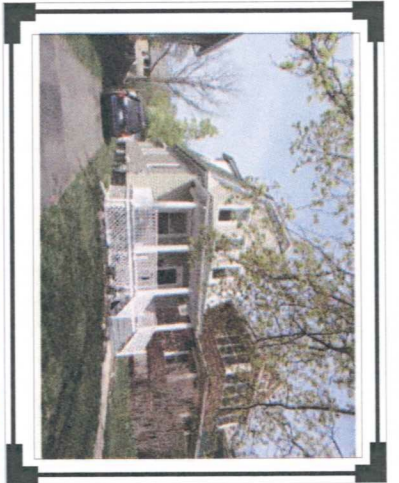


Pei Lin Huang  
 KELLER WILLIAMS SYRACUSE  
 474-1899  
 PeiLin@PeiLin.com

332 Roosevelt Avenue  
 Syracuse E



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



**PURCHASE PRICE: \$137,500**

**TOTAL TAXES:**

**\$4,060**

MORTGAGE TYPE: **80/5/15**  
 RATE: 5.75%  
 TERM (IN YEARS): 30  
 PERCENT DOWN: 20.00%  
 DOWN PAYMENT: 6,875.00  
 MORTGAGE AMOUNT: 110,000.00  
 SECOND MORTGAGE: 20,625.00

MORTGAGE TYPE: **FHA 30 YEAR FIXED**  
 RATE: 5.75%  
 TERM (IN YEARS): 30  
 PERCENT DOWN: 2.25%  
 DOWN PAYMENT: 3,100.00  
 FHA MAX. MORTGAGE: 134,400.00  
 FHA MAX. MORTGAGE: 2,000.00  
 MORTGAGE AMOUNT: 136,400.00

MORTGAGE TYPE: **NEHEMIAH**  
 RATE: 6.00%  
 TERM (IN YEARS): 30  
 PERCENT DOWN: 2.25%  
 DOWN PAYMENT: 3,350.00  
 FHA MAX. MORTGAGE: 144,150.00  
 FHA MAX. MORTGAGE: 2,150.00  
 MORTGAGE AMOUNT: 146,300.00

**TOTAL MONTHLY PAYMENT: \$1,143.25**

**\$1,231.99**

**\$1,317.20**

CLOSING COSTS: \$2,611.38  
 PREPAID ITEMS: 4,887.00  
 POINTS (IF Applicable): 0.00  
 DOWN PAYMENT: 6,875.00

CLOSING COSTS: \$2,225.50  
 PREPAID ITEMS: 4,887.00  
 POINTS (IF Applicable): 0.00  
 DOWN PAYMENT: 3,100.00

CLOSING COSTS: \$29.33  
 PREPAID ITEMS: 0.00  
 POINTS (IF Applicable): 0.00  
 DOWN PAYMENT: 29.33

**TOTAL COSTS: \$14,373.38**

**\$10,212.50**

**\$29.33**

SETTLEMENT COSTS

SETTLEMENT COSTS

INQUIRE ABOUT SELLERS CONCESSION:  
 MAXIMIZE TAX ADVANTAGES

**DEBB PARKER & SHANNYNN GERRY**

KEEP YOUR INVESTMENTS GROWING

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

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

THINK "BIG PICTURE"

FICO SCORE DRIVEN

Debb Parker and Shannyng Gerry specialize in providing several financing options and encourages buyers to choose the product that best fits their needs

\*INTEREST RATES SUBJECT TO CHANGE\*



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



Welcome to: 332 Roosevelt Ave, Syracuse  
 Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$137500

	<u>30 Yr Fixed (5% Down)</u>	<u>80/15/5</u>	<u>30 Yr Fixed</u>	<u>FHA</u>
Loan Amount	\$130,625	\$110,000	\$110,000	\$147,250
Rate****4/29/08	6.250%	6.250%	6.250%	6.25%
Down Payment	\$6,875	\$27,500	\$27,500	\$3,094
Points/FHLMC Fee	\$327	619	327	0
Flood Cert, Tax Serv	97	97	97	10
Credit Report	18	18	18	18
Appraisal	275	275	275	275
Recording	115	115	115	115
Abstract	90	90	90	100
Bank Attorney	425	425	425	425
Loan Evaluation	50	50	50	50
Doc Prep/other fees	50	130	50	50
Title Insurance	896	788	788	860
NYS Mtg Tax	955	800	800	\$998
Property Tax	3626	3626	3,626	\$3,626
Homeowners Ins	500	500	500	500
Prepaid Interest	680	573	573	711
-Seller Concessions				
<b>-Grant or other credits*</b>		\$20,625		
<b>CASH REQUIRED</b>	<b>\$14,979</b>	<b>\$14,980</b>	<b>\$35,234</b>	<b>\$10,831</b>
Principal & Interest	\$804.28	\$677.29	\$677.29	\$839.98
Taxes	302	302	302	\$302
Homeowners Insuranc	42	42	42	\$42
Monthly PMI	67	0	0	\$56
2nd Mortgage	0.00	194.14	0	
HOA				
<b>Total Monthly</b>	<b>\$1,215.60</b>	<b>\$1,215.26</b>	<b>\$1,020.96</b>	<b>\$1,239.81</b>

**\*Ameridream/Sonyma/Homeheadquarters/UNPA**  
**Biweekly available on Conventional Mortgages**  
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available  
**Rates as of 04/29/08 - 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**