



**Mary Lou Colbert - Mortgage Executive**  
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**Welcome to: 554 Clarendon St., Syracuse NY**  
**Prepared for: PEI LIN HUANG, KELLER-WILLIAMS**

**PURCHASE PRICE: \$125000.**

	<u>30 Yr Fixed</u>	<u>80/20 Fixed</u>	<u>FHA</u>	<u>ARM 5/1</u>
Loan Amount	\$118,750	\$135,200	\$124,020	\$118,750
Rate	6.850%	6.850%	6.750%	5.88%
Down Payment	\$6,250	\$33,800	\$2,813	\$6,250
Points/FHLMC Fee	0	2028	0	0
Flood Cert, Tax Serv	97	97	15	97
Credit Report	18	18	18	0
Appraisal	275	275	275	275
Recording	115	115	115	115
Abstract	90	90	90	90
Bank Attorney	425	425	425	425
Loan Evaluation	50	50	50	50
Doc Prep/other fees	50	229	0	50
Title Insurance	824	891	848	824
NYS Mtg Tax	866	989	905	866
Property Tax	3488	3488	3488	3488
Homeowners Ins	500	500	500	500
Prepaid Interest	678	772	698	581
-Seller Concessions				
<b>-Grant or other credits*</b>		\$33,800		
<b>CASH REQUIRED</b>	<b>\$13,725</b>	<b>\$9,966</b>	<b>\$10,239</b>	<b>\$13,611</b>
Principal & Interest	\$778.12	\$885.91	\$804.39	\$702.45
Taxes	291	291	291	291
Homeowners Insurance	42	42	42	42
Monthly PMI	61	0	0	61
2nd Mortgage	0.00	327.91	0	
HOA				
<b>Total Monthly</b>	<b>\$1,171.81</b>	<b>\$1,546.15</b>	<b>\$1,136.73</b>	<b>\$1,096.45</b>

**\*Ameridream/Sonyma/Homeheadquarters/UNPA**

**Biweekly available on Conventional Mortgages**

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

**Rates Subject to change without notice**

FHA & VA Loan Amounts include MIP & Funding Fee

New Construction Rate Lock - 6 Months

State Income/Stated Asset-S/Emp 10% down,

Tax Escrow ONLY Required on FHA, VA & NOO

**Cash to close is estimated**



Pei Lin Huang  
**KELLER WILLIAMS SYRACUSE**  
 474-1899  
 PeiLin@PeiLin.com  
 554 Clarendon Street  
 Syracuse E



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

**PURCHASE PRICE: \$125,000**

**TOTAL TAXES:**

**\$3,488**

<b>MORTGAGE TYPE:</b>	<b>80/5/15</b>	<b>FHA 30 YEAR FIXED</b>	<b>NEHEMIAH</b>
<b>RATE:</b>	6.75%	6.63%	6.63%
<b>TERM (IN YEARS):</b>	30	30	30
<b>PERCENT DOWN:</b>	20.00%	2.25%	2.25%
<b>DOWN PAYMENT:</b>	6,250.00	2,850.00	3,050.00
<b>MORTGAGE AMOUNT:</b>	100,000.00	122,150.00	131,200.00
<b>SECOND MORTGAGE:</b>	18,750.00	1,800.00	1,950.00
		123,950.00	133,150.00
<b>PRINCIPAL &amp; INTEREST:</b>	648.60		
<b>PRINCIPAL &amp; INTEREST -SECOND MORTGAG:</b>	148.18		
<b>TAXES:</b>	290.67	793.67	852.57
<b>HOMEOOWNER INSURANCE:</b>	0.00	290.67	290.67
<b>MORTGAGE INSURANCE:</b>	0.00	41.67	41.67
		50.90	54.67

**TOTAL MONTHLY PAYMENT: \$1,087.45**

**\$1,176.90**

**\$1,239.57**

**SETTLEMENT COSTS**

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<b>CLOSING COSTS:</b>	\$2,478.00	<b>CLOSING COSTS:</b>	\$2,225.50	<b>\$50.84</b>
<b>PREPAID ITEMS:</b>	4,330.00	<b>PREPAID ITEMS:</b>	4,330.00	0.00
<b>POINTS (IF Applicable):</b>	0.00	<b>POINTS (IF Applicable):</b>	0.00	0.00
<b>DOWN PAYMENT:</b>	6,250.00	<b>DOWN PAYMENT:</b>	2,850.00	<b>50.84</b>

**TOTAL COSTS: \$13,058.00**

**\$9,405.50**

**\$50.84**

INQUIRE ABOUT SELLERS CONCESSION  
 MAXIMIZE TAX ADVANTAGES

KEEP YOUR INVESTMENTS GROWING  
 THINK "BIG PICTURE"

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

**DEBB PARKER & SHANNYN GERRY**  
 COMMONFUND MORTGAGE  
 OFFICE: (315) 472-5832 Ext. 1052  
 CELL: (315) 374-5830  
 WWW.CNYHOMEFINANCING.COM  
 E-MAIL: DEBB@CNYHOMEFINANCING.COM

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\*