

4750 Thatchwood

Manlius, NY 13104



This spacious Fowler-built home features an exquisite setting and breathtaking view of Limestone Creek. Owners are having floors refinished and putting on final touches to make showing-ready. You'll be wowed by the renovated kitchen and baths (3.5 in all!) The large eat-in kitchen features granite counters, center island, and brand new stainless steel appliances. It is the heart of the home and opens to the fireplaced family room and formal dining room. The finished walkout lower level, where you can "get away from it all," is a great in-law suite with 2nd family room, bedroom and full bath. Whether in winter or summer, the view from the back deck brings one closer to nature, with a backdrop of the picturesque woods and Limestone Creek.



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Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$244,900	\$244,900	\$244,900
% Down	3.50%	0.00%	10.00%
First Loan	\$240,462	\$250,165	\$220,410
Term	30 Years	30 Years	30 Years
Rate	4.625%	4.750%	4.625%
APR*	5.982%	5.145%	5.097%

CASH TO CLOSE			
Down Payment	\$8,573	\$0	\$24,490
Closing Costs	\$5,361	\$4,977	\$5,170
Prepays/Impounds	\$9,487	\$10,006	\$9,448
Total \$ Required	\$23,421	\$14,983	\$39,108

HOUSING EXPENSE			
First Loan P & I	\$1,236	\$1,305	\$1,133
Taxes, Ins & MI	\$1,030	\$863	\$944
Total Monthly Pmt	\$2,267	\$2,168	\$2,077

INCOME TO QUALIFY			
Income Guide	\$7,310	\$5,290	\$6,290

*APR = Annual Percentage Rate

Paragon Home Loans, Inc.

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