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4260 Sandbar Lane  
Clay

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

<b>PURCHASE PRICE:</b>	<b>\$185,000</b>	<b>TOTAL TAXES:</b>	<b>\$7,909</b>
<i>MORTGAGE TYPE:</i>	<b>Conventional 20% Down</b>	<b>FHA 30 YEAR FIXED</b>	<b>10% Down- No Mortgage Insurance</b>
<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
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<i>PRINCIPAL &amp; INTEREST:</i>	685.41	<i>PRINCIPAL &amp; 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
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<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$1,386.16</b>	<b>\$1,706.88</b>	<b>\$1,507.69</b>

	<b>SETTLEMENT COSTS</b>		<b>SETTLEMENT COSTS</b>
<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
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<b>TOTAL COSTS:</b>	<b>\$49,236.32</b>	<b>\$18,581.32</b>	<b>\$30,961.32</b>

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