



Pei Lin Huang
KELLER WILLIAMS SYRACUSE
 474-1899
 Peilin@Peilin.com
 6659 Collamer Road
 DeWitt



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

PURCHASE PRICE: \$135,000

TOTAL TAXES:

NEHEMIAH \$3,689

MORTGAGE TYPE: 80/15
RATE: 6.00%
TERM (IN YEARS): 30
PERCENT DOWN: 20.00%
DOWN PAYMENT: 6,750.00
MORTGAGE AMOUNT: 108,000.00
SECOND MORTGAGE: 20,250.00

FHA 30 YEAR FIXED
RATE: 6.00%
TERM (IN YEARS): 30
PERCENT DOWN: 2.25%
DOWN PAYMENT: 3,050.00
FHA MAX. MORTGAGE: 131,950.00
FHA MAX. MORTGAGE: 1,950.00
MORTGAGE AMOUNT: 133,900.00

NEHEMIAH
RATE: 6.00%
TERM: 30
PERCENT: 2.25%
DOWN: 3,300.00
MORTGAGE: 142,350.00
MORTGAGE: 2,100.00
MORTGAGE: 144,450.00

PRINCIPAL & INTEREST: 647.51
PRINCIPAL & INTEREST -SECOND MORTGAGE: 160.03
TAXES: 307.42
HOMEOOWNER INSURANCE: 0.00
MORTGAGE INSURANCE: 0.00

PRINCIPAL & INTEREST: 802.80
TAXES: 307.42
HOMEOOWNER INSURANCE: 41.67
MORTGAGE INSURANCE: 54.98

NEHEMIAH
PRINCIPAL & INTEREST: 866.05
TAXES: 307.42
HOMEOOWNER INSURANCE: 41.67
MORTGAGE INSURANCE: 59.31

CLOSING COSTS: \$2,580.25
PREPAID ITEMS: 4,524.00
POINTS (If Applicable): 0.00
DOWN PAYMENT: 6,750.00

CLOSING COSTS: \$2,225.50
PREPAID ITEMS: 4,524.00
POINTS (If Applicable): 0.00
DOWN PAYMENT: 3,050.00

CLOSING COSTS: \$21,689
PREPAID ITEMS: 0.00
POINTS (If Applicable): 0.00
DOWN PAYMENT: 21,689

TOTAL COSTS: \$13,854.25

TOTAL COSTS: \$9,799.50

TOTAL COSTS: \$21,689

INQUIRE ABOUT SELLERS CONCESSION:
 MAXIMIZE TAX ADVANTAGES

DEBB PARKER & SHANNYN GERRY
COMMONFUND MORTGAGE

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

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

OFFICE: (315) 472-5832 Ext. 1052
 CELL: (315) 374-5830
 WWW.CNYHOMEFINANCING.COM
 E-MAIL: DEBB@CNYHOMEFINANCING.COM

FIGO 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: 6659 Collamer Rd, East Syracuse 13057
 Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$135000.

	<u>30 Yr Fixed (5% Down)</u>	<u>80/15/5</u>	<u>30 Yr Fixed</u>	<u>FHA</u>
Loan Amount	\$128,250	\$108,000	\$108,000	\$133,942
Rate****5/20/08	6.250%	6.250%	6.250%	6.500%
Down Payment	\$6,750	\$27,000	\$27,000	\$3,038
Points/FHLMC Fee	\$321	608	270	0
Flood Cert, Tax Serv	97	97	97	97
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	127	50	50
Title Insurance	864	781	781	879
NYS Mtg Tax	937	785	785	\$980
Property Tax	3689	3689	3,689	4361
Homeowners Ins	500	500	500	500
Prepaid Interest	668	563	534	726
-Seller Concessions				
-Grant or other credits*		\$20,250		
CASH REQUIRED	\$14,848	\$14,872	\$34,679	\$11,603
Principal & Interest	\$789.66	\$664.97	\$664.97	\$846.60
Taxes	307	307	307	307
Homeowners Insurance	42	42	42	42
Monthly PMI	66	0	0	\$55
2nd Mortgage	0.00	190.61	0	
HOA				
Total Monthly	\$1,205.00	\$1,204.67	\$1,013.64	\$1,250.59

*Ameridream/Sonyma/Homeheadquarters/UNPA
 Biweekly available on Conventional Mortgages
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available
 Rates as of 06/03/08 - 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

Please note that due to Secondary Market changes,
 tightening credit issues, there could be additional fees.