

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

305 Scottholm Terrace
 Syracuse E



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

PURCHASE PRICE: \$190,000

TOTAL TAXES:

\$4,105

MORTGAGE TYPE: 80/5/15
 RATE: 5.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 5.00%
 DOWN PAYMENT: 9,500.00
 MORTGAGE AMOUNT: 152,000.00
 SECOND MORTGAGE: 28,500.00

FHA 30 YEAR FIXED
 RATE: 5.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 3.50%
 DOWN PAYMENT: 6,650.00
 FHA MAX MORTGAGE: 185,700.00
 FHA MAX MORTGAGE: 2,750.00
 MORTGAGE AMOUNT: 188,450.00

ZERO DOWN/ NO MI 5/1 ARM**
 RATE: 5.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 0.00%
 DOWN PAYMENT: 0
 MORTGAGE AMOUNT: 190,000.00

PRINCIPAL & INTEREST -SECOND MORTGAGE:
 815.97
TAXES:
 189.42
HOMEOOWNER INSURANCE:
 342.08
MORTGAGE INSURANCE:
 41.67
 0.00

PRINCIPAL & INTEREST:
 1,011.64
TAXES:
 342.08
HOMEOOWNER INSURANCE:
 41.67
MORTGAGE INSURANCE:
 77.38

PRINCIPAL & INTEREST:
 1,019.96
TAXES:
 0.00
HOMEOOWNER INSURANCE:
 342.08
MORTGAGE INSURANCE:
 41.67
 0.00

TOTAL MONTHLY PAYMENT: \$1,389.14

\$1,472.77

\$1,403.71

SETTLEMENT COSTS
 CLOSING COSTS: \$3,270.55
 PREPAID ITEMS: 3,498.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 9,500.00

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 DOWN PAYMENT: 0.00

TOTAL COSTS: \$16,268.55

\$13,418.55

\$6,768.55

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"

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

WWW.CNYHOMEFINANCING.COM
 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

INTEREST RATES SUBJECT TO CHANGE
 AN EQUAL HOUSING LENDER Licensed Mortgage Banker NY State Banking Dept

**FIRST TIME HOME-BUYERS ONLY



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



Welcome to: 305 Scottholm Terrace, Syracuse
 Prepared for: Pei Lin Huang - Keller Williams - Syracuse

Purchase Price: \$190,000

	<u>30 Yr Fixed</u>	<u>80/15/5</u>	<u>FHA</u>
Loan Amount	\$180,500	\$152,000	\$186,559
Rate - EFF; 03/18/09	5.125%	5.125%	5.500%
Down Payment	\$9,500	\$38,000	\$6,650
Points/FHLMC Fee	451	380	0
Flood Cert, Tax Serv	97	97	97
Credit Report	20	20	20
Appraisal	300	300	300
Recording	115	115	115
Abstract	100	100	100
Bank Attorney	425	425	425
Loan Evaluation	50	50	50
Doc Prep/other fees	119	260	119
Title Insurance	1067	948	1087
NYS Mtg Tax	1329	1115	1374
Property Tax	4105	4105	4105
Homeowners Ins	550	550	550
Prepaid Interest	771	649	855
-Seller Concessions			
-Grant or other credits*		\$28,500	
CASH REQUIRED	\$18,999	\$18,614	\$15,847
Principal & Interest	\$982.80	\$827.62	\$1,059.26
Taxes	342	342	342
Homeowners Insurance	46	46	46
Monthly PMI	117	0	84
2nd Mortgage	0.00	260.17	0
HOA			
Total Monthly	\$1,488.04	\$1,475.70	\$1,531.21

***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

Note: Additional fees may apply based on individual credit scores.
 FHA list includes 1/09 change in delinquency and MIP costs.
 Rates eff. 3/18/09 and subject to change

Tax Escrow ONLY Required on FHA, VA & NOO
Cash to close is estimated