



Pei Lin Huang
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665 Fellows Avenue
 Syracuse E



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

PURCHASE PRICE: \$132,500

MORTGAGE TYPE: 80/15/15
RATE: 6.50%
TERM (IN YEARS): 30
PERCENT DOWN: 20.00%
DOWN PAYMENT: 6,625.00
MORTGAGE AMOUNT: 106,000.00
SECOND MORTGAGE: 19,875.00
PRINCIPAL & INTEREST: 669.99
PRINCIPAL & INTEREST -SECOND MORTGAG: 157.07
TAXES: 273.50
HOMEOWNER INSURANCE: 0.00
MORTGAGE INSURANCE: 0.00

TOTAL TAXES:

FHA 30 YEAR FIXED
NEHEMIAH
RATE: 6.50%
TERM (IN YEARS): 30
PERCENT DOWN: 2.25%
DOWN PAYMENT: 3,000.00
FHA MAX. MORTGAGE: 129,500.00
FHA MAX. MORTGAGE: 1,900.00
MORTGAGE AMOUNT: 131,400.00
PRINCIPAL & INTEREST: 830.54
TAXES: 273.50
HOMEOWNER INSURANCE: 41.67
MORTGAGE INSURANCE: 53.96

\$3,282

TOTAL MONTHLY PAYMENT: \$1,100.56

\$1,199.67

\$1,262.60

SETTLEMENT COSTS

CLOSING COSTS: \$2,559.63
PREPAID ITEMS: 4,138.00
POINTS (IF Applicable): 0.00
DOWN PAYMENT: 6,625.00

TOTAL COSTS: \$13,322.63

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
PREPAID ITEMS: 4,138.00
POINTS (IF Applicable): 0.00
DOWN PAYMENT: 3,000.00

TOTAL COSTS: \$9,363.50

\$16.33

0.00

0.00

16.33

\$16.33

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
 Fax 432-0578



Welcome to: 665 Fellows Ave, Syracuse NY
Prepared for: Pei Lin Huang - Keller Williams - S)

Purchase Price: \$132500.

	<u>30 Yr Fixed</u>	<u>80/15/5</u>	<u>FHA</u>
Loan Amount	\$125,875	\$106,000	\$131,462
Rate	6.550%	6.550%	6.500%
Down Payment	\$6,625	\$26,500	\$2,981
Points/FHLMC Fee	0	265	0
Flood Cert, Tax Serv	97	97	97
Credit Report	18	18	18
Appraisal	275	275	275
Recording	115	115	115
Abstract	90	90	90
Bank Attorney	425	425	425
Loan Evaluation	50	50	50
Doc Prep/other fees	50	174	50
Title Insurance	848	773	872
NYS Mtg Tax	919	770	961
Property Tax	3282	3282	3282
Homeowners Ins	450	450	450
Prepaid Interest	687	579	712
-Seller Concessions			
-Grant or other credits*		\$19,875	
CASH REQUIRED	\$13,931	\$13,987	\$10,378
Principal & Interest	\$799.76	\$673.48	\$830.93
Taxes	274	274	274
Homeowners Insurance	38	38	38
Monthly PMI	65	0	54
2nd Mortgage	0.00	181.43	0
HOA			
Total Monthly	\$1,175.79	\$1,165.91	\$1,195.89

***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