

# 288 Frenchs Bay Road

Tully, NY 13159

With over 3 acres of wooded seclusion and 175 feet of Tully Lake frontage, 288 Frenchs Bay is the ultimate Central New York retreat. No need for a summer home when you can live here year-round! Looking for extra space for friends, family, and visitors? Fully applianced in-law suite features a spacious bedroom, living room, bath and full kitchen. And there's more -- gleaming hardwood floors, gas fireplace, cathedral ceilings, jetted tub in master bath, first-floor laundry, cherry kitchen cabinets, energy-efficient geothermal heating and cooling, and basement storage galore. Whether it's taking in the views of Song Mountain from your very own back deck or heading down the access path to canoe on Tully Lake, this home is sure to bring out the nature-lover in you!



Financing Notes	VA Fixed Rate	CONV Fixed Rate	CONV Fixed Rate
Sales Price	\$345,000	\$345,000	\$345,000
% Down	0.00%	10.00%	20.00%
First Loan	\$352,417	\$310,500	\$276,000
Term	30 Years	30 Years	30 Years
Rate	4.500%	4.625%	4.625%
APR*	4.874%	5.075%	4.824%

#### CASH TO CLOSE

Down Payment	\$0	\$34,500	\$69,000
Closing Costs	\$6,408	\$6,432	\$5,949
Prepays/Impounds	\$12,803	\$12,090	\$12,024
<b>Total \$ Required</b>	<b>\$19,211</b>	<b>\$53,022</b>	<b>\$86,973</b>

#### HOUSING EXPENSE

First Loan P & I	\$1,786	\$1,596	\$1,419
Taxes, Ins & MI	\$1,094	\$1,208	\$1,094
<b>Total Monthly Pmt</b>	<b>\$2,880</b>	<b>\$2,804</b>	<b>\$2,513</b>

#### INCOME TO QUALIFY

Income Guide	\$9,930	\$8,500	\$7,620
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\*APR = Annual Percentage Rate



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