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

PURCHASE PRICE: \$65,000

TOTAL TAXES: \$2,035

MORTGAGE TYPE:	80/15/15	FHA 30 YEAR FIXED	NEHEMIAH
RATE:	6.50%	6.50%	6.50%
TERM (IN YEARS):	30	30	30
PERCENT DOWN:	20.00%	2.25%	2.25%
DOWN PAYMENT:	3,250.00	1,500.00	1,500.00
MORTGAGE AMOUNT:	52,000.00	63,500.00	69,500.00
SECOND MORTGAGE:	9,750.00	950.00	1,000.00
		64,450.00	70,500.00
PRINCIPAL & INTEREST:	328.68	407.37	445.61
TAXES:	77.05	169.58	169.58
HOMEOWNER INSURANCE:	0.00	41.67	41.67
MORTGAGE INSURANCE:	0.00	26.46	28.96

TOTAL MONTHLY PAYMENT: \$575.31 **\$645.08** **\$685.82**

SETTLEMENT COSTS	SETTLEMENT COSTS
CLOSING COSTS: \$1,831.88	CLOSING COSTS: \$2,225.50
PREPAID ITEMS: 2,710.00	PREPAID ITEMS: 2,710.00
POINTS (IF Applicable): 0.00	POINTS (IF Applicable): 0.00
DOWN PAYMENT: 3,250.00	DOWN PAYMENT: 1,500.00
TOTAL COSTS: \$7,791.88	\$6,435.50
	\$13.77

INQUIRE ABOUT SELLERS CONCESSION
 MAXIMIZE TAX ADVANTAGES

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

80/10/10 OR 90/20
 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

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



Mary Lou Colbert - Mortgage Executive
432-1971, ext 6426
marylouc@americu.org
 Fax 432-0578



Welcome to: 230 HARRIETTE AV, SYRACUSE NY 13210
Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

PURCHASE PRICE: \$65000.

	<u>30 Yr Fixed</u>	<u>80/20 Fixed</u>	<u>FHA</u>	HOME ** <u>POSSIBLE</u>
Loan Amount	\$61,750	\$52,000	\$64,491	\$65,000
Rate	6.500%	6.500%	6.500%	6.50%
Down Payment	\$3,250	\$13,000	\$1,463	\$0
Points/FHLMC Fee	0	780	0	650
Flood Cert, Tax Serv	97	97	15	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	73	0	50
Title Insurance	572	523	582	587
NYS Mtg Tax	438	365	459	463
Property Tax	2035	2035	2035	2035
Homeowners Ins	450	450	450	450
Prepaid Interest	334	282	349	382
-Seller Concessions				
-Grant or other credits*		\$13,000		
CASH REQUIRED	\$8,200	\$5,577	\$6,326	\$5,687
		6%		
Principal & Interest	\$390.30	\$328.68	\$407.62	\$410.84
Taxes	170	170	170	170
Homeowners Insurance	38	38	38	38
Monthly PMI	32	0	26	32
2nd Mortgage	0.00	126.12	0	
HOA				
Total Monthly	\$629.29	\$661.88	\$641.18	\$650.84

***Ameridream/Sonyma/Homeheadquarters/UNPA**
Biweekly available on Conventional Mortgages

1 Yr, 3 Yr, 5 Yr, FHA Arms Available

Rates Subject to change without notice

FHA & VA Loan Amounts include MIP & Funding Fee

New Construction Rate Lock - 6 Months

State Income/Stated Asset-S/Emp 10% down,

Tax Escrow ONLY Required on FHA, VA & NOO

Cash to close is estimated

**Income Limits may apply.