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417 Howard Street
 Syracuse N

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

PURCHASE PRICE: \$135,000

TOTAL TAXES: \$2,323

MORTGAGE TYPE: 80/5/15
 RATE: 5.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 5.00%
 DOWN PAYMENT: 6,750.00
 MORTGAGE AMOUNT: 108,000.00
 SECOND MORTGAGE: 20,250.00

 PRINCIPAL & INTEREST: 579.77
 PRINCIPAL & INTEREST -SECOND MORTGAGE: 134.59
 TAXES: 193.58
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 0.00

FHA 30 YEAR FIXED
 RATE: 5.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 3.50%
 DOWN PAYMENT: 4,725.00
 FHA MAX. MORTGAGE: 131,950.00
 FHA MAX. MORTGAGE: 1,950.00
 MORTGAGE AMOUNT: 133,900.00

 PRINCIPAL & INTEREST: 718.80
 TAXES: 193.58
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 54.98

ZERO DOWN/ NO MI 5/1 ARM**
 RATE: 5.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 0.00%
 DOWN PAYMENT: 0
 MORTGAGE AMOUNT: 135,000.00

 PRINCIPAL & INTEREST: 724.71
 TAXES: 193.58
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 0.00

TOTAL MONTHLY PAYMENT: \$949.61 \$1,009.03 \$959.96

SETTLEMENT COSTS

CLOSING COSTS: \$2,580.25
 PREPAID ITEMS: 2,171.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 6,750.00

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 PREPAID ITEMS: 2,171.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 4,725.00

SETTLEMENT COSTS

CLOSING COSTS: \$2,580.25
 PREPAID ITEMS: 2,171.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 0.00

TOTAL COSTS: \$11,501.25 \$9,476.25 \$4,751.25

INQUIRE ABOUT SELLERS CONCESSIONS
 MAXIMIZE TAX ADVANTAGES

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"

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

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**