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8424 Falcon Drive
Clay

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

PURCHASE PRICE:	\$124,900	TOTAL TAXES:	\$4,356
<i>MORTGAGE TYPE:</i>	Conventional 20% Down	FHA 30 YEAR FIXED	10% Down- No Mortgage Insurance
<i>RATE:</i>	3.38%	<i>RATE:</i>	3.25%
<i>TERM (IN YEARS):</i>	30	<i>TERM (IN YEARS):</i>	30
<i>PERCENT DOWN :</i>	20.00%	<i>PERCENT DOWN :</i>	10.00%
<i>DOWN PAYMENT:</i>	24,980.00	<i>DOWN PAYMENT:</i>	12,490.00
<i>MORTGAGE AMOUNT:</i>	99,920.00	<i>FHA MAX. MORTGAGE:</i>	120,500.00
		<i>MORTGAGE INSURANCE</i>	2,108.75
		<i>MORTGAGE AMOUNT:</i>	122,608.75

<i>PRINCIPAL & INTEREST:</i>	441.74	<i>PRINCIPAL & INTEREST:</i>	533.60
<i>TAXES:</i>	363.00	<i>TAXES:</i>	363.00
<i>HOMEOWNER INSURANCE:</i>	41.67	<i>HOMEOWNER INSURANCE:</i>	41.67
<i>MORTGAGE INSURANCE:</i>	0.00	<i>MORTGAGE INSURANCE:</i>	125.52

TOTAL MONTHLY PAYMENT:	\$846.41	\$1,063.79	\$917.32

	SETTLEMENT COSTS		SETTLEMENT COSTS
<i>CLOSING COSTS:</i>	\$3,782.50	<i>CLOSING COSTS:</i>	\$3,782.50
<i>PREPAID ITEMS:</i>	4,398.00	<i>PREPAID ITEMS:</i>	4,398.00
<i>POINTS (IF Applicable):</i>	0.00	<i>POINTS (IF Applicable):</i>	0.00
<i>DOWN PAYMENT:</i>	24,980.00	<i>DOWN PAYMENT:</i>	12,490.00
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TOTAL COSTS:	\$33,160.50	\$12,327.00	\$20,670.50

INQUIRE ABOUT SELLERS CONCESSIONS
 MAXIMIZE TAX ADVANTAGES

DEBB PARKER
COMMONFUND MORTGAGE
 OFFICE: (315) 472-5832 Ext. 1052
 CELL: (315) 374-5830

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

E-MAIL: DEBB@CNYHOMEFINANCING.COM

FICO SCORE DRIVEN

Debb Parker specializes in providing several financing options
 and encourages buyers to choose the product that best fits their needs

DEBB PARKER NMLS #15801 COMMONFUND MORTGAGE CORP #53923