



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

PURCHASE PRICE: \$165,000

MORTGAGE TYPE: **80/15/15**
 RATE: 6.75%
 TERM (IN YEARS): 30
 PERCENT DOWN: 20.00%
 DOWN PAYMENT: 8,250.00
 MORTGAGE AMOUNT: 132,000.00
 SECOND MORTGAGE: 24,750.00

PRINCIPAL & INTEREST: 856.15
 PRINCIPAL & INTEREST -SECOND MORTGAG: 195.59
 TAXES: 307.67
 HOMEOWNER INSURANCE: 0.00
 MORTGAGE INSURANCE: 0.00

TOTAL MONTHLY PAYMENT: \$1,359.41

SETTLEMENT COSTS

CLOSING COSTS: \$3,001.91
 PREPAID ITEMS: 4,644.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 8,250.00

TOTAL COSTS: \$15,895.91

INQUIRE ABOUT SELLERS CONCESSION
 MAXIMIZE TAX ADVANTAGES

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

Pei Lin Huang
 KELLER WILLIAMS SYRACUSE
 474-1899
 PeiLin@PeiLin.com
 303 Scottholm Terrace
 Syracuse E



TOTAL TAXES:

FHA 30 YEAR FIXED
 RATE: 6.63%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 3,750.00
 FHA MAX. MORTGAGE: 161,250.00
 FHA MAX. MORTGAGE: 2,400.00
 MORTGAGE AMOUNT: 163,650.00

PRINCIPAL & INTEREST: 1,047.87
 TAXES: 307.67
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 67.19

\$1,464.39

NEHEMIAH

RATE: 6.63%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 4,000.00
 FHA MAX. MORTGAGE: 171,900.00
 FHA MAX. MORTGAGE: 2,550.00
 MORTGAGE AMOUNT: 174,450.00

PRINCIPAL & INTEREST: 1,117.02
 TAXES: 307.67
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 71.63

\$1,537.98

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
 PREPAID ITEMS: 4,644.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 3,750.00

\$10,619.50

DEBB PARKER & SHANNYN GERRY
 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 and Shannyn Gerry specialize in providing several financing options and encourages buyers to choose the product that best fits their needs

INTEREST RATES SUBJECT TO CHANGE



Mary Lou Colbert - Mortgage Executive
 432-1971, ext 6426
marylouc@americu.org
 Fax 432-0578



Welcome to: 303 SCOTTHOLM TERRACE, SYRACUSE NY 13
Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

PURCHASE PRICE: \$155000.

	<u>30 Yr Fixed</u>	<u>80/20 Fixed</u>	<u>FHA</u>	<u>ARM 5/1</u>
Loan Amount	\$156,750	\$132,000	\$163,707	\$156,750
Rate	6.800%	6.800%	6.750%	5.875%
Down Payment	\$8,250	\$33,000	\$3,713	\$8,250
Points/FHLMC Fee	0	1980	0	0
Flood Cert, Tax Serv	97	97	15	97
Credit Report	18	18	18	0
Appraisal	275	275	275	275
Recording	115	115	115	115
Abstract	90	90	90	90
Bank Attorney	425	425	425	425
Loan Evaluation	50	50	50	50
Doc Prep/other fees	50	223	0	50
Title Insurance	972	891	999	972
NYS Mtg Tax	1151	965	1203	1151
Property Tax	3692	3692	3692	3692
Homeowners Ins	500	500	500	500
Prepaid Interest	888	748	921	767
-Seller Concessions				
-Grant or other credits*		\$33,000		
CASH REQUIRED	\$16,573	\$10,069	\$12,015	\$16,434
Principal & Interest	\$1,021.89	\$860.54	\$1,061.80	\$927.24
Taxes	308	308	308	308
Homeowners Insurance	42	42	42	42
Monthly PMI	81	0	67	81
2nd Mortgage	0.00	320.15	0	
HOA				
Total Monthly	\$1,452.21	\$1,530.02	\$1,478.34	\$1,358.24

***Ameridream/Sonyma/Homeheadquarters/UNPA**

Biweekly available on Conventional Mortgages

1 Yr, 3 Yr, 5 Yr, FHA Arms Available

Rates Subject to change without notice

FHA & VA Loan Amounts include MIP & Funding Fee

New Construction Rate Lock - 6 Months

Stated Income/Stated Asset-S/Emp 10% down,

Tax Escrow ONLY Required on FHA, VA & NOO

Cash to close is estimated