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513 Buckingham Avenue
 Syracuse E

DEBB PARKER & SHANNYN GERRY... THE FIRST AND LAST PIECE TO THE HOME BUYING PUZZLE

PURCHASE PRICE: \$148,000

80/15/15
 MORTGAGE TYPE: 6.50%
 RATE: 30
 TERM (IN YEARS): 20.00%
 PERCENT DOWN: 7,400.00
 DOWN PAYMENT: 118,400.00
 MORTGAGE AMOUNT: 22,200.00
 SECOND MORTGAGE:
 PRINCIPAL & INTEREST: 748.37
 PRINCIPAL & INTEREST-SECOND MORTGAGI: 175.44
 TAXES: 289.92
 HOMEOWNER INSURANCE: 0.00
 MORTGAGE INSURANCE: 0.00

TOTAL TAXES:

FHA 30 YEAR FIXED
 RATE: 6.50%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 3,350.00
 FHA MAX. MORTGAGE: 144,650.00
 FHA MAX. MORTGAGE: 2,150.00
 MORTGAGE AMOUNT: 146,800.00
 PRINCIPAL & INTEREST: 927.88
 TAXES: 289.92
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 60.27

\$3,479

NEHEMIAH
 6.50%
 30
 2.25%
 3,600.00
 154,500.00
 2,300.00
 156,800.00
 991.08
 289.92
 41.67
 64.38

TOTAL MONTHLY PAYMENT: \$1,213.73

\$1,319.73

\$1,387.04

SETTLEMENT COSTS

CLOSING COSTS: \$2,819.62
 PREPAID ITEMS: 4,377.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 7,400.00

TOTAL COSTS: \$14,596.62

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
 PREPAID ITEMS: 4,377.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 3,350.00

\$9,952.50

\$26.09

INQUIRE ABOUT SELLERS CONCESSION:
 MAXIMIZE TAX ADVANTAGES

DEBB PARKER & SHANNYN GERRY

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"

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

FICO SCORE DRIVEN

Debb Parker and Shannyn Gerry specialize in providing several financing options and encourages buyers to choose the product that best fits their needs

INTEREST RATES SUBJECT TO CHANGE



Mary Lou Colbert - Mortgage Executive
 432-1971, ext 6426
marylouc@americu.org



Welcome to: 513 Buckingham Ave Syracuse
 Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$155000

	<u>30 Yr Fixed (5% Down)</u>	<u>80/20 Fixed</u>	<u>FHA</u>	<u>7/1 ARM</u>
Loan Amount	\$147,250	\$124,000	\$153,785	\$147,250
Rate***** As of 10/8/07	6.500%	6.500%	6.500%	6.00%
Down Payment	\$7,750	\$31,000	\$3,488	7750
Points/FHLMC Fee	0	1860	0	0
Flood Cert, Tax Serv	97	97	97	97
Credit Report	18	18	18	0
Appraisal	275	275	275	275
Recording	115	115	115	115
Abstract	100	100	100	100
Bank Attorney	425	425	425	425
Loan Evaluation	50	50	50	50
Doc Prep/other fees	50	207.5	50	50
Title Insurance	936	845	960	936
NYS Mtg Tax	1079	905	1,128	\$1,079
Property Tax	3479	3479	3,479	3479
Homeowners Ins	600	500	500	500
Prepaid Interest	798	672	833	750
-Seller Concessions				
-Grant or other credits*		\$31,000		
CASH REQUIRED	\$15,772	\$9,548	\$11,518	\$15,606
Principal & Interest	\$930.72	\$783.76	\$972.03	\$882.84
Taxes	290	290	290	290
Homeowners Insurance	42	42	42	42
Monthly PMI	76	0	63	76
2nd Mortgage	0.00	300.74	0	
HOA				
Total Monthly	\$1,338.38	\$1,416.09	\$1,366.74	\$1,290.84

***Sonyma/Homeheadquarters/UNPA**

Biweekly available on Conventional Mortgages

1 Yr, 3 Yr, 5 Yr, FHA Arms Available

Rates Subject to change without notice (Rate shown 10/08/07)

FHA & VA Loan Amounts include MIP & Funding Fee

New Construction Rate Lock - 6 Months

We recommend full preapprovals

Tax Escrow ONLY Required on FHA & VA.

Cash to close is estimated