



Pei Lin Huang
Keller Williams Realty
474-1899
plhuang@yourcnyhome.com



4260 Sandbar Lane
Clay

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

PURCHASE PRICE:	\$185,000	TOTAL TAXES:	\$7,909
<i>MORTGAGE TYPE:</i>	Conventional 20% Down	FHA 30 YEAR FIXED	10% Down- No Mortgage Insurance
<i>RATE:</i>	3.75%	<i>RATE:</i>	3.75%
<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>	37,000.00	<i>DOWN PAYMENT:</i>	18,500.00
<i>MORTGAGE AMOUNT:</i>	148,000.00	<i>FHA MAX. MORTGAGE:</i>	178,525.00
		<i>MORTGAGE INSURANCE</i>	1,785.25
		<i>MORTGAGE AMOUNT:</i>	180,310.25

<i>PRINCIPAL & INTEREST:</i>	685.41	<i>PRINCIPAL & INTEREST:</i>	835.04
<i>TAXES:</i>	659.08	<i>TAXES:</i>	659.08
<i>HOMEOWNER INSURANCE:</i>	41.67	<i>HOMEOWNER INSURANCE:</i>	41.67
<i>MORTGAGE INSURANCE:</i>	0.00	<i>MORTGAGE INSURANCE:</i>	171.09

TOTAL MONTHLY PAYMENT:	\$1,386.16	\$1,706.88	\$1,507.69

	SETTLEMENT COSTS		SETTLEMENT COSTS
<i>CLOSING COSTS:</i>	\$4,285.32	<i>CLOSING COSTS:</i>	\$4,155.32
<i>PREPAID ITEMS:</i>	7,951.00	<i>PREPAID ITEMS:</i>	7,951.00
<i>POINTS (IF Applicable):</i>	0.00	<i>POINTS (IF Applicable):</i>	0.00
<i>DOWN PAYMENT:</i>	37,000.00	<i>DOWN PAYMENT:</i>	18,500.00
	-----		-----
TOTAL COSTS:	\$49,236.32	\$18,581.32	\$30,961.32

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"

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