

# 5064 Pine Valley

## 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 within easy reach. Home amenities are pretty sweet too, with a Viking stove, granite counters, and a massive 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. Fall BBQs are just around the corner, and no better place to gather than the spacious deck, surrounded by backyard trees.



| Financing   | VA         | CONV       | CONV       | CONV       |
|-------------|------------|------------|------------|------------|
| Notes       | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate |
| Sales Price | \$398,000  | \$398,000  | \$398,000  | \$398,000  |
| % Down      | 0.00%      | 10.00%     | 15.00%     | 20.00%     |
| First Loan  | \$406,557  | \$358,200  | \$338,300  | \$318,400  |
| Term        | 30 Years   | 30 Years   | 30 Years   | 30 Years   |
| Rate        | 4.500%     | 4.625%     | 4.625%     | 4.625%     |
| APR*        | 4.869%     | 5.067%     | 4.969%     | 4.816%     |

### CASH TO CLOSE

|                          |                 |                 |                 |                  |
|--------------------------|-----------------|-----------------|-----------------|------------------|
| Down Payment             | \$0             | \$39,800        | \$59,700        | \$79,600         |
| Closing Costs            | \$7,166         | \$7,099         | \$6,821         | \$6,542          |
| Prepays/Impounds         | \$15,627        | \$14,804        | \$14,767        | \$14,729         |
| <b>Total \$ Required</b> | <b>\$22,793</b> | <b>\$61,703</b> | <b>\$81,288</b> | <b>\$100,871</b> |

### HOUSING EXPENSE

|                          |                |                |                |                |
|--------------------------|----------------|----------------|----------------|----------------|
| First Loan P & I         | \$2,060        | \$1,842        | \$1,739        | \$1,637        |
| Taxes, Ins & MI          | \$1,366        | \$1,497        | \$1,442        | \$1,366        |
| <b>Total Monthly Pmt</b> | <b>\$3,426</b> | <b>\$3,339</b> | <b>\$3,181</b> | <b>\$3,003</b> |

### INCOME TO QUALIFY

|                     |                 |                 |                |                |
|---------------------|-----------------|-----------------|----------------|----------------|
| <b>Income Guide</b> | <b>\$11,810</b> | <b>\$10,120</b> | <b>\$9,640</b> | <b>\$9,100</b> |
|---------------------|-----------------|-----------------|----------------|----------------|

\*APR = Annual Percentage Rate



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