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**204 Manor Drive**  
**Manlius**

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

<b>PURCHASE PRICE:</b>	<b>\$149,900</b>	<b>TOTAL TAXES:</b>	<b>\$4,369</b>
<i>MORTGAGE TYPE:</i>	<b>Conventional 20% Down</b>	<b>FHA 30 YEAR FIXED</b>	<b>10% Down- No Mortgage Insurance</b>
<i>RATE:</i>	3.88%	<i>RATE:</i>	3.75%
<i>TERM (IN YEARS):</i>	30	<i>TERM (IN YEARS):</i>	30
<i>PERCENT DOWN :</i>	20.00%	<i>PERCENT DOWN :</i>	10.00%
<i>DOWN PAYMENT:</i>	29,980.00	<i>DOWN PAYMENT:</i>	14,990.00
<i>MORTGAGE AMOUNT:</i>	119,920.00	<i>FHA MAX. MORTGAGE:</i>	144,650.00
		<i>MORTGAGE INSURANCE</i>	1,446.50
		<i>MORTGAGE AMOUNT:</i>	146,096.50
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<i>PRINCIPAL &amp; INTEREST:</i>	563.91	<i>PRINCIPAL &amp; INTEREST:</i>	676.60
<i>TAXES:</i>	364.08	<i>TAXES:</i>	364.08
<i>HOMEOWNER INSURANCE:</i>	41.67	<i>HOMEOWNER INSURANCE:</i>	41.67
<i>MORTGAGE INSURANCE:</i>	0.00	<i>MORTGAGE INSURANCE:</i>	138.62
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<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$969.66</b>	<b>\$1,220.97</b>	<b>\$1,059.59</b>

	<b>SETTLEMENT COSTS</b>		<b>SETTLEMENT COSTS</b>
<i>CLOSING COSTS:</i>	\$4,144.62	<i>CLOSING COSTS:</i>	\$4,144.62
<i>PREPAID ITEMS:</i>	4,411.00	<i>PREPAID ITEMS:</i>	4,411.00
<i>POINTS (IF Applicable):</i>	0.00	<i>POINTS (IF Applicable):</i>	0.00
<i>DOWN PAYMENT:</i>	29,980.00	<i>DOWN PAYMENT:</i>	14,990.00
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<b>TOTAL COSTS:</b>	<b>\$38,535.62</b>	<b>\$13,577.12</b>	<b>\$23,545.62</b>

**INQUIRE ABOUT SELLERS CONCESSIONS**  
**MAXIMIZE TAX ADVANTAGES**

**DEBB PARKER**  
**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 specializes in providing several financing options  
 and encourages buyers to choose the product that best fits their needs

DEBB PARKER NMLS #15801 COMMONFUND MORTGAGE CORP #53923