

229 Brookfield Road

Mattydale, NY 13211

Home is where the heart is and the heart of this Mattydale home is impressively spacious, with a large picture window and handsome stone fireplace. The oversized living room encourages movie and game nights, either before a cozy fire or with cooling central air. So much room in this deceptively "little" house -- 3 bedrooms plus a first-floor office or possible 4th bedroom, formal dining room and well-cabineted kitchen. Stainless steel appliances set off the decorative tile backsplash in the kitchen and hardwood floors compliment the living space throughout. New buyers will rest easy with recently installed hot water heater (2017), new driveway (2016), and blown-in insulation (2012). And with a fully-fenced backyard expanding the heart of the home, your options just got even better!



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$110,000	\$110,000	\$110,000
% Down	3.50%	0.00%	10.00%
First Loan	\$108,007	\$112,365	\$99,000
Term	30 Years	30 Years	30 Years
Rate	4.500%	4.500%	4.625%
APR*	5.940%	4.944%	5.193%

CASH TO CLOSE

Down Payment	\$3,850	\$0	\$11,000
Closing Costs	\$3,507	\$3,048	\$3,471
Prepays/Impounds	\$4,227	\$4,443	\$4,216
Total \$ Required	\$11,584	\$7,491	\$18,687

HOUSING EXPENSE

First Loan P & I	\$547	\$569	\$509
Taxes, Ins & MI	\$465	\$390	\$426
Total Monthly Pmt	\$1,012	\$959	\$935

INCOME TO QUALIFY

Income Guide	\$3,270	\$3,310	\$2,830
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*APR = Annual Percentage Rate



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