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**325 Kensington Road**  
**Syracuse**

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

<b>PURCHASE PRICE:</b>	<b>\$152,500</b>	<b>TOTAL TAXES:</b>	<b>\$4,231</b>
<i>MORTGAGE TYPE:</i>	<b>Conventional 20% Down</b>	<b>FHA 30 YEAR FIXED</b>	<b>10% Down- No Mortgage Insurance</b>
<i>RATE:</i>	3.75%	<i>RATE:</i>	3.50%
<i>TERM (IN YEARS):</i>	30	<i>TERM (IN YEARS):</i>	30
<i>PERCENT DOWN :</i>	20.00%	<i>PERCENT DOWN :</i>	10.00%
<i>DOWN PAYMENT:</i>	30,500.00	<i>DOWN PAYMENT:</i>	15,250.00
<i>MORTGAGE AMOUNT:</i>	122,000.00	<i>FHA MAX. MORTGAGE:</i>	147,150.00
		<i>MORTGAGE INSURANCE</i>	2,575.13
		<i>MORTGAGE AMOUNT:</i>	149,725.13
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<i>PRINCIPAL &amp; INTEREST:</i>	565.00	<i>PRINCIPAL &amp; INTEREST:</i>	672.33
<i>TAXES:</i>	352.58	<i>TAXES:</i>	352.58
<i>HOMEOWNER INSURANCE:</i>	41.67	<i>HOMEOWNER INSURANCE:</i>	41.67
<i>MORTGAGE INSURANCE:</i>	0.00	<i>MORTGAGE INSURANCE:</i>	153.28
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<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$959.25</b>	<b>\$1,219.86</b>	<b>\$1,049.50</b>

<b>SETTLEMENT COSTS</b>		<b>SETTLEMENT COSTS</b>	
<i>CLOSING COSTS:</i>	\$4,176.11	<i>CLOSING COSTS:</i>	\$4,176.11
<i>PREPAID ITEMS:</i>	4,273.00	<i>PREPAID ITEMS:</i>	4,273.00
<i>POINTS (IF Applicable):</i>	0.00	<i>POINTS (IF Applicable):</i>	0.00
<i>DOWN PAYMENT:</i>	30,500.00	<i>DOWN PAYMENT:</i>	15,250.00
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<b>TOTAL COSTS:</b>	<b>\$38,949.11</b>	<b>\$13,561.61</b>	<b>\$23,699.11</b>

INQUIRE ABOUT SELLERS CONCESSIONS  
 MAXIMIZE TAX ADVANTAGES

**DEBB PARKER**  
**COMMONFUND MORTGAGE**  
 OFFICE: (315) 472-5832 Ext. 1052  
 CELL: (315) 374-5830  
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 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

DEBB PARKER NMLS #15801 COMMONFUND MORTGAGE CORP #53923