

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



228 Buckingham Avenue
 Syracuse E



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

PURCHASE PRICE: \$135,000

80/5/15
 MORTGAGE TYPE: 6.25%
 RATE: 30
 TERM (IN YEARS): 20.00%
 PERCENT DOWN: 6,750.00
 DOWN PAYMENT: 108,000.00
 MORTGAGE AMOUNT: 20,250.00
 SECOND MORTGAGE:
 PRINCIPAL & INTEREST: 664.97
 PRINCIPAL & INTEREST -SECOND MORTGAGE: 160.03
 TAXES: 329.58
 HOMEOWNER INSURANCE: 0.00
 MORTGAGE INSURANCE: 0.00

TOTAL TAXES:

FHA 30 YEAR FIXED
 RATE: 6.50%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 3,050.00
 FHA MAX. MORTGAGE: 131,950.00
 FHA MAX. MORTGAGE: 1,950.00
 MORTGAGE AMOUNT: 133,900.00
 PRINCIPAL & INTEREST: 846.34
 TAXES: 329.58
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 54.98

\$3,955

NEHEMIAH
 RATE: 6.50%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 3,300.00
 FHA MAX. MORTGAGE: 141,600.00
 FHA MAX. MORTGAGE: 2,100.00
 MORTGAGE AMOUNT: 143,700.00
 PRINCIPAL & INTEREST: 908.28
 TAXES: 329.58
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 59.00

TOTAL MONTHLY PAYMENT: \$1,154.58

\$1,154.58

SETTLEMENT COSTS

CLOSING COSTS: \$2,580.25
 PREPAID ITEMS: 4,818.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 6,750.00

TOTAL COSTS: \$14,148.25

\$14,148.25

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

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
 PREPAID ITEMS: 4,818.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 3,050.00

TOTAL COSTS: \$10,093.50

\$18.02

\$18.02

\$1,272.57

\$1,272.57

\$1,338.53

\$1,338.53



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



Welcome to: 228 Buckingham Ave, Syracuse, NY
 Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$135000.

	<u>30 Yr Fixed (5% Down)</u>	<u>80/15/5</u>	<u>30 Yr Fixed</u>	<u>FHA</u>
Loan Amount	\$128,250	\$108,000	\$108,000	\$133,942
Rate****7/02/08	6.500%	6.500%	6.500%	6.750%
Down Payment	\$6,750	\$27,000	\$27,000	\$3,038
Points/FHLMC Fee	\$321	608	270	0
Flood Cert, Tax Serv	97	97	97	97
Credit Report	18	18	18	18
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	127	50	50
Title Insurance	774	705	705	787
NYS Mtg Tax	937	785	785	\$980
Property Tax	3955	3955	3,955	3955
Homeowners Ins	500	500	500	500
Prepaid Interest	695	585	650	753
-Seller Concessions				
-Grant or other credits*		\$20,250		
CASH REQUIRED	\$15,051	\$15,084	\$34,985	\$11,132
Principal & Interest	\$810.63	\$682.63	\$682.63	\$868.74
Taxes	330	330	330	330
Homeowners Insurance	42	42	42	42
Monthly PMI	66	0	0	\$55
2nd Mortgage	0.00	190.61	0	
HOA				
Total Monthly	\$1,248.14	\$1,244.49	\$1,054.30	\$1,295.73

*Ameridream/Sonyma/Homeheadquarters/UNPA
 Biweekly available on Conventional Mortgages
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available
Rates as of 07/02/08 - Subject to change daily.
 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

Please note that due to Secondary Market changes,
 tightening credit issues, there could be additional fees.