

# 306 Scottholm Terrace

## Syracuse, NY 13224

This immaculate, 3-story home with private backyard garden and deck invites solitude among the hustle and bustle of the outer University area. With 4 bedrooms and 2.5 baths, its generous living space expands to the third-floor, where you'll find a quiet office retreat or teen hangout. The spacious living area features a wood stove, built-in shelves, sunlit windows, and doors that lead to more relaxing space on the the enclosed porch. Additional highlights include hardwood floors, breakfast area with sliders to the large deck, backyard oasis with grape vines and cherry trees, a roomy master bedroom with private bath, and, of course, the finished 3rd floor. Add to that the convenience of your own 2-car garage and a "walkable" neighborhood near SU, hospitals, and restaurants and you'll wonder at your luck at finding this city gem.



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$194,500	\$194,500	\$194,500
% Down	3.50%	0.00%	10.00%
First Loan	\$190,975	\$198,681	\$175,050
Term	30 Years	30 Years	30 Years
Rate	4.500%	4.500%	4.625%
APR*	5.866%	4.899%	5.117%

#### CASH TO CLOSE

Down Payment	\$6,809	\$0	\$19,450
Closing Costs	\$4,668	\$4,256	\$4,535
Prepays/Impounds	\$6,493	\$6,874	\$6,472
<b>Total \$ Required</b>	<b>\$17,970</b>	<b>\$11,130</b>	<b>\$30,457</b>

#### HOUSING EXPENSE

First Loan P & I	\$968	\$1,007	\$900
Taxes, Ins & MI	\$717	\$584	\$648
<b>Total Monthly Pmt</b>	<b>\$1,685</b>	<b>\$1,591</b>	<b>\$1,548</b>

#### INCOME TO QUALIFY

Income Guide	\$5,430	\$5,490	\$4,690
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\*APR = Annual Percentage Rate



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