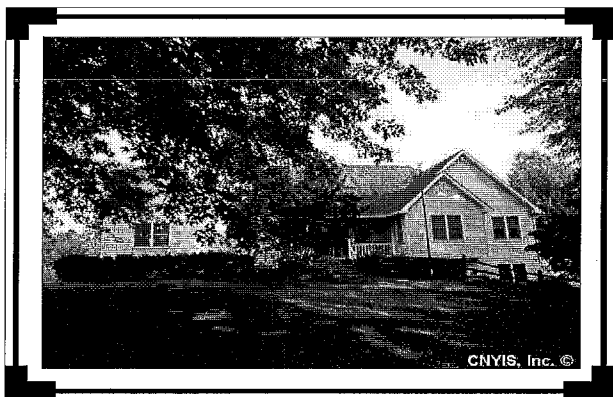


08/09/2010



Pei Lin Huang  
KELLER WILLIAMS SYRACUSE  
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2700 Tanner Road  
Brutus

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

**PURCHASE PRICE: \$350,000 TOTAL TAXES: \$6,831**

MORTGAGE TYPE:	Conventional 10% Down	Conventional 30 Year Fixed	5/1 YR ARM
RATE:	4.25%	4.25%	3.75%
TERM (IN YEARS):	30	30	30
PERCENT DOWN:	10.00%	20.00%	20.00%
DOWN PAYMENT:	35,000.00	70,000.00	70,000.00
MORTGAGE AMOUNT:	315,000.00	280,000.00	280,000.00

PRINCIPAL & INTEREST:	1,549.61	1,377.43	1,296.72
PRINCIPAL & INTEREST -SECOND MORTGAGE		0.00	0.00
TAXES:	569.25	569.25	569.25
HOMEOWNER INSURANCE:	41.67	41.67	41.67
MORTGAGE INSURANCE:	136.50	0.00	0.00

<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$2,297.03</b>	<b>\$1,988.35</b>	<b>\$1,907.64</b>
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**SETTLEMENT COSTS**

CLOSING COSTS:	\$6,183.50	\$6,183.50	\$6,183.50
PREPAID ITEMS:	7,389.00	7,389.00	7,389.00
POINTS (IF Applicable):	0.00	0.00	0.00
DOWN PAYMENT:	35,000.00	70,000.00	70,000.00

<b>TOTAL COSTS:</b>	<b>\$48,572.50</b>	<b>\$83,572.50</b>	<b>\$83,572.50</b>
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SELLER MAY PAY UP TO 6% CONCESSIONS  
MAXIMIZE TAX ADVANTAGES

KEEP YOUR INVESTMENTS GROWING  
NO MORTGAGE INSURANCE

**DEBB PARKER**  
COMMONFUND MORTGAGE  
OFFICE: 472-5832 Ext 1052  
CELL: 374-5830  
www.cnyhomefinancing.com  
Email:debb@cnyhomefinancing.com

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

**\*INTEREST RATES SUBJECT TO CHANGE\***

 AN EQUAL HOUSING LENDER Licensed Mortgage Banker, NY State Banking Dept.

FICO SCORE DRIVEN