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215 Walberta Road
Geddes

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

PURCHASE PRICE:	\$107,500	TOTAL TAXES:	\$4,787
<i>MORTGAGE TYPE:</i>	Conventional 20% Down	FHA 30 YEAR FIXED	10% Down- No Mortgage Insurance
<i>RATE:</i>	3.50%	<i>RATE:</i>	3.25%
<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>	21,500.00	<i>DOWN PAYMENT:</i>	10,750.00
<i>MORTGAGE AMOUNT:</i>	86,000.00	<i>FHA MAX. MORTGAGE:</i>	103,700.00
		<i>MORTGAGE INSURANCE</i>	1,814.75
		<i>MORTGAGE AMOUNT:</i>	105,514.75

<i>PRINCIPAL & INTEREST:</i>	386.18	<i>PRINCIPAL & INTEREST:</i>	459.21
<i>TAXES:</i>	398.92	<i>TAXES:</i>	398.92
<i>HOMEOWNER INSURANCE:</i>	41.67	<i>HOMEOWNER INSURANCE:</i>	41.67
<i>MORTGAGE INSURANCE:</i>	0.00	<i>MORTGAGE INSURANCE:</i>	108.02

TOTAL MONTHLY PAYMENT:	\$826.76	\$1,007.81	\$888.64

	SETTLEMENT COSTS		SETTLEMENT COSTS
<i>CLOSING COSTS:</i>	\$3,613.75	<i>CLOSING COSTS:</i>	\$3,388.75
<i>PREPAID ITEMS:</i>	4,829.00	<i>PREPAID ITEMS:</i>	4,829.00
<i>POINTS (IF Applicable):</i>	0.00	<i>POINTS (IF Applicable):</i>	0.00
<i>DOWN PAYMENT:</i>	21,500.00	<i>DOWN PAYMENT:</i>	3,762.50

TOTAL COSTS:	\$29,942.75	\$11,980.25	\$19,192.75

INQUIRE ABOUT SELLERS CONCESSIONS
 MAXIMIZE TAX ADVANTAGES

DEBB PARKER
COMMONFUND MORTGAGE
 OFFICE: (315) 472-5832 Ext. 1052
 CELL: (315) 374-5830

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

E-MAIL: DEBB@CNYHOMEFINANCING.COM

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