



Pei Lin Huang
Keller Williams Realty
474-1899
plhuang@yourcnyhome.com



301 Marilyn Avenue
Salina

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

| | | | |
|----------------------------------|------------------------------|----------------------------------|--|
| PURCHASE PRICE: | \$109,500 | TOTAL TAXES: | \$4,428 |
| <i>MORTGAGE TYPE:</i> | Conventional 20% Down | FHA 30 YEAR FIXED | 10% Down- No Mortgage Insurance |
| <i>RATE:</i> | 3.38% | <i>RATE:</i> | 3.25% |
| <i>TERM (IN YEARS):</i> | 30 | <i>TERM (IN YEARS):</i> | 30 |
| <i>PERCENT DOWN :</i> | 20.00% | <i>PERCENT DOWN :</i> | 3.50% |
| <i>DOWN PAYMENT:</i> | 21,900.00 | <i>DOWN PAYMENT:</i> | 3,832.50 |
| <i>MORTGAGE AMOUNT:</i> | 87,600.00 | <i>FHA MAX. MORTGAGE:</i> | 105,650.00 |
| | | <i>MORTGAGE INSURANCE</i> | 1,848.88 |
| | | <i>MORTGAGE AMOUNT:</i> | 107,498.88 |
| | | | ----- |
| <i>PRINCIPAL & INTEREST:</i> | 387.28 | <i>PRINCIPAL & INTEREST:</i> | 467.84 |
| <i>TAXES:</i> | 369.00 | <i>TAXES:</i> | 369.00 |
| <i>HOMEOWNER INSURANCE:</i> | 41.67 | <i>HOMEOWNER INSURANCE:</i> | 41.67 |
| <i>MORTGAGE INSURANCE:</i> | 0.00 | <i>MORTGAGE INSURANCE:</i> | 110.05 |
| | | | ----- |
| | | | ----- |
| TOTAL MONTHLY PAYMENT: | \$797.95 | \$988.56 | \$860.11 |

| | | | |
|--------------------------------|--------------------|--------------------------------|--------------------|
| SETTLEMENT COSTS | | SETTLEMENT COSTS | |
| <i>CLOSING COSTS:</i> | \$3,635.75 | <i>CLOSING COSTS:</i> | \$3,410.75 |
| <i>PREPAID ITEMS:</i> | 4,470.00 | <i>PREPAID ITEMS:</i> | 4,470.00 |
| <i>POINTS (IF Applicable):</i> | 0.00 | <i>POINTS (IF Applicable):</i> | 0.00 |
| <i>DOWN PAYMENT:</i> | 21,900.00 | <i>DOWN PAYMENT:</i> | 3,832.50 |
| | ----- | | ----- |
| TOTAL COSTS: | \$30,005.75 | \$11,713.25 | \$19,055.75 |

INQUIRE ABOUT SELLERS CONCESSIONS
 MAXIMIZE TAX ADVANTAGES

DEBB PARKER
COMMONFUND MORTGAGE
 OFFICE: (315) 472-5832 Ext. 1052
 CELL: (315) 374-5830

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

E-MAIL: DEBB@CNYHOMEFINANCING.COM

FICO SCORE DRIVEN

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

DEBB PARKER NMLS #15801 COMMONFUND MORTGAGE CORP #53923