



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



6911 Kassonta Drive
 DeWitt

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

PURCHASE PRICE: \$410,000 **TOTAL TAXES: \$12,423**

MORTGAGE TYPE:	5/1 YEAR ARM	80/5/15	0/0
RATE:	5.50%	6.13%	6.13%
TERM (IN YEARS):	30	30	30
PERCENT DOWN:	20.00%	20.00%	0.00%
DOWN PAYMENT:	82,000.00	20,500.00	0
MORTGAGE AMOUNT:	328,000.00	328,000.00	410,000.00
SECOND MORTGAGE		61,500.00	0.00

PRINCIPAL & INTEREST:	1,862.35	1,992.96	2,491.20
PRINCIPAL & INTEREST -SECOND MORTGAGE		197.81	0.00
TAXES:	1,035.25	1,035.25	1,035.25
HOMEOWNER INSURANCE:	25.00	25.00	25.00
MORTGAGE INSURANCE:	0.00	0.00	0.00

TOTAL MONTHLY PAYMENT:	\$2,922.60	\$3,251.02	\$3,551.45

SETTLEMENT COSTS

CLOSING COSTS:	\$5,183.50	\$5,983.50	\$8,067.92
PREPAID ITEMS:	13,175.00	13,175.00	13,175.00
POINTS (IF Applicable):	0.00	0.00	0.00
DOWN PAYMENT:	82,000.00	20,500.00	0.00

TOTAL COSTS:	\$100,358.50	\$39,658.50	\$21,242.92

SELLER MAY PAY UP TO 6% CONCESSIONS
 MAXIMIZE TAX ADVANTAGES

KEEP YOUR INVESTMENTS GROWING
 NO MORTGAGE INSURANCE

DEBB PARKER & SHANNYN GERRY
 COMMONFUND MORTGAGE
 OFFICE: 472-5832 Ext 1052
 CELL: 374-5830
 www.cnyhomefinancing.com
 Email:debb@cnyhomefinancing.com

80/10/10 OR 80/20

FICO SCORE DRIVEN

Debb Parker & Shannyn Gerry specialize in providing several financing options and encourage 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: 6911 KASSONTA DR, JAMESVILLE NY 13078
Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$410000.

	<u>30 Yr Fixed</u>	<u>80/20 Fixed</u>	<u>30 Yr</u>	<u>1 Yr. Arm</u>
Loan Amount	\$389,500	\$328,000	\$328,000	\$328,000
Rate	6.450%	6.450%	6.450%	5.50%
Down Payment	\$20,500	\$82,000	\$82,000	\$82,000
Points/FHLMC Fee	0	4920	0	0
Flood Cert, Tax Serv	97	97	97	97
Credit Report	18	18	18	0
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	590	0	0
Title Insurance	1901	1729	1729	1729
NYS Mtg Tax	2896	2435	2435	2435
Property Tax	12423	12423	12423	12423
Homeowners Ins	800	800	800	800
Prepaid Interest	2094	1763	1763	1503
-Seller Concessions				
-Grant or other credits*		\$82,000		
CASH REQUIRED	\$41,734	\$25,730	\$102,220	\$101,942
Principal & Interest	\$2,449.11	\$2,062.41	\$2,062.41	\$1,862.35
Taxes	1,035	1,035	1,035	1035
Homeowners Insurance	68	68	68	68
Monthly PMI	201	0	0	0
2nd Mortgage	0.00	795.52	0	
HOA				
Total Monthly	\$3,752.27	\$3,959.84	\$3,165.41	\$2,965.35

***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

Good Faith Estimate

(Not a Loan Commitment)

Date: 05/20/2007

This Good Faith Estimate is being provided by a Mortgage Broker, and no lender has yet been obtained. A lender will provide you with an additional Good Faith Estimate within three business days of receipt of your loan application.

GFE Provided By: Always Home Mortgage, LLC 115 E. Jefferson Street Suite 301 Syracuse, NY 13202 Michael Frazier 315-413-0340	Subject Property: 6911 Kassonta Dr Jamesville, NY 13078	Borrower(s): Good Faith Estimate
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Loan Number: NY428	Interest Rate: 5.875	Type of Loan: Conventional	Base Loan Amt: 328,000.00
Loan Program: 30 Year Fixed	Term: 360	Sales Price: 410,000.00	Total Loan Amt: 328,000.00

The information provided below reflects estimates of the charges you are likely to incur at the settlement of your loan. The fees listed are estimates; actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement you will receive at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost of items paid at settlement.

Estimated Closing Costs																																																																																																																																																																																																																									
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These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your Mortgage Broker or lender if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of a copy of the Special Information Booklet "Settlement Costs."