

# 224 Standish Drive

## Syracuse, NY 13224

This classic brick, center-hall colonial offers Syracuse living at its best. Featuring a low-maintenance exterior, 224 Standish Drive's spacious fireplaced living room and exterior multi-tiered deck provide the perfect setting for gatherings of friends and family. Regularly scheduled block parties on the pretty tree-lined streets of Bradford Hills speak to the friendliness of neighbors. With Syracuse University and Lemoyne College only minutes away, it's easy to take advantage of learning and cultural opportunities. Fresh paint throughout, gas fireplace with remote, central air, private backyard, and sunset views further enhance this 3 bedroom, 2.5 bath home. If you're looking for the best of both worlds — quiet community and city amenities — look no further



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$235,000	\$235,000	\$235,000
% Down	3.50%	0.00%	10.00%
First Loan	\$230,743	\$240,052	\$211,500
Term	30 Years	30 Years	30 Years
Rate	4.500%	4.500%	4.500%
APR*	5.849%	4.889%	4.974%

#### CASH TO CLOSE

Down Payment	\$8,225	\$0	\$23,500
Closing Costs	\$5,225	\$4,835	\$5,046
Prepays/Impounds	\$7,056	\$7,517	\$7,021
<b>Total \$ Required</b>	<b>\$20,506</b>	<b>\$12,352</b>	<b>\$35,567</b>

#### HOUSING EXPENSE

First Loan P & I	\$1,169	\$1,216	\$1,072
Taxes, Ins & MI	\$794	\$633	\$711
<b>Total Monthly Pmt</b>	<b>\$1,963</b>	<b>\$1,849</b>	<b>\$1,782</b>

#### INCOME TO QUALIFY

<b>Income Guide</b>	<b>\$6,330</b>	<b>\$6,380</b>	<b>\$5,400</b>
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\*APR = Annual Percentage Rate



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