

Pei Lin Huang
 KELLER WILLIAMS SYRACUSE
 474-1899
 Peilin@Peilin.com

6408 Bessbrook Drive
 DeWitt



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

PURCHASE PRICE: \$180,000

TOTAL TAXES:

\$6,761

MORTGAGE TYPE:	80/15/15	FHA 30 YEAR FIXED	NEHEMIAH
RATE:	6.00%	5.50%	6.00%
TERM (IN YEARS):	30	30	30
PERCENT DOWN:	20.00%	2.25%	2.25%
DOWN PAYMENT:	9,000.00	4,050.00	4,400.00
MORTGAGE AMOUNT:	144,000.00	175,950.00	190,550.00
SECOND MORTGAGE:	27,000.00	2,600.00	2,850.00
		178,550.00	193,400.00
PRINCIPAL & INTEREST:	863.35	1,013.79	1,159.53
PRINCIPAL & INTEREST -SECOND MORTGAG:	213.37	563.42	563.42
TAXES:	563.42	41.67	41.67
HOMEOOWNER INSURANCE:	0.00	73.31	79.40
MORTGAGE INSURANCE:	0.00		

TOTAL MONTHLY PAYMENT: \$1,640.14

\$1,692.19

\$1,844.01

SETTLEMENT COSTS	SETTLEMENT COSTS	SETTLEMENT COSTS
CLOSING COSTS:	CLOSING COSTS:	CLOSING COSTS:
PREPAID ITEMS:	PREPAID ITEMS:	PREPAID ITEMS:
POINTS (IF Applicable):	POINTS (IF Applicable):	POINTS (IF Applicable):
DOWN PAYMENT:	DOWN PAYMENT:	DOWN PAYMENT:
\$3,163.82	\$2,225.50	\$25.17
7,670.00	7,670.00	0.00
0.00	0.00	0.00
9,000.00	4,050.00	25.17

TOTAL COSTS: \$19,833.82

\$13,945.50

\$25.17

INQUIRE ABOUT SELLERS CONCESSION
 MAXIMIZE TAX ADVANTAGES
 80/10/10 OR 80/20
 100% CONVENTIONAL

DEBB PARKER & SHANNYNN 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"
 FICO SCORE DRIVEN

Debb Parker and Shannyng 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



Everyone can join our credit union -
\$5.00, great rates, great service.

Welcome to: 6408 Bessbrook Dr, Jamesville, NY
Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$180000

	<u>30 Yr Fixed (5% Down)</u>	<u>80/15/5 Fixed</u>	<u>30 Yr Fixed</u>	<u>FHA</u>
Loan Amount	\$171,000	\$144,000	\$144,000	\$180,000
Rate as of JAN 16, 2008	5.750%	5.750%	5.750%	6.00%
Down Payment	\$9,000	\$36,000	\$36,000	4,050
Points/FHLMC Fee	0	0	0	0
Flood Cert, Tax Serv	97	97	97	15
Credit Report	18	18	18	18
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	\$178	50	50
Title Insurance	1031	1458	1,458	1,063
NYS Mtg Tax	1258	1055	1,055	\$1,314
Property Tax	6761	6761	6,761	\$6,761
Homeowners Ins	500	500	500	500
Prepaid Interest	819	690	1,695	893
-Seller Concessions				
-Grant or other credits*		\$27,000		
Cash Required (Estimate)	\$20,489	\$20,712	\$48,589	\$15,619
Principal & Interest	\$997.91	\$840.34	\$840.34	\$1,070.73
Taxes	563	563	563	\$563.42
Homeowners Insurance	42	42	42	\$41.67
Monthly PMI	88	0	0	\$73.31
2nd Mortgage	0.00	254.14	0	
HOA				
Total Monthly	\$1,691.34	\$1,699.57	\$1,445.34	\$1,749.13

***Ameridream/Sonyma/Homeheadquarters/UNPA or 2nd mortgage**

Biweekly available on Conventional Mortgages

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

Rates as of 1/16/08. Subject to change without notice.

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.