

5064 Pine Valley Drive

Fayetteville, NY 13066



This classic colonial, nestled in a private wooded setting, features almost 3000 sq ft of living space, plus a teen or possible in-law suite. Located in the Limestone neighborhood, this home gives you an "away-from-it-all" feel, but Fayetteville, Manlius Village, and downtown Syracuse are still within easy reach. Home amenities are pretty sweet too, with a Viking stove, granite counters, and a generously sized center island in the kitchen. Wood beams and paneling in the family room set the mood for cozy winter nights by the fireplace. Storage galore throughout the home will help keep everything in its place and laundry day is a snap with a convenient first-floor washer/dryer. Summer BBQs can't be far off, and no better place to gather than the spacious deck, surrounded by backyard trees.



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Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$389,000	\$389,000	\$389,000
% Down	19.07%	0.00%	10.00%
First Loan	\$320,336	\$397,363	\$350,100
Term	30 Years	30 Years	30 Years
Rate	4.625%	4.750%	4.625%
APR*	5.359%	5.127%	5.068%

CASH TO CLOSE			
Down Payment	\$74,173	\$0	\$38,900
Closing Costs	\$6,479	\$7,038	\$6,986
Prepays/Impounds	\$14,420	\$15,363	\$14,477
Total \$ Required	\$95,072	\$22,401	\$60,363

HOUSING EXPENSE			
First Loan P & I	\$1,647	\$2,073	\$1,800
Taxes, Ins & MI	\$1,546	\$1,336	\$1,464
Total Monthly Pmt	\$3,193	\$3,409	\$3,264

INCOME TO QUALIFY			
Income Guide	\$10,300	\$8,310	\$9,890

*APR = Annual Percentage Rate

Paragon Home Loans, Inc.

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