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**240 Armstrong Place**  
**Syracuse**

**DEBB PARKER... THE FIRST AND LAST PIECE TO THE HOME BUYING PUZZLE**

<b>PURCHASE PRICE:</b>	<b>\$74,500</b>	<b>TOTAL TAXES:</b>	<b>\$2,891</b>
<i>MORTGAGE TYPE:</i>	<b>Conventional 20% Down</b>	<b>FHA 30 YEAR FIXED</b>	<b>10% Down- No Mortgage Insurance</b>
<i>RATE:</i>	3.63%	<i>RATE:</i>	3.25%
<i>TERM (IN YEARS):</i>	30	<i>TERM (IN YEARS):</i>	30
<i>PERCENT DOWN :</i>	20.00%	<i>PERCENT DOWN :</i>	10.00%
<i>DOWN PAYMENT:</i>	14,900.00	<i>DOWN PAYMENT:</i>	7,450.00
<i>MORTGAGE AMOUNT:</i>	59,600.00	<i>FHA MAX. MORTGAGE:</i>	71,850.00
		<i>MORTGAGE INSURANCE</i>	1,257.38
		<i>MORTGAGE AMOUNT:</i>	73,107.38
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<i>PRINCIPAL &amp; INTEREST:</i>	271.81	<i>PRINCIPAL &amp; INTEREST:</i>	318.17
<i>TAXES:</i>	240.92	<i>TAXES:</i>	240.92
<i>HOMEOWNER INSURANCE:</i>	41.67	<i>HOMEOWNER INSURANCE:</i>	41.67
<i>MORTGAGE INSURANCE:</i>	0.00	<i>MORTGAGE INSURANCE:</i>	74.84
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<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$554.39</b>	<b>\$675.60</b>	<b>\$597.87</b>

	<b>SETTLEMENT COSTS</b>		<b>SETTLEMENT COSTS</b>
<i>CLOSING COSTS:</i>	\$3,258.00	<i>CLOSING COSTS:</i>	\$3,033.00
<i>PREPAID ITEMS:</i>	2,933.00	<i>PREPAID ITEMS:</i>	2,933.00
<i>POINTS (IF Applicable):</i>	0.00	<i>POINTS (IF Applicable):</i>	0.00
<i>DOWN PAYMENT:</i>	14,900.00	<i>DOWN PAYMENT:</i>	7,450.00
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<b>TOTAL COSTS:</b>	<b>\$21,091.00</b>	<b>\$8,573.50</b>	<b>\$13,641.00</b>

INQUIRE ABOUT SELLERS CONCESSIONS  
 MAXIMIZE TAX ADVANTAGES

**DEBB PARKER**  
**COMMONFUND MORTGAGE**  
 OFFICE: (315) 472-5832 Ext. 1052  
 CELL: (315) 374-5830

KEEP YOUR INVESTMENTS GROWING  
 THINK "BIG PICTURE"

E-MAIL: [DEBB@CNYHOMEFINANCING.COM](mailto:DEBB@CNYHOMEFINANCING.COM)

FICO SCORE DRIVEN

Debb Parker specializes in providing several financing options  
 and encourages buyers to choose the product that best fits their needs

DEBB PARKER NMLS #15801 COMMONFUND MORTGAGE CORP #53923