

508 Fellows Avenue

Syracuse, NY 13210



With its bright exterior, 508 Fellows can't help but exude its sunny disposition. Soak up some of that spring sunshine from the welcoming front porch, or cuddle up to the living room fireplace while the nights remain chilly. Conveniently located to downtown Syracuse, and within easy reach of Syracuse University or LeMoyn College, this 3 bedroom, 1 bath colonial is a city dweller's dream home. The oversized eat-in kitchen and formal dining room create the perfect spot for friends to gather and share home-cooked fare. If dining out is preferred, trek on over to Westcott St. cafes and restaurants. The 7-year-young roof, refinished wood floors, and ample attic storage are additional perks, as are the University Neighborhood Preservation Association grants available to area homeowners



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Paragon Home Loans, Inc.

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| Financing Notes | FHA REG Fixed Rate | VA Fixed Rate | CONV Fixed Rate |
|-----------------|-----------------------|------------------|--------------------|
| Sales Price | \$134,500 | \$134,500 | \$134,500 |
| % Down | 3.50% | 0.00% | 10.00% |
| First Loan | \$132,063 | \$137,391 | \$121,050 |
| Term | 30 Years | 30 Years | 30 Years |
| Rate | 4.500% | 4.500% | 4.500% |
| APR* | 5.909% | 4.925% | 5.034% |

| CASH TO CLOSE | | | |
|--------------------------|-----------------|----------------|-----------------|
| Down Payment | \$4,708 | \$0 | \$13,450 |
| Closing Costs | \$3,843 | \$3,398 | \$3,779 |
| Prepays/Impounds | \$3,974 | \$4,238 | \$3,953 |
| Total \$ Required | \$12,525 | \$7,636 | \$21,182 |

| HOUSING EXPENSE | | | |
|--------------------------|----------------|----------------|----------------|
| First Loan P & I | \$669 | \$696 | \$613 |
| Taxes, Ins & MI | \$439 | \$347 | \$391 |
| Total Monthly Pmt | \$1,108 | \$1,043 | \$1,005 |

| INCOME TO QUALIFY | | | |
|---------------------|----------------|----------------|----------------|
| Income Guide | \$3,570 | \$3,600 | \$3,040 |

*APR = Annual Percentage Rate



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