

# 47 Waterfront Drive

## Baldwinsville, NY 13027



**New construction feel without new construction prices! This 8-year-new Harbor Heights home offers the benefits of award-winning Baldwinsville Schools & easy access to Rt 690. Four spacious bedrooms, 2.5 baths, office, morning room & full basement for future expansion, means everyone has a place to call their own or gather together.**

**The large, eat-in kitchen takes home entertainment to the next level with a center island, ample counter space and a lovely wall of windows overlooking the wooded backyard. Laundry's no chore either when it's located on the 2nd floor -- and treat yourself after with a little quiet time in the Master suite, with a full bath and soaking tub. Your furry friend will love playing in the fully-fenced yard or a walk in the neighborhood.**



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### Keller Williams Syracuse

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Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$230,000	\$230,000	\$230,000
% Down	3.50%	0.00%	10.00%
First Loan	\$225,834	\$234,945	\$207,000
Term	30 Years	30 Years	30 Years
Rate	4.500%	4.500%	4.625%
APR*	5.852%	4.890%	5.102%

CASH TO CLOSE			
Down Payment	\$8,050	\$0	\$23,000
Closing Costs	\$5,156	\$4,764	\$4,983
Prepays/Impounds	\$7,867	\$8,318	\$7,843
<b>Total \$ Required</b>	<b>\$21,073</b>	<b>\$13,082</b>	<b>\$35,826</b>

HOUSING EXPENSE			
First Loan P & I	\$1,144	\$1,190	\$1,064
Taxes, Ins & MI	\$872	\$715	\$791
<b>Total Monthly Pmt</b>	<b>\$2,016</b>	<b>\$1,905</b>	<b>\$1,855</b>

INCOME TO QUALIFY			
<b>Income Guide</b>	<b>\$6,500</b>	<b>\$6,570</b>	<b>\$5,620</b>

\*APR = Annual Percentage Rate

### Paragon Home Loans, Inc.

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 East Syracuse NY 13057



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