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Syracuse

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

PURCHASE PRICE:	\$175,000		TOTAL TAXES:	\$4,305
MORTGAGE TYPE:	80/5/15		FHA 30 YEAR FIXED	ZERO DOWN/ NO MI** 5/1 ARM
RATE:	5.25%	RATE:	5.00%	5.50%
TERM (IN YEARS):	30	TERM (IN YEARS):	30	30
PERCENT DOWN :	5.00%	PERCENT DOWN :	3.50%	0.00%
DOWN PAYMENT:	8,750.00	DOWN PAYMENT:	6,125.00	0
MORTGAGE AMOUNT:	140,000.00	FHA MAX. MORTGAGE:	171,050.00	175,000.00
SECOND MORTGAGE:	26,250.00	FHA MAX. MORTGAGE:	3,800.00	0.00
	-----	MORTGAGE AMOUNT:	174,850.00	-----
PRINCIPAL & INTEREST:	773.09		-----	993.63
PRINCIPAL & INTEREST -SECOND MORTGAGE:	161.63	PRINCIPAL & INTEREST:	938.63	0.00
TAXES:	358.75	TAXES:	358.75	358.75
HOMEOWNER INSURANCE:	41.67	HOMEOWNER INSURANCE:	41.67	41.67
MORTGAGE INSURANCE:	0.00	MORTGAGE INSURANCE:	71.27	0.00
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TOTAL MONTHLY PAYMENT:	\$1,335.14		\$1,410.32	\$1,394.05

	SETTLEMENT COSTS		SETTLEMENT COSTS	
CLOSING COSTS:	\$3,119.75	CLOSING COSTS:	\$3,119.75	\$3,119.75
PREPAID ITEMS:	4,347.00	PREPAID ITEMS:	4,347.00	4,347.00
POINTS (IF Applicable):	0.00	POINTS (IF Applicable):	0.00	0.00
DOWN PAYMENT:	8,750.00	DOWN PAYMENT:	6,125.00	0.00
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TOTAL COSTS:	\$16,216.75		\$13,591.75	\$7,466.75

INQUIRE ABOUT SELLERS CONCESSIONS
 MAXAMIZE TAX ADVANTAGES

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

DEBB PARKER
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"

FICO SCORE DRIVEN

Debb Parker specializes in providing several financing options
 and encourages 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

****FIRST TIME HOME-BUYERS ONLY**