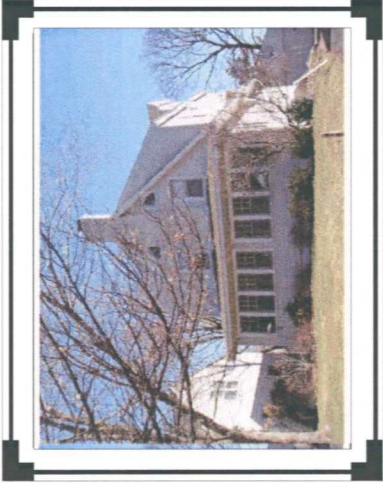


Pei Lin Huang  
 KELLER WILLIAMS SYRACUSE  
 474-1899  
 PeiLin@PeiLin.com



305 Houston Avenue  
 Syracuse E



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

**PURCHASE PRICE: \$175,000**

MORTGAGE TYPE: **80/5/15**  
 RATE: 5.75%  
 TERM (IN YEARS): 30  
 PERCENT DOWN: 20.00%  
 DOWN PAYMENT: 8,750.00  
 MORTGAGE AMOUNT: 140,000.00  
 SECOND MORTGAGE: 26,250.00

PRINCIPAL & INTEREST: 817.00  
 PRINCIPAL & INTEREST -SECOND MORTGAGE: 207.45  
 TAXES: 431.17  
 HOMEOWNER INSURANCE: 0.00  
 MORTGAGE INSURANCE: 0.00

**TOTAL MONTHLY PAYMENT: \$1,455.62**

**SETTLEMENT COSTS**

CLOSING COSTS: \$3,109.38  
 PREPAID ITEMS: 6,090.00  
 POINTS (IF APPLICABLE): 0.00  
 DOWN PAYMENT: 8,750.00

**TOTAL COSTS: \$17,949.38**

INQUIRE ABOUT SELLERS CONCESSION:  
 MAXIMIZE TAX ADVANTAGES

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

**DEBB PARKER & SHANNYN GERRY**

COMMONFUND MORTGAGE  
 OFFICE: (315) 472-5832 Ext. 1052  
 CELL: (315) 374-5830  
 WWW.CNYHOMEFINANCING.COM  
 E-MAIL: DEBB@CNYHOMEFINANCING.COM

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\*

KEEP YOUR INVESTMENTS GROWING  
 THINK "BIG PICTURE"

FICO SCORE DRIVEN

**TOTAL TAXES:**

FHA 30 YEAR FIXED 5.75%  
 RATE: 5.75%  
 TERM (IN YEARS): 30  
 PERCENT DOWN: 2.25%  
 DOWN PAYMENT: 3,950.00  
 FHA MAX. MORTGAGE: 171,050.00  
 FHA MAX. MORTGAGE: 2,550.00  
 MORTGAGE AMOUNT: 173,600.00

PRINCIPAL & INTEREST: 1,013.08  
 TAXES: 431.17  
 HOMEOWNER INSURANCE: 41.67  
 MORTGAGE INSURANCE: 71.27

**\$1,557.18**

**\$5,174**

NEHEMIAH 6.00%  
 TERM (IN YEARS): 30  
 PERCENT DOWN: 2.25%  
 DOWN PAYMENT: 4,250.00  
 FHA MAX. MORTGAGE: 184,150.00  
 FHA MAX. MORTGAGE: 2,750.00  
 MORTGAGE AMOUNT: 186,900.00

PRINCIPAL & INTEREST: 1,120.56  
 TAXES: 431.17  
 HOMEOWNER INSURANCE: 41.67  
 MORTGAGE INSURANCE: 76.73

**\$1,670.12**

**SETTLEMENT COSTS**

CLOSING COSTS: \$2,225.50  
 PREPAID ITEMS: 6,090.00  
 POINTS (IF APPLICABLE): 0.00  
 DOWN PAYMENT: 3,950.00

**\$12,265.50**

**\$38.20**

**0.00**

**0.00**

**38.20**

**\$38.20**



**Mary Lou Colbert - Mortgage Executive**  
 432-1971, ext 6426  
[marylouc@americu.org](mailto:marylouc@americu.org)



**Welcome to: 305 Houston Ave., Syracuse**  
**Prepared for: PEI LIN HUANG, KELLER-WILLIAMS**

**Purchase Price: \$175000.**

	<u>30 Yr Fixed (5% Down)</u>	<u>80/15/5</u>	<u>30 Yr Fixed</u>	<u>3/3 ARM</u>
Loan Amount	\$166,250	\$140,000	\$140,000	\$166,250
Rate***3/21/08	5.875%	5.875%	5.875%	4.88%
Down Payment	\$8,750	\$35,000	\$63,000	\$8,750
Points/FHLMC Fee	\$416	788	630	416
Flood Cert, Tax Serv	97	97	97	97
Credit Report	18	18	18	18
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	172	50	50
Title Insurance	1011	908	1,025	1050
NYS Mtg Tax	1222	1025	1,925	\$1,222
Property Tax	5174	5174	5,174	5174
Homeowners Ins	500	500	500	500
Prepaid Interest	814	685	685	675
-Seller Concessions				
<b>-Grant or other credits*</b>		\$26,250		
<b>CASH REQUIRED</b>	<b>\$19,006</b>	<b>\$19,072</b>	<b>\$74,059</b>	<b>\$18,907</b>
Principal & Interest	\$983.43	\$828.15	\$828.15	\$879.81
Taxes	431	431	431	431
Homeowners Insurance	42	42	42	41
Monthly PMI	86	0	0	86
2nd Mortgage	0.00	247.08	0	
HOA				
<b>Total Monthly</b>	<b>\$1,542.16</b>	<b>\$1,548.07</b>	<b>\$1,300.82</b>	<b>\$1,437.81</b>

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

**Biweekly available on Conventional Mortgages**

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

**Rates as of 03/21/08 - Subject to change daily.**

FHA & VA Loan Amounts include MIP & Funding Fee

New Construction Rate Lock - 6 Months

We recommend full preapprovals

Tax Escrow ONLY Required on FHA & VA.

**Cash to close is estimated**