



CNYHS, INC. ©

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 KELLER WILLIAMS SYRACUSE
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422 Thurber Street
 Syracuse E



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

PURCHASE PRICE: \$105,000

TOTAL TAXES: \$2,466

MORTGAGE TYPE:

80/5/15

FHA 30 YEAR FIXED

NEHEMIAH

RATE: 6.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 20.00%
 DOWN PAYMENT: 5,250.00
 MORTGAGE AMOUNT: 84,000.00
 SECOND MORTGAGE: 15,750.00

RATE: 6.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 2,400.00
 FHA MAX. MORTGAGE: 102,600.00
 FHA MAX. MORTGAGE: 1,500.00
 MORTGAGE AMOUNT: 104,100.00

RATE: 6.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 2,400.00
 FHA MAX. MORTGAGE: 102,600.00
 FHA MAX. MORTGAGE: 1,500.00
 MORTGAGE AMOUNT: 104,100.00

RATE: 6.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 2,550.00
 MORTGAGE AMOUNT: 110,300.00
 MORTGAGE AMOUNT: 1,650.00
 MORTGAGE AMOUNT: 111,950.00

PRINCIPAL & INTEREST: 503.62
 PRINCIPAL & INTEREST -SECOND MORTGAGE: 124.47
 TAXES: 205.50
 HOMEOWNER INSURANCE: 0.00
 MORTGAGE INSURANCE: 0.00

PRINCIPAL & INTEREST: 624.13
 TAXES: 205.50
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 42.75

PRINCIPAL & INTEREST: 671.20
 TAXES: 205.50
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 45.96

TOTAL MONTHLY PAYMENT: \$833.59

\$914.05

\$964.33

SETTLEMENT COSTS

SETTLEMENT COSTS

CLOSING COSTS: \$2,278.63
 PREPAID ITEMS: 3,226.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 5,250.00

CLOSING COSTS: \$2,225.50
 PREPAID ITEMS: 3,226.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 2,400.00

CLOSING COSTS: \$20.01
 PREPAID ITEMS: 0.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 20.01

TOTAL COSTS: \$10,754.63

\$7,851.50

\$20.01

INQUIRE ABOUT SELLERS CONCESSION:
 MAXIMIZE TAX ADVANTAGES

DEBB PARKER & SHANNYN GERRY

COMMONFUND MORTGAGE

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

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 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



Welcome to: 422 Thurber St, Syracuse
 Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$105000.

	<u>30 Yr Fixed (5% Down)</u>	<u>80/15/5</u>	<u>30 Yr Fixed</u>	<u>FHA</u>
Loan Amount	\$99,750	\$84,000	\$84,000	\$104,177
Rate****6/05/08	6.250%	6.250%	6.250%	6.250%
Down Payment	\$5,250	\$21,000	\$21,000	\$2,363
Points/FHLMC Fee	\$249	473	210	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	93	50	50
Title Insurance	749	671	671	769
NYS Mtg Tax	723	605	605	\$756
Property Tax	2466	2466	2,466	\$2,466
Homeowners Ins	500	500	500	500
Prepaid Interest	520	438	437	543
-Seller Concessions				
-Grant or other credits*		\$15,750		
CASH REQUIRED	\$11,577	\$11,565	\$27,009	\$8,516
Principal & Interest	\$614.18	\$517.20	\$517.20	\$641.44
Taxes	206	206	206	206
Homeowners Insurance	42	42	42	41
Monthly PMI	52	0	0	\$43
2nd Mortgage	0.00	148.25	0	
HOA				
Total Monthly	\$912.88	\$912.62	\$764.87	\$931.20

***Ameridream/Sonyma/Homeheadquarters/UNPA**
Biweekly available on Conventional Mortgages
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available
Rates as of 06/05/08 - 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.