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 Skaneateles

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

PURCHASE PRICE:	\$325,000	TOTAL TAXES:	\$7,862
MORTGAGE TYPE:	5/1 YEAR ARM	80/5/15	0/0
RATE:	5.25%	6.00%	6.00%
TERM (IN YEARS):	30	30	30
PERCENT DOWN :	20.00%	20.00%	0.00%
DOWN PAYMENT:	65,000.00	16,250.00	0
MORTGAGE AMOUNT:	260,000.00	260,000.00	325,000.00
SECOND MORTGAGE		48,750.00	0.00
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PRINCIPAL & INTEREST:	1,435.73	1,558.83	1,948.54
PRINCIPAL & INTEREST -SECOND MORTGAGE		156.80	0.00
TAXES:	655.17	655.17	655.17
HOMEOWNER INSURANCE:	25.00	25.00	25.00
MORTGAGE INSURANCE:	0.00	0.00	0.00
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TOTAL MONTHLY PAYMENT:	\$2,115.90	\$2,395.80	\$2,628.71

SETTLEMENT COSTS

CLOSING COSTS:	\$4,719.00	\$5,519.00	\$8,067.92
PREPAID ITEMS:	8,431.00	8,431.00	8,431.00
POINTS (IF Applicable):	0.00	0.00	0.00
DOWN PAYMENT:	65,000.00	16,250.00	0.00
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TOTAL COSTS:	\$78,150.00	\$30,200.00	\$16,498.92

SELLER MAY PAY UP TO 6% CONCESSIONS
 MAXIMIZE TAX ADVANTAGES

KEEP YOUR INVESTMENTS GROWING
 NO MORTGAGE INSURANCE

DEBB PARKER & SHANNYN GERRY

COMMONFUND MORTGAGE

OFFICE: 472-5832 Ext 1052

CELL: 374-5830

www.cnyhomefinancing.com

Email: debb@cnyhomefinancing.com

80/10/10 OR 80/20

FICO SCORE DRIVEN

Debb Parker & Shannyn Gerry specialize in providing several financing options and encourage buyers to choose the product that best fits their needs

INTEREST RATES SUBJECT TO CHANGE