



**Pei Lin Huang**  
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**505 Buckingham Avenue**  
**Syracuse**

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

<b>PURCHASE PRICE:</b>	<b>\$148,500</b>		<b>TOTAL TAXES:</b>	<b>\$3,778</b>
<b>MORTGAGE TYPE:</b>	<b>80/15</b>		<b>FHA 30 YEAR FIXED</b>	<b>ZERO DOWN/ NO MI** 5/1 ARM</b>
<b>RATE:</b>	5.00%		<b>RATE:</b>	5.00%
<b>TERM (IN YEARS):</b>	30		<b>TERM (IN YEARS):</b>	30
<b>PERCENT DOWN :</b>	5.00%		<b>PERCENT DOWN :</b>	3.50%
<b>DOWN PAYMENT:</b>	7,425.00		<b>DOWN PAYMENT:</b>	5,197.50
<b>MORTGAGE AMOUNT:</b>	118,800.00		<b>FHA MAX. MORTGAGE:</b>	145,150.00
<b>SECOND MORTGAGE:</b>	22,275.00		<b>FHA MAX. MORTGAGE:</b>	3,250.00
	-----		<b>MORTGAGE AMOUNT:</b>	148,400.00
<b>PRINCIPAL &amp; INTEREST:</b>	637.74			-----
<b>PRINCIPAL &amp; INTEREST -SECOND MORTGAGE:</b>	137.15		<b>PRINCIPAL &amp; INTEREST:</b>	797.18
<b>TAXES:</b>	314.83		<b>TAXES:</b>	314.83
<b>HOMEOWNER INSURANCE:</b>	41.67		<b>HOMEOWNER INSURANCE:</b>	41.67
<b>MORTGAGE INSURANCE:</b>	0.00		<b>MORTGAGE INSURANCE:</b>	60.48
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<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$1,131.39</b>		<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$1,213.62</b>
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				<b>\$1,153.68</b>

	<b>SETTLEMENT COSTS</b>		<b>SETTLEMENT COSTS</b>	
<b>CLOSING COSTS:</b>	\$2,840.73		<b>CLOSING COSTS:</b>	\$2,840.73
<b>PREPAID ITEMS:</b>	3,820.00		<b>PREPAID ITEMS:</b>	3,820.00
<b>POINTS (IF Applicable):</b>	0.00		<b>POINTS (IF Applicable):</b>	0.00
<b>DOWN PAYMENT:</b>	7,425.00		<b>DOWN PAYMENT:</b>	5,197.50
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<b>TOTAL COSTS:</b>	<b>\$14,085.73</b>		<b>TOTAL COSTS:</b>	<b>\$11,858.23</b>
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				<b>\$6,660.73</b>

INQUIRE ABOUT SELLERS CONCESSIONS

MAXIMIZE TAX ADVANTAGES

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

**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

\*INTEREST RATES SUBJECT TO CHANGE\*  
 AN EQUAL HOUSING LENDER Licensed Mortgage Banker NY State Banking Dept

\*\*FIRST TIME HOME-BUYERS ONLY