

7739 Bridgeport Kirkville Road

Kirkville, NY 13082

Combine Madison County taxes, award-winning ESM schools, over 3,000 sq ft of living space, over an acre of land, and you've got an amazing property. This country "estate" offers a lengthy list of improvements both inside and out. Keep your heating & cooling costs low with NYSERDA sealing and insulation. New dual central AC units or the 27" above-ground pool will keep you cool on hot summer days, though the massive pool heater has you covered when the temperature dips. Enjoy your own oasis with patio and tranquil koi pond, surrounded by a new privacy fence. Space abounds inside as well, with a great room featuring a fieldstone fireplace, family room with sliders to the backyard, heated sunroom & large eat-in kitchen complete with center island. The list goes on and on-come see for yourself!



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$200,000	\$200,000	\$200,000
% Down	3.50%	0.00%	10.00%
First Loan	\$196,377	\$204,300	\$180,000
Term	30 Years	30 Years	30 Years
Rate	4.875%	5.000%	5.000%
APR*	6.272%	5.414%	5.493%

CASH TO CLOSE

Down Payment	\$7,000	\$0	\$20,000
Closing Costs	\$4,744	\$4,335	\$4,605
Prepays/Impounds	\$6,125	\$6,571	\$6,101
Total \$ Required	\$17,869	\$10,906	\$30,706

HOUSING EXPENSE

First Loan P & I	\$1,039	\$1,097	\$966
Taxes, Ins & MI	\$687	\$550	\$616
Total Monthly Pmt	\$1,726	\$1,647	\$1,582

INCOME TO QUALIFY

Income Guide	\$5,570	\$4,020	\$4,790
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*APR = Annual Percentage Rate



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