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 Manlius

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

PURCHASE PRICE:	<b>\$215,000</b>	TOTAL TAXES:	<b>\$3,195</b>
MORTGAGE TYPE:	<b>5/1 YEAR ARM</b>	<b>80/5/15</b>	<b>0/0</b>
RATE:	5.25%	6.00%	6.00%
TERM (IN YEARS):	30	30	30
PERCENT DOWN :	20.00%	20.00%	<b>0.00%</b>
DOWN PAYMENT:	43,000.00	10,750.00	0
MORTGAGE AMOUNT:	172,000.00	172,000.00	215,000.00
SECOND MORTGAGE		32,250.00	0.00
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PRINCIPAL & INTEREST:	949.79	1,031.23	1,289.03
PRINCIPAL & INTEREST -SECOND MORTGAGE		103.73	0.00
TAXES:	266.25	266.25	266.25
HOMEOWNER INSURANCE:	25.00	25.00	25.00
MORTGAGE INSURANCE:	0.00	0.00	0.00
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<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$1,241.04</b>	<b>\$1,426.21</b>	<b>\$1,580.28</b>

**SETTLEMENT COSTS**

CLOSING COSTS:	\$3,767.00	\$4,567.00	\$6,307.92
PREPAID ITEMS:	3,571.00	3,571.00	3,571.00
POINTS (IF Applicable):	0.00	0.00	0.00
DOWN PAYMENT:	43,000.00	10,750.00	0.00
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<b>TOTAL COSTS:</b>	<b>\$50,338.00</b>	<b>\$18,888.00</b>	<b>\$9,878.92</b>

SELLER MAY PAY UP TO 6% CONCESSIONS  
 MAXIMIZE TAX ADVANTAGES

KEEP YOUR INVESTMENTS GROWING  
 NO MORTGAGE INSURANCE

**DEBB PARKER & SHANNYN GERRY**

COMMONFUND MORTGAGE

OFFICE: 472-5832 Ext 1052

CELL: 374-5830

[www.cnyhomefinancing.com](http://www.cnyhomefinancing.com)

Email: [debb@cnyhomefinancing.com](mailto:debb@cnyhomefinancing.com)

80/10/10 OR 80/20

FICO SCORE DRIVEN

Debb Parker & Shannyn Gerry specialize in providing several financing options and encourage buyers to choose the product that best fits their needs

\*INTEREST RATES SUBJECT TO CHANGE\*