



**Pei Lin Huang**  
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**253 Kensington Place**  
**Syracuse**

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

**PURCHASE PRICE: \$150,000**

**TOTAL TAXES: \$3,401**

**MORTGAGE TYPE: 80/5/15**  
**RATE: 6.00%**  
**TERM (IN YEARS): 30**  
**PERCENT DOWN: 20.00%**  
**DOWN PAYMENT: 7,500.00**  
**MORTGAGE AMOUNT: 120,000.00**  
**SECOND MORTGAGE: 22,500.00**  
**-----**  
**PRINCIPAL & INTEREST: 719.46**  
**PRINCIPAL & INTEREST -SECOND MORTGAG: 177.81**  
**TAXES: 283.42**  
**HOMEOWNER INSURANCE: 0.00**  
**MORTGAGE INSURANCE: 0.00**

**FHA 30 YEAR FIXED**  
**RATE: 6.00%**  
**TERM (IN YEARS): 30**  
**PERCENT DOWN: 2.25%**  
**DOWN PAYMENT: 3,400.00**  
**FHA MAX. MORTGAGE: 146,600.00**  
**FHA MAX. MORTGAGE: 2,150.00**  
**MORTGAGE AMOUNT: 148,750.00**  
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**PRINCIPAL & INTEREST: 891.83**  
**TAXES: 283.42**  
**HOMEOWNER INSURANCE: 41.67**  
**MORTGAGE INSURANCE: 61.08**  
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**NEHEMIAH**  
**RATE: 6.00%**  
**TERM (IN YEARS): 30**  
**PERCENT DOWN: 2.25%**  
**DOWN PAYMENT: 3,600.00**  
**FHA MAX. MORTGAGE: 156,400.00**  
**FHA MAX. MORTGAGE: 2,300.00**  
**MORTGAGE AMOUNT: 158,700.00**  
**-----**  
**PRINCIPAL & INTEREST: 951.49**  
**TAXES: 283.42**  
**HOMEOWNER INSURANCE: 41.67**  
**MORTGAGE INSURANCE: 65.17**  
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**TOTAL MONTHLY PAYMENT: \$1,180.69 \$1,278.00 \$1,341.74**

**SETTLEMENT COSTS**

**SETTLEMENT COSTS**

**CLOSING COSTS: \$2,840.73**  
**PREPAID ITEMS: 4,273.00**  
**POINTS (IF Applicable): 0.00**  
**DOWN PAYMENT: 7,500.00**  
**-----**

**CLOSING COSTS: \$2,225.50**  
**PREPAID ITEMS: 4,273.00**  
**POINTS (IF Applicable): 0.00**  
**DOWN PAYMENT: 3,400.00**  
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**TOTAL COSTS: \$14,613.73 \$9,898.50 \$58.92**

INQUIRE ABOUT SELLERS CONCESSION  
 MAXAMIZE TAX ADVANTAGES

**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"

80/10/10 OR 80/20  
 100% CONVENTIONAL

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\*