



01/29/2007

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

201-203 Robert Drive
 Syracuse



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

PURCHASE PRICE: \$87,500

MORTGAGE TYPE: 80/15/15
 RATE: 6.50%
 TERM (IN YEARS): 30
 PERCENT DOWN: 20.00%
 DOWN PAYMENT: 4,375.00
 MORTGAGE AMOUNT: 70,000.00
 SECOND MORTGAGE: 13,125.00

PRINCIPAL & INTEREST: 442.45
 PRINCIPAL & INTEREST - SECOND MORTGAGE: 103.72
 TAXES: 230.33
 HOMEOWNER INSURANCE: 0.00
 MORTGAGE INSURANCE: 0.00

TOTAL MONTHLY PAYMENT: \$776.50

TOTAL TAXES:

FHA 30 YEAR FIXED 6.50%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 2,000.00
 FHA MAX. MORTGAGE: 85,500.00
 FHA MAX. MORTGAGE: 1,250.00
 MORTGAGE AMOUNT: 86,750.00

PRINCIPAL & INTEREST: 548.32
 TAXES: 230.33
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 35.63

\$855.95

\$2,764

NEHEMIAH
 6.50%
 30
 2.25%
 2,150.00
 92,700.00
 1,350.00
 94,050.00

594.46
 230.33
 41.67
 38.63

\$905.09

SETTLEMENT COSTS

CLOSING COSTS: \$2,078.75
 PREPAID ITEMS: 3,499.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 4,375.00

TOTAL COSTS: \$9,952.75

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
 PREPAID ITEMS: 3,499.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 2,000.00

\$7,724.50

\$53.43

INQUIRE ABOUT SELLERS CONCESSION

MAXIMIZE TAX ADVANTAGES

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

DEBB PARKER & SHANNYN GERRY

COMMONFUND MORTGAGE

OFFICE: (315) 472-5832 Ext. 1052

CELL: (315) 374-5830

WWW.CNYHOMEFINANCING.COM

E-MAIL: DEBB@CNYHOMEFINANCING.COM

KEEP YOUR INVESTMENTS GROWING

THINK "BIG PICTURE"

FICO SCORE DRIVEN

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

INTEREST RATES SUBJECT TO CHANGE



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

Welcome to: 201-203 Robert Drive, Syracuse 1
Prepared for: Pei Lin Huang - Keller Williams

Purchase Price: \$87500***

	30 Yr Fixed	80/20 Fixed	FHA Fixed
Loan Amount	\$83,125	\$70,000	\$86,814
Rate	6.500%	6.500%	6.500%
Down Payment	\$4,375	\$17,500	\$1,969
Points/FHLMC Fee	0	1050	0
Flood Cert, Tax Serv	97	97	97
Credit Report	18	18	18
Appraisal	275	275	275
Recording	115	115	115
Abstract	90	90	90
Bank Attorney	425	425	425
Loan Evaluation	50	50	50
Doc Prep/other fees	0	106.25	0
Title Insurance	675	601	675
NYS Mtg Tax	598	500	626
Property Tax	2197	2197	2,197
Homeowners Ins	291	306	542
Prepaid Interest	450	379	470
-Seller Concessions			
-Grant or other credits*		\$17,500	
CASH REQUIRED	\$9,656	\$6,209	\$7,548
Principal & Interest	\$525.41	\$442.45	\$548.72
Taxes	219.67	219.67	\$ 219.67
Homeowners Insurance	41.67	41.67	\$ 41.67
Monthly PMI	42.95	0.00	\$ 35.64
2nd Mortgage	0.00	174.90	0
HOA			
Total Monthly	\$829.69	\$878.68	\$1,570

UNPA Grant,
and/or
concessions okay!

Ameridream
slashes cash
needed!

***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
*****INVESTORS ADD 1/2 POINT ON 5% DOWN**