



Pei Lin Huang  
 PRUDENTIAL FIRST PROPERTIES  
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 Truxton

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

<b>PURCHASE PRICE:</b>	<b>\$180,000</b>	<b>TOTAL TAXES:</b>	<b>\$2,930</b>
<b>MORTGAGE TYPE:</b>	<b>80/5/15</b>	<b>FHA 30 YEAR FIXED</b>	<b>NEHEMIAH</b>
<b>RATE:</b>	6.63%	<b>RATE:</b>	6.50%
<b>TERM (IN YEARS):</b>	30	<b>TERM (IN YEARS):</b>	30
<b>PERCENT DOWN :</b>	20.00%	<b>PERCENT DOWN :</b>	2.25%
<b>DOWN PAYMENT:</b>	9,000.00	<b>DOWN PAYMENT:</b>	4,350.00
<b>MORTGAGE AMOUNT:</b>	144,000.00	<b>FHA MAX. MORTGAGE:</b>	175,950.00
<b>SECOND MORTGAGE:</b>	27,000.00	<b>FHA MAX. MORTGAGE:</b>	2,800.00
	-----	<b>MORTGAGE AMOUNT:</b>	190,200.00
<b>PRINCIPAL &amp; INTEREST:</b>	922.05	<b>PRINCIPAL &amp; INTEREST:</b>	1,128.56
<b>PRINCIPAL &amp; INTEREST -SECOND MORTGAGI</b>	188.79	<b>TAXES:</b>	244.17
<b>TAXES:</b>	244.17	<b>HOMEOWNER INSURANCE:</b>	41.67
<b>HOMEOWNER INSURANCE:</b>	0.00	<b>MORTGAGE INSURANCE:</b>	73.31
<b>MORTGAGE INSURANCE:</b>	0.00		-----
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<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$1,355.01</b>	<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$1,566.11</b>

<b>SETTLEMENT COSTS</b>		<b>SETTLEMENT COSTS</b>	
<b>CLOSING COSTS:</b>	\$3,163.82	<b>CLOSING COSTS:</b>	\$2,225.50
<b>PREPAID ITEMS:</b>	3,914.00	<b>PREPAID ITEMS:</b>	3,914.00
<b>POINTS (IF Applicable):</b>	0.00	<b>POINTS (IF Applicable):</b>	0.00
<b>DOWN PAYMENT:</b>	9,000.00	<b>DOWN PAYMENT:</b>	4,050.00
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<b>TOTAL COSTS:</b>	<b>\$16,077.82</b>	<b>TOTAL COSTS:</b>	<b>\$10,189.50</b>

INQUIRE ABOUT SELLERS CONCESSION  
 MAXAMIZE TAX ADVANTAGES

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

KEEP YOUR INVESTMENTS GROWING  
 THINK "BIG PICTURE"

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\*