

# 4742 Enders Road

Manlius, NY 13104

Set off the road with a rare 1-acre lot, this spacious colonial is convenient to shopping and amenities and within walking distance to FM's Eagle Hill Elementary, Enders Road Middle School, and FM High School. There's plenty of room on the first floor: guests will not be cramped as they can gather in the spacious family room with cozy brick fireplace, bright eat-in kitchen, living room or formal dining room. As you head upstairs, take in the view of the open 2-story foyer complete with skylights. Impressive and bright, the spacious master suite features cathedral ceilings, ensuite bath, and walk-in closet. It's an easy commute to downtown Syracuse, Syracuse University, and the medical centers. If privacy is what you are looking for, this unique setting may just be the answer!



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$257,500	\$257,500	\$257,500
% Down	3.50%	0.00%	10.00%
First Loan	\$252,835	\$263,036	\$231,750
Term	30 Years	30 Years	30 Years
Rate	4.625%	4.750%	4.625%
APR*	5.979%	5.143%	5.093%

#### CASH TO CLOSE

Down Payment	\$9,013	\$0	\$25,750
Closing Costs	\$5,534	\$5,157	\$5,329
Prepays/Impounds	\$11,060	\$11,606	\$11,020
<b>Total \$ Required</b>	<b>\$25,607</b>	<b>\$16,763</b>	<b>\$42,099</b>

#### HOUSING EXPENSE

First Loan P & I	\$1,300	\$1,372	\$1,192
Taxes, Ins & MI	\$1,204	\$1,028	\$1,113
<b>Total Monthly Pmt</b>	<b>\$2,504</b>	<b>\$2,400</b>	<b>\$2,304</b>

#### INCOME TO QUALIFY

Income Guide	\$8,080	\$5,850	\$6,980
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\*APR = Annual Percentage Rate



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