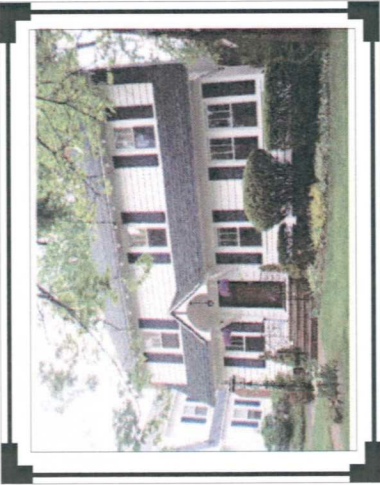


Pei Lin Huang  
 KELLER WILLIAMS SYRACUSE  
 474-1899  
 PeiLin@PeiLin.com



400 Plymouth Drive  
 Syracuse N



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

**PURCHASE PRICE: \$128,500**

MORTGAGE TYPE: 80/15/15  
 RATE: 6.00%  
 TERM (IN YEARS): 30  
 PERCENT DOWN: 20.00%  
 DOWN PAYMENT: 6,425.00  
 MORTGAGE AMOUNT: 102,800.00  
 SECOND MORTGAGE: 19,275.00  
 PRINCIPAL & INTEREST: 616.34  
 PRINCIPAL & INTEREST -SECOND MORTGAGI: 152.33  
 TAXES: 273.33  
 HOMEOWNER INSURANCE: 0.00  
 MORTGAGE INSURANCE: 0.00

**TOTAL TAXES:**

FHA 30 YEAR FIXED  
 RATE: 6.00%  
 TERM (IN YEARS): 30  
 PERCENT DOWN: 2.25%  
 DOWN PAYMENT: 2,900.00  
 FHA MAX. MORTGAGE: 125,600.00  
 FHA MAX. MORTGAGE: 1,850.00  
 MORTGAGE AMOUNT: 127,450.00  
 PRINCIPAL & INTEREST: 764.13  
 TAXES: 273.33  
 HOMEOWNER INSURANCE: 41.67  
 MORTGAGE INSURANCE: 52.33

**\$3,280**

NEHEMIAH  
 RATE: 6.00%  
 TERM (IN YEARS): 30  
 PERCENT DOWN: 2.25%  
 DOWN PAYMENT: 3,100.00  
 FHA MAX. MORTGAGE: 134,600.00  
 FHA MAX. MORTGAGE: 2,000.00  
 MORTGAGE AMOUNT: 136,600.00  
 PRINCIPAL & INTEREST: 818.99  
 TAXES: 273.33  
 HOMEOWNER INSURANCE: 41.67  
 MORTGAGE INSURANCE: 56.08

**TOTAL MONTHLY PAYMENT: \$1,042.00**

**\$1,131.46**

**\$1,190.07**

**SETTLEMENT COSTS**

CLOSING COSTS: \$2,517.63  
 PREPAID ITEMS: 4,099.00  
 POINTS (IF APPLICABLE): 0.00  
 DOWN PAYMENT: 6,425.00

**TOTAL COSTS: \$13,041.63**

**SETTLEMENT COSTS**

CLOSING COSTS: \$2,225.50  
 PREPAID ITEMS: 4,099.00  
 POINTS (IF APPLICABLE): 0.00  
 DOWN PAYMENT: 2,900.00

**\$9,224.50**

**\$32.33**

INQUIRE ABOUT SELLERS CONCESSION:  
 MAXIMIZE TAX ADVANTAGES

**DEBB PARKER & SHANNYN GERRY**  
 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"

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

FICO SCORE DRIVEN

Debb Parker and Shannyn 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: 400 Plymouth Ave., Syracuse  
 Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$128500.

	<u>30 Yr Fixed (5% Down)</u>	<u>80/15/5</u>	<u>30 Yr Fixed</u>	<u>FHA</u>
Loan Amount	\$122,075	\$102,800	\$102,800	\$127,493
Rate****5/20/08	6.000%	6.000%	6.000%	6.000%
Down Payment	\$6,425	\$25,700	\$25,700	\$2,891
Points/FHLMC Fee	\$305	578	257	0
Flood Cert, Tax Serv	97	97	97	97
Credit Report	18	18	18	18
Appraisal	275	275	275	275
Recording	115	115	115	115
Abstract	90	90	90	90
Bank Attorney	425	425	425	425
Loan Evaluation	50	50	50	50
Doc Prep/other fees	50	120	50	50
Title Insurance	836	761	761	828
NYS Mtg Tax	891	746	746	\$931
Property Tax	3280	3280	3,280	3280
Homeowners Ins	500	500	500	500
Prepaid Interest	610	514	514	637
-Seller Concessions				
<b>-Grant or other credits*</b>		\$19,275		
<b>CASH REQUIRED</b>	<b>\$13,967</b>	<b>\$13,994</b>	<b>\$32,878</b>	<b>\$10,188</b>
Principal & Interest	\$731.90	\$616.34	\$616.34	\$764.38
Taxes	273	273	273	273
Homeowners Insurance	42	42	42	42
Monthly PMI	63	0	0	\$52
2nd Mortgage	0.00	181.43	0	
HOA				
<b>Total Monthly</b>	<b>\$1,109.97</b>	<b>\$1,112.77</b>	<b>\$931.01</b>	<b>\$1,131.72</b>

\*Ameridream/Sonyma/Homeheadquarters/UNPA  
 Biweekly available on Conventional Mortgages  
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available  
 Rates as of 05/20/08 - 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**

Please note that due to Secondary Market changes,  
 tightening credit issues, there could be additional fees.