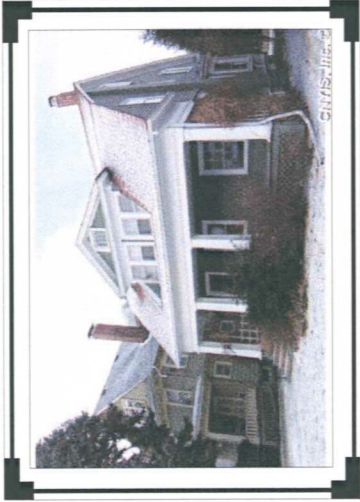


Pei Lin Huang
 KELLER WILLIAMS SYRACUSE
 474-1899
 PeiLin@PeiLin.com



846 Livingston Avenue
 Syracuse E



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

PURCHASE PRICE: \$165,000

MORTGAGE TYPE: 80/15/15
 RATE: 5.63%
 TERM (IN YEARS): 30
 PERCENT DOWN: 5.00%
 DOWN PAYMENT: 8,250.00
 MORTGAGE AMOUNT: 132,000.00
 SECOND MORTGAGE: 24,750.00

PRINCIPAL & INTEREST: 759.87
 PRINCIPAL & INTEREST - SECOND MORTGAGE: 164.50
 TAXES: 346.83
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 0.00

TOTAL TAXES:

FHA 30 YEAR FIXED 5.50%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 3,712.50
 FHA MAX. MORTGAGE: 161,250.00
 FHA MAX. MORTGAGE: 2,400.00
 MORTGAGE AMOUNT: 163,650.00

PRINCIPAL & INTEREST: 929.19
 TAXES: 346.83
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 67.19

\$4,162

ZERO DOWN/ NO MI** 5/1 ARM 5.25%
 TERM (IN YEARS): 30
 PERCENT DOWN: 0.00%
 DOWN PAYMENT: 0
 FHA MAX. MORTGAGE: 165,000.00
 FHA MAX. MORTGAGE: 0.00

PRINCIPAL & INTEREST: 911.14
 TAXES: 346.83
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 0.00

TOTAL MONTHLY PAYMENT: \$1,312.87

\$1,384.88

\$1,299.64

SETTLEMENT COSTS

CLOSING COSTS: \$3,001.91
 PREPAID ITEMS: 3,525.90
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 8,250.00

TOTAL COSTS: \$14,777.81

SETTLEMENT COSTS

CLOSING COSTS: \$3,001.91
 PREPAID ITEMS: 3,525.90
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 3,712.50

\$10,240.31

\$6,527.81

INQUIRE ABOUT SELLERS CONCESSIONS
 MAXIMIZE TAX ADVANTAGES

80/10/10 OR 80/20
 100% CONVENTIONAL

DEBB PARKER
 COMMONFUND MORTGAGE
 OFFICE: (315) 472-5832 Ext. 1052
 CELL: (315) 374-5830
 WWW.CNYHOMEFINANCING.COM
 E-MAIL: DEBB@CNYHOMEFINANCING.COM

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

FICO SCORE DRIVEN

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

INTEREST RATES SUBJECT TO CHANGE

**FIRST TIME HOME-BUYERS ONLY

AN EQUAL HOUSING LENDER Licensed Mortgage Banker NY State Banking Dept

HOMESTEAD

FINANCIAL SERVICES, INC.
LICENSED MORTGAGE BANKER - NYS BANKING DEPARTMENT

Presented by-

Pei Lin Huang
Keller Williams Realty
474-1899

For:

846 Livingston Avenue
Syracuse, NY 13210

Ann Coyne
Homestead Financial
445-2000 ext. 251

March 4, 2009

FHA - FIXED

Sales Price	\$165,000
Down Payment	5775
Base Mortgage	159,225
MIP	2,786

Interest Rate	5.50%
Term in Years	30
Point(s)	0.000

Mortgage Amount 162,011

MONTHLY PAYMENTS

Principal & Interest	\$919.88
Taxes	346.83
Hazard Insurance	48.13
MIP monthly	72.98

CLOSING COSTS

Discount Points	0
Underwriting Fee	350
Appraisal Fee	350
Flood Certification	30
Credit Report	26
Recording Fees	170
N.Y. Mortgage Tax	1190
Banks's Attorney Fee	450
Abstract Update	85
Title Insurance	1000
Total	\$3,651

TOTAL PAYMENT **\$1,387.82**

DETAILS OF PURCHASE

Sales Price	\$165,000
Closing Costs/Prepays	9,462
SUBTOTAL	174,462
Less	
Mortgage Amount	162,011

PREPAID EXPENSES

Hazard Insurance	578
Tax Escrow/6 mos.	2,081
MIP Financed	2,786
Prepaid Interest/15 days	366
Other	0
Total	\$5,811

Costs Paid by Seller **0**

CASH NEEDED **\$12,451**

QUALIFYING RATIOS:

MINIMUM YEARLY INCOME	\$57,427
MAXIMUM MONTHLY DEBT*	\$574

*based on minimum income

5010 Campuswood Drive, Suite 205 • East Syracuse, NY 13057
(315) 445-2000 • Fax (315) 445-2008 • (800) 343-8979

10 Main Street • Suite 200 • Whitesboro, NY 13492
(315) 768-1980 • Fax (315) 768-1977 • (866) 365-2016

4549 Main Street • Suite 204 • Amherst, NY 14226
(716) 839-5771 • Fax (716) 839-5806 • (888) 634-2919

18564 Route 11 • Watertown, NY 13601
(315) 779-8270 • Fax (315) 779-8293



EQUAL HOUSING LENDER