



Mary Lou Colbert - Mortgage Executive
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Welcome to: 455 Buckingham Ave, Syracuse
 Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$150000

	<u>30 Yr Fixed (5% Down)</u>	<u>80/15/5</u>	<u>30 Yr Fixed</u>	<u>7/1 ARM</u>
Loan Amount	\$142,500	\$120,000	\$120,000	\$142,500
Rate (as of 02/21/08)	6.375%	6.375%	6.375%	5.00%
Down Payment	\$7,500	\$30,000	\$30,000	7500
Points/FHLMC Fee	\$356	574	287	356
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	144	50	50
Title Insurance	860	781	781	860
NYS Mtg Tax	1044	875	785	\$1,044
Property Tax	4877	4877	4,877	4877
Homeowners Ins	500	500	500	500
Prepaid Interest	757	638	655	594
-Seller Concessions				
-Grant or other credits*		\$22,500		
Cash Required (Estimate)	\$17,014	\$16,958	\$39,005	\$16,851
Principal & Interest	\$889.01	\$748.64	\$748.64	\$794.97
Taxes	406	406	406	406
Homeowners Insurance	42	42	42	42
Monthly PMI	74	0	0	74
2nd Mortgage	0.00	211.79	0	0
HOA				
Total Monthly	\$1,410.72	\$1,408.51	\$1,196.64	\$1,316.97

*Ameridream/Sonyma/Homeheadquarters/UNPA
 Biweekly available on Conventional Mortgages
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available
Rates as of 02/21/08. Subject to change w/o notice.
 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.

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

455 Buckingham Avenue
 Syracuse E



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

PURCHASE PRICE:	\$150,000	TOTAL TAXES:	\$4,877
MORTGAGE TYPE:	80/5/15	FHA 30 YEAR FIXED	6.00%
RATE:	6.00%	TERM (IN YEARS):	30
TERM (IN YEARS):	30	PERCENT DOWN:	2.25%
PERCENT DOWN:	20.00%	DOWN PAYMENT:	3,400.00
DOWN PAYMENT:	7,500.00	FHA MAX. MORTGAGE:	146,600.00
MORTGAGE AMOUNT:	120,000.00	FHA MAX. MORTGAGE:	2,350.00
SECOND MORTGAGE:	22,500.00	MORTGAGE AMOUNT:	148,750.00
PRINCIPAL & INTEREST:	719.46	PRINCIPAL & INTEREST:	891.83
PRINCIPAL & INTEREST -SECOND MORTGAG:	177.81	TAXES:	406.42
TAXES:	406.42	HOMEOWNER INSURANCE:	41.67
HOMEOWNER INSURANCE:	0.00	MORTGAGE INSURANCE:	61.08
MORTGAGE INSURANCE:	0.00		
TOTAL MONTHLY PAYMENT:	\$1,303.69	TOTAL MONTHLY PAYMENT:	\$1,471.13

SETTLEMENT COSTS	\$16,089.73	SETTLEMENT COSTS	\$11,374.50
CLOSING COSTS:	\$2,840.73	CLOSING COSTS:	\$2,225.50
PREPAID ITEMS:	5,749.00	PREPAID ITEMS:	5,749.00
POINTS (IF Applicable):	0.00	POINTS (IF Applicable):	0.00
DOWN PAYMENT:	7,500.00	DOWN PAYMENT:	3,400.00
TOTAL COSTS:	\$16,089.73	TOTAL COSTS:	\$22.92

DEBB PARKER & SHANNYN GERRY
 COMMONFUND MORTGAGE
 OFFICE: (315) 472-5832 Ext. 1052
 CELL: (315) 374-5830
 WWW.CNYHOMEFINANCING.COM
 E-MAIL: DEBB@CNYHOMEFINANCING.COM

INQUIRE ABOUT SELLERS CONCESSION
 MAXIMIZE TAX ADVANTAGES

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

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