



Pei Lin Huang
 KELLER WILLIAMS SYRACUSE
 474-1899
 PeiLin@PeiLin.com
 821 DeWitt Street
 Syracuse N



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

PURCHASE PRICE: \$130,000

TOTAL TAXES: \$2,621

MORTGAGE TYPE:	80/5/15	FHA 30 YEAR FIXED	NEHEMIAH
RATE:	6.75%	6.63%	6.63%
TERM (IN YEARS):	30	30	30
PERCENT DOWN:	20.00%	2.25%	2.25%
DOWN PAYMENT:	6,500.00	2,950.00	3,150.00
MORTGAGE AMOUNT:	104,000.00	127,050.00	135,800.00
SECOND MORTGAGE:	19,500.00	1,900.00	2,000.00
		128,950.00	137,800.00
PRINCIPAL & INTEREST:	674.54		
PRINCIPAL & INTEREST -SECOND MORTGAG:	154.10	825.68	882.35
TAXES:	218.42	218.42	218.42
HOMEOWNER INSURANCE:	0.00	41.67	41.67
MORTGAGE INSURANCE:	0.00	52.94	56.58

TOTAL MONTHLY PAYMENT: \$1,047.06 **\$1,138.70** **\$1,199.02**

SETTLEMENT COSTS		SETTLEMENT COSTS	
CLOSING COSTS:	\$2,528.13	CLOSING COSTS:	\$2,225.50
PREPAID ITEMS:	3,477.00	PREPAID ITEMS:	3,477.00
POINTS (IF Applicable):	0.00	POINTS (IF Applicable):	0.00
DOWN PAYMENT:	6,500.00	DOWN PAYMENT:	2,950.00

TOTAL COSTS: \$12,505.13 **\$8,652.50** **\$24.81**

INQUIRE ABOUT SELLERS CONCESSION
 MAXIMIZE TAX ADVANTAGES

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

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

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

FICO SCORE DRIVEN



Mary Lou Colbert - Mortgage Executive
 432-1971, ext 6426
marylouc@americu.org
 Fax 432-0578



Welcome to: 821 DeWitt St, Syracuse 13203
Prepared for: Pei Lin Huang, Keller Williams - Syracuse

PURCHASE PRICE: \$130000.

	<u>30 Yr Fixed</u>	<u>80/20 Fixed</u>	<u>FHA</u>	<u>ARM 5/1</u>
Loan Amount	\$123,500	\$104,000	\$128,981	\$123,500
Rate	6.800%	6.800%	6.750%	5.875%
Down Payment	\$6,500	\$26,000	\$2,925	\$6,500
Points/FHLMC Fee	0	1560	0	0
Flood Cert, Tax Serv	97	97	15	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	170	0	50
Title Insurance	845	891	864	845
NYS Mtg Tax	901	755	942	901
Property Tax	2621	2621	2621	2621
Homeowners Ins	500	500	500	500
Prepaid Interest	700	589	726	699
-Seller Concessions				
-Grant or other credits*		\$26,000		
CASH REQUIRED	\$13,187	\$8,156	\$9,566	\$13,168
Principal & Interest	\$805.13	\$678.00	\$836.57	\$730.55
Taxes	218	218	218	218
Homeowners Insurance	42	42	42	42
Monthly PMI	64	0	0	64
2nd Mortgage	0.00	252.24	0	
HOA				
Total Monthly	\$1,129.02	\$1,190.32	\$1,096.65	\$1,054.55

***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

Stated Income/Stated Asset-S/Emp 10% down,

Tax Escrow ONLY Required on FHA, VA & NOO