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308 Thurber Street
Syracuse

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

PURCHASE PRICE:	\$115,000		TOTAL TAXES:	\$2,851
MORTGAGE TYPE:	80/5/15		FHA 30 YEAR FIXED	ZERO DOWN/ NO MI** 5/1 ARM
RATE:	5.38%		RATE:	5.00%
TERM (IN YEARS):	30		TERM (IN YEARS):	30
PERCENT DOWN :	5.00%		PERCENT DOWN :	3.50%
DOWN PAYMENT:	5,750.00		DOWN PAYMENT:	4,025.00
MORTGAGE AMOUNT:	92,000.00		FHA MAX. MORTGAGE:	112,400.00
SECOND MORTGAGE:	17,250.00		FHA MAX. MORTGAGE:	2,500.00
	-----		MORTGAGE AMOUNT:	114,900.00
PRINCIPAL & INTEREST:	515.17			-----
PRINCIPAL & INTEREST -SECOND MORTGAGE:	106.21		PRINCIPAL & INTEREST:	616.81
TAXES:	237.58		TAXES:	237.58
HOMEOWNER INSURANCE:	41.67		HOMEOWNER INSURANCE:	41.67
MORTGAGE INSURANCE:	0.00		MORTGAGE INSURANCE:	46.83
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TOTAL MONTHLY PAYMENT:	\$900.63		TOTAL MONTHLY PAYMENT:	\$932.21

	SETTLEMENT COSTS		SETTLEMENT COSTS	
CLOSING COSTS:	\$2,383.88		CLOSING COSTS:	\$2,383.88
PREPAID ITEMS:	2,893.00		PREPAID ITEMS:	2,893.00
POINTS (IF Applicable):	0.00		POINTS (IF Applicable):	0.00
DOWN PAYMENT:	5,750.00		DOWN PAYMENT:	4,025.00
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TOTAL COSTS:	\$11,026.88		TOTAL COSTS:	\$5,276.88

INQUIRE ABOUT SELLERS CONCESSIONS

MAXAMIZE TAX ADVANTAGES

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

DEBB PARKER

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 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