

Pei Lin Huang  
 KELLER WILLIAMS SYRACUSE  
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 PeiLin@PeiLin.com

901 Broad Street  
 Syracuse E



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

**PURCHASE PRICE: \$165,000**

MORTGAGE TYPE: 80/15/15  
 RATE: 6.13%  
 TERM (IN YEARS): 30  
 PERCENT DOWN: 20.00%  
 DOWN PAYMENT: 8,250.00  
 MORTGAGE AMOUNT: 132,000.00  
 SECOND MORTGAGE: 24,750.00  
 PRINCIPAL & INTEREST: 802.05  
 PRINCIPAL & INTEREST -SECOND MORTGAG: 195.59  
 TAXES: 388.58  
 HOMEOWNER INSURANCE: 0.00  
 MORTGAGE INSURANCE: 0.00

**TOTAL TAXES:**

FHA 30 YEAR FIXED 6.00% 30  
 PERCENT DOWN: 2.25%  
 DOWN PAYMENT: 3,750.00  
 FHA MAX. MORTGAGE: 161,250.00  
 FHA MAX. MORTGAGE: 2,400.00  
 MORTGAGE AMOUNT: 163,650.00  
 PRINCIPAL & INTEREST: 981.16  
 TAXES: 388.58  
 HOMEOWNER INSURANCE: 41.67  
 MORTGAGE INSURANCE: 67.19

**\$4,663**

NEHEMIAH

6.00% 30  
 2.25%  
 4,000.00  
 172,400.00  
 2,550.00  
 174,950.00  
 1,048.91  
 388.58  
 41.67  
 71.83

**TOTAL MONTHLY PAYMENT: \$1,386.22**

**\$1,478.60**

**\$1,550.99**

**SETTLEMENT COSTS**

CLOSING COSTS: \$3,001.91  
 PREPAID ITEMS: 5,572.00  
 POINTS (IF Applicable): 0.00  
 DOWN PAYMENT: 8,250.00

**TOTAL COSTS: \$16,823.91**

**SETTLEMENT COSTS**

CLOSING COSTS: \$2,225.50  
 PREPAID ITEMS: 5,572.00  
 POINTS (IF Applicable): 0.00  
 DOWN PAYMENT: 3,750.00

**\$11,547.50**

**\$26.59**

INQUIRE ABOUT SELLERS CONCESSION  
 MAXIMIZE TAX ADVANTAGES

**DEBB PARKER & SHANNYN GERRY**

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

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

KEEP YOUR INVESTMENTS GROWING  
 THINK "BIG PICTURE"

FICO SCORE DRIVEN

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\*

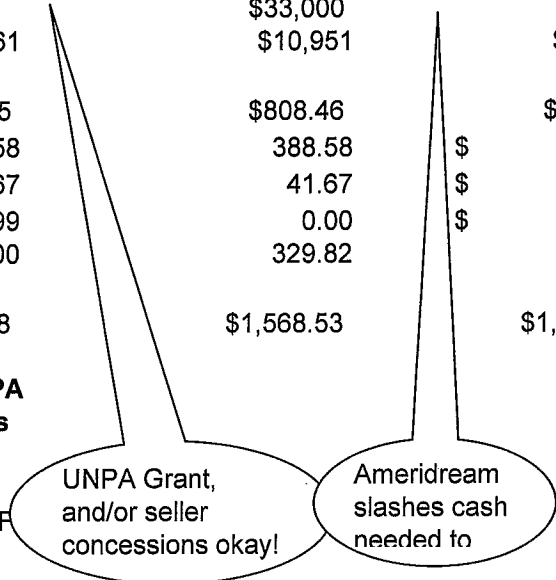


Welcome to: 901 Broad St., Syracuse NY 13210  
 Prepared for: Pei Lin Huang - Keller Williams

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

**PURCHASE PRICE: \$165,000.**

	30 Yr Fixed	80/20 Fixed	FHA Fixed	VA
Loan Amount	\$156,750	\$132,000	\$163,707	\$168,548
Rate	6.200%	6.200%	6.125%	6.125%
Down Payment	\$8,250	\$33,000	\$3,713	0
Points/FHLMC Fee	0	1980	0	0
Flood Cert, Tax Serv	89	89	89	89
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	222.5	0	0
Title Insurance	975	876	999	857
NYS Mtg Tax	1151	965	1,203	\$1,239
Property Tax	4663	4663	4,663	3200
Homeowners Ins	500	500	542	542
Prepaid Interest	810	682	836	540
-Seller Concessions				
<b>-Grant or other credits*</b>		\$33,000		
<b>CASH REQUIRED</b>	<b>\$17,461</b>	<b>\$10,951</b>	<b>\$13,017</b>	<b>\$7,422</b>
Principal & Interest	\$960.05	\$808.46	\$994.70	\$635.61
Taxes	388.58	388.58	\$ 388.58	389
Homeowners Insuranc	41.67	41.67	\$ 41.67	42
Monthly PMI	80.99	0.00	\$ 67.20	0
2nd Mortgage	0.00	329.82	0	
HOA				
<b>Total Monthly</b>	<b>\$1,471.28</b>	<b>\$1,568.53</b>	<b>\$1,492.15</b>	<b>\$1,066.61</b>



**\*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 F  
 New Construction Rate Lock - 6 Months  
 We recommend full preapprovals