

# 263 Buckingham Avenue

## Syracuse, NY 13210



Nothing is cuter than this 3 bedroom ranch, located in the convenient University Neighborhood. Perfect for the first-time home buyer or the down-sizing empty nester, this home offers one-floor living and the convenience of nearby Barry Park, shopping, and proximity to Syracuse University. With a sunny living room, bedrooms with ample closet space, a large eat-in kitchen, full basement, and attached garage, this home will meet your "must-haves." Enjoy the benefits of fresh exterior paint and new windows, completed in 2017. Additional bonuses include UNPA grants (unpa.net) available for owner occupants who want to make improvements; also available are no money down loan programs available for SU employees and first-time buyers.



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### Paragon Home Loans, Inc.

5010 Campuswood Drive 205  
East Syracuse NY 13057



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$134,900	\$134,900	\$134,900
% Down	3.50%	0.00%	10.00%
First Loan	\$132,456	\$137,800	\$121,410
Term	30 Years	30 Years	30 Years
Rate	5.375%	5.375%	5.375%
APR*	6.867%	5.830%	5.921%

CASH TO CLOSE			
Down Payment	\$4,722	\$0	\$13,490
Closing Costs	\$3,849	\$3,404	\$3,784
Prepays/Impounds	\$4,692	\$5,008	\$4,668
<b>Total \$ Required</b>	<b>\$13,263</b>	<b>\$8,412</b>	<b>\$21,942</b>

HOUSING EXPENSE			
First Loan P & I	\$742	\$772	\$680
Taxes, Ins & MI	\$506	\$414	\$459
<b>Total Monthly Pmt</b>	<b>\$1,248</b>	<b>\$1,186</b>	<b>\$1,138</b>

INCOME TO QUALIFY			
<b>Income Guide</b>	<b>\$4,030</b>	<b>\$2,890</b>	<b>\$3,450</b>

\*APR = Annual Percentage Rate



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