

# 8508 Cazenovia Road

Manlius, NY 13104

This hard-to-come-by Manlius ranch, with over 1700 sq ft of 1st-floor living space, will have you binge-watching HGTV. Bring your paint swatches and imagination - this well-built home provides a little bit of country and a lot of room to make it your own. When the kitchen is already loaded with great counter & cabinet space, needed updates are minimal. 2 full baths are a bonus as are the many double closets throughout the home. Currently, the 3rd bedroom is set up for a 1st-floor laundry, but the option is yours to relocate the washer & dryer downstairs. The full basement provides plenty of room for multiple uses including storage, workshop, man-cave & more. FM School District, central air, and a 2 car garage sweeten the pot, but putting your own touch on a house makes it a home.



Financing Notes	FHA REG Fixed Rate	VA Fixed Rate	CONV Fixed Rate
Sales Price	\$159,000	\$159,000	\$159,000
% Down	3.50%	0.00%	10.00%
First Loan	\$156,120	\$162,418	\$143,100
Term	30 Years	30 Years	30 Years
Rate	4.500%	4.500%	4.500%
APR*	5.887%	4.912%	5.013%

#### CASH TO CLOSE

Down Payment	\$5,565	\$0	\$15,900
Closing Costs	\$4,180	\$3,748	\$4,088
Prepays/Impounds	\$4,388	\$4,700	\$4,364
<b>Total \$ Required</b>	<b>\$14,133</b>	<b>\$8,448</b>	<b>\$24,352</b>

#### HOUSING EXPENSE

First Loan P & I	\$791	\$823	\$725
Taxes, Ins & MI	\$493	\$384	\$436
<b>Total Monthly Pmt</b>	<b>\$1,284</b>	<b>\$1,207</b>	<b>\$1,162</b>

#### INCOME TO QUALIFY

<b>Income Guide</b>	<b>\$4,140</b>	<b>\$4,160</b>	<b>\$3,520</b>
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\*APR = Annual Percentage Rate



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