

# 8317 Prestwick Drive

Manlius, NY 13104

This airy and bright Manlius contemporary has so much to offer! From the soaring vaulted ceilings to the spacious backyard, there's no reason to feel space is lacking. The living room is a statement in itself, with cathedral ceilings, large picture window and adjoining dining room, all in a large, open space! Cozy-up beside the family room fireplace or cook your favorite dish in the kitchen, featuring brand new granite counters. Looking to relax? Head to the master suite to find a soothing jetted tub, or get away from it all in the quiet, main floor office, which can double as an additional bedroom if needed. With first floor laundry, attached 2-car garage, and large storage-ready basement, this modern home proves it really does have it all.



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$328,500	\$328,500	\$328,500
% Down	10.35%	0.00%	10.00%
First Loan	\$299,669	\$335,562	\$295,650
Term	30 Years	30 Years	30 Years
Rate	5.375%	5.375%	4.500%
APR*	6.103%	5.778%	4.951%

#### CASH TO CLOSE

Down Payment	\$33,985	\$0	\$32,850
Closing Costs	\$6,190	\$6,172	\$6,224
Prepays/Impounds	\$12,751	\$13,572	\$12,636
<b>Total \$ Required</b>	<b>\$52,926</b>	<b>\$19,744</b>	<b>\$51,710</b>

#### HOUSING EXPENSE

First Loan P & I	\$1,678	\$1,879	\$1,498
Taxes, Ins & MI	\$1,367	\$1,171	\$1,279
<b>Total Monthly Pmt</b>	<b>\$3,045</b>	<b>\$3,050</b>	<b>\$2,777</b>

#### INCOME TO QUALIFY

Income Guide	\$9,820	\$7,440	\$8,420
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\*APR = Annual Percentage Rate



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