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622 S. Beech Street
 Syracuse E



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

PURCHASE PRICE: \$105,000

80/10/15
 MORTGAGE TYPE: 5.88%
 RATE: 30
 TERM (IN YEARS): 20.00%
 PERCENT DOWN: 5,250.00
 DOWN PAYMENT: 84,000.00
 MORTGAGE AMOUNT: 15,750.00
 SECOND MORTGAGE:
 PRINCIPAL & INTEREST: 496.89
 PRINCIPAL & INTEREST -SECOND MORTGAGE: 124.47
 TAXES: 257.67
 HOMEOWNER INSURANCE: 0.00
 MORTGAGE INSURANCE: 0.00

TOTAL TAXES:

FHA 30 YEAR FIXED
 RATE: 6.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 2,400.00
 FHA MAX. MORTGAGE: 102,600.00
 FHA MAX. MORTGAGE: 1,500.00
 MORTGAGE AMOUNT: 104,100.00
 PRINCIPAL & INTEREST: 624.13
 TAXES: 257.67
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 42.75

\$3,092

NEHEMIAH
 6.00%
 30
 2.25%
 2,550.00
 110,650.00
 1,650.00
 112,300.00
 673.30
 257.67
 41.67
 46.10

TOTAL MONTHLY PAYMENT: \$879.03

\$966.21

\$1,018.74

SETTLEMENT COSTS

CLOSING COSTS: \$2,278.63
 PREPAID ITEMS: 3,852.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 5,250.00

TOTAL COSTS: \$11,380.63

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
 PREPAID ITEMS: 3,852.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 2,400.00

\$8,477.50

\$20.67

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 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: 622 S Beech Street, Syracuse
 Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$105000.

| | <u>30 Yr Fixed (5% Down)</u> | <u>80/15/5</u> | <u>30 Yr Fixed</u> | <u>FHA</u> |
|----------------------|------------------------------|-----------------|--------------------|-----------------|
| Loan Amount | \$99,750 | \$84,000 | \$84,000 | \$104,177 |
| Rate****5/14/08 | 6.125% | 6.125% | 6.125% | 6.375% |
| Down Payment | \$5,250 | \$21,000 | \$21,000 | \$2,363 |
| Points/FHLMC Fee | \$249 | 473 | 210 | 0 |
| Flood Cert, Tax Serv | 97 | 97 | 97 | 97 |
| Credit Report | 18 | 18 | 18 | 18 |
| Appraisal | 500 | 500 | 500 | 500 |
| 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 | 93 | 50 | 50 |
| Title Insurance | 764 | 671 | 671 | 764 |
| NYS Mtg Tax | 723 | 605 | 806 | \$756 |
| Property Tax | 3092 | 3092 | 3,092 | 3092 |
| Homeowners Ins | 500 | 500 | 500 | 500 |
| Prepaid Interest | 509 | 429 | 566 | 553 |
| -Seller Concessions | | | | |
| -Grant or other cred | 3150 | \$15,750 | | 4500 |
| CASH REQUIRED | \$9,283 | \$12,407 | \$28,190 | \$4,873 |
| Principal & Interest | \$606.09 | \$510.39 | \$673.23 | \$649.93 |
| Taxes | 258 | 258 | 258 | 258 |
| Homeowners Insuranc | 42 | 42 | 42 | 41 |
| Monthly PMI | 52 | 0 | 0 | \$43 |
| 2nd Mortgage | 0.00 | 148.25 | 0 | |
| HOA | | | | |
| Total Monthly | \$956.96 | \$957.98 | \$972.90 | \$991.69 |

*Ameridream/Sonyma/Homeheadquarters/UNPA
 Biweekly available on Conventional Mortgages
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available
 Rates as of 05/15/08 - Subject to change daily.
 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
 Additional fees may apply depending on credit scores.