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Syracuse

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

PURCHASE PRICE:	\$152,500	TOTAL TAXES:	\$5,199
<i>MORTGAGE TYPE:</i>	Conventional 20% Down	FHA 30 YEAR FIXED	5/1 YR ARM
<i>RATE:</i>	4.88%	<i>RATE:</i>	4.75%
<i>TERM (IN YEARS):</i>	30	<i>TERM (IN YEARS):</i>	30
<i>PERCENT DOWN :</i>	20.00%	<i>PERCENT DOWN :</i>	3.50%
<i>DOWN PAYMENT:</i>	30,500.00	<i>DOWN PAYMENT:</i>	5,337.50
<i>MORTGAGE AMOUNT:</i>	122,000.00	<i>FHA MAX. MORTGAGE:</i>	147,162.50
		<i>MORTGAGE INSURANCE</i>	1,471.63
		<i>MORTGAGE AMOUNT:</i>	148,634.13

<i>PRINCIPAL & INTEREST:</i>	645.63	<i>PRINCIPAL & INTEREST:</i>	775.35
<i>TAXES:</i>	433.25	<i>TAXES:</i>	433.25
<i>HOMEOWNER INSURANCE:</i>	41.67	<i>HOMEOWNER INSURANCE:</i>	41.67
<i>MORTGAGE INSURANCE:</i>	0.00	<i>MORTGAGE INSURANCE:</i>	122.64

TOTAL MONTHLY PAYMENT:	\$1,120.55	TOTAL MONTHLY PAYMENT:	\$1,372.90
		TOTAL MONTHLY PAYMENT:	\$1,022.75

	SETTLEMENT COSTS		SETTLEMENT COSTS
<i>CLOSING COSTS:</i>	\$3,840.73	<i>CLOSING COSTS:</i>	\$3,840.73
<i>PREPAID ITEMS:</i>	5,241.00	<i>PREPAID ITEMS:</i>	5,241.00
<i>POINTS (IF Applicable):</i>	0.00	<i>POINTS (IF Applicable):</i>	0.00
<i>DOWN PAYMENT:</i>	30,500.00	<i>DOWN PAYMENT:</i>	5,337.50
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TOTAL COSTS:	\$39,581.73	TOTAL COSTS:	\$14,419.23
		TOTAL COSTS:	\$39,581.73

INQUIRE ABOUT SELLERS CONCESSIONS
 MAXAMIZE TAX ADVANTAGES

DEBB PARKER
COMMONFUND MORTGAGE
 OFFICE: (315) 472-5832 Ext. 1052
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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