00	7,924.00
POINTS (IF Applicable):	0.00	0.00	0.00
DOWN PAYMENT:	47,000.00	11,750.00	0.00
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TOTAL COSTS:	\$58,864.00	\$24,414.00	\$14,631.92

SELLER MAY PAY UP TO 6% CONCESSIONS
MAXIMIZE TAX ADVANTAGES

KEEP YOUR INVESTMENTS GROWING
NO MORTGAGE INSURANCE

DEBB PARKER & SHANNYN GERRY

COMMONFUND MORTGAGE

OFFICE: 472-5832 Ext 1052

CELL: 374-5830

www.cnyhomefinancing.com

Email:debb@cnyhomefinancing.com

80/10/10 OR 80/20

FICO SCORE DRIVEN

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

INTEREST RATES SUBJECT TO CHANGE

