



Pei Lin Huang  
 KELLER WILLIAMS SYRACUSE  
 474-1899  
 PeiLin@PeiLin.com  
 902 Crawford Avenue  
 Syracuse E



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

**PURCHASE PRICE: \$143,500**

**TOTAL TAXES:**

**\$4,441**

**MORTGAGE TYPE:** 80/5/15  
**RATE:** 5.75%  
**TERM (IN YEARS):** 30  
**PERCENT DOWN:** 20.00%  
**DOWN PAYMENT:** 7,175.00  
**MORTGAGE AMOUNT:** 114,800.00  
**SECOND MORTGAGE:** 21,525.00

**FHA 30 YEAR FIXED**  
**RATE:** 5.75%  
**TERM (IN YEARS):** 30  
**PERCENT DOWN:** 2.25%  
**DOWN PAYMENT:** 3,250.00  
**FHA MAX. MORTGAGE:** 140,250.00  
**FHA MAX. MORTGAGE:** 2,100.00  
**MORTGAGE AMOUNT:** 142,350.00

**NEHEMIAH**  
**RATE:** 5.75%  
**TERM (IN YEARS):** 30  
**PERCENT DOWN:** 2.25%  
**DOWN PAYMENT:** 3,500.00  
**FHA MAX. MORTGAGE:** 150,500.00  
**FHA MAX. MORTGAGE:** 2,250.00  
**MORTGAGE AMOUNT:** 152,750.00

**TOTAL MONTHLY PAYMENT: \$1,210.13**

**\$1,300.91**

**\$1,365.87**

**SETTLEMENT COSTS**  
 CLOSING COSTS: \$2,776.63  
 PREPAID ITEMS: 5,282.00  
 POINTS (If Applicable): 0.00  
 DOWN PAYMENT: 7,175.00

**SETTLEMENT COSTS**  
 CLOSING COSTS: \$2,225.50  
 PREPAID ITEMS: 5,282.00  
 POINTS (If Applicable): 0.00  
 DOWN PAYMENT: 3,250.00

**\$30.17**  
 0.00  
 0.00  
**30.17**

**TOTAL COSTS: \$16,233.63**

**\$10,757.50**

**\$30.17**

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

KEEP YOUR INVESTMENTS GROWING  
 THINK "BIG PICTURE"

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

DEBB PARKER and Shannyn Gerry specialize in providing several financing options  
 and encourages buyers to choose the product that best fits their needs

FICO SCORE DRIVEN

\*INTEREST RATES SUBJECT TO CHANGE\*



Mary Lou Colbert - Mortgage Executive  
 432-1971, ext 6426  
[marylouc@americu.org](mailto:marylouc@americu.org)



Welcome to: 902 Crawford Ave, Syracuse NY  
 Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$143500.

|                                 | <u>30 Yr Fixed (5% Down)</u> | <u>80/15/5</u>  | <u>30 Yr Fixed</u> | <u>7/1 ARM</u>  |
|---------------------------------|------------------------------|-----------------|--------------------|-----------------|
| Loan Amount                     | \$136,325                    | \$114,800       | \$114,800          | \$136,300       |
| Rate (as of 02/20/08)           | 6.375%                       | 6.375%          | 6.375%             | 5.00%           |
| Down Payment                    | \$7,175                      | \$28,700        | \$27,000           | 7200            |
| Points/FHLMC Fee                | \$341                        | 574             | 287                | 341             |
| Flood Cert, Tax Serv            | 97                           | 97              | 97                 | 97              |
| Credit Report                   | 18                           | 18              | 18                 | 18              |
| 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                           | 136             | 50                 | 50              |
| Title Insurance                 | 860                          | 781             | 781                | 860             |
| NYS Mtg Tax                     | 997                          | 836             | 785                | \$997           |
| Property Tax                    | 4441                         | 4441            | 4,207              | 4207            |
| Homeowners Ins                  | 500                          | 500             | 500                | 500             |
| Prepaid Interest                | 724                          | 610             | 619                | 700             |
| -Seller Concessions             |                              |                 |                    |                 |
| <b>-Grant or other credits*</b> |                              | \$21,525        |                    |                 |
| Cash Required (Estimate)        | <b>\$16,158</b>              | <b>\$16,123</b> | <b>\$35,299</b>    | <b>\$15,925</b> |
| Principal & Interest            | \$850.49                     | \$716.20        | \$716.20           | \$731.69        |
| Taxes                           | 370                          | 370             | 370                | 370             |
| Homeowners Insurance            | 42                           | 42              | 42                 | 42              |
| Monthly PMI                     | 70                           | 0               | 0                  | 70              |
| 2nd Mortgage                    | 0.00                         | 202.61          | 0                  | 0               |
| HOA                             |                              |                 |                    |                 |
| Total Monthly                   | \$1,332.68                   | \$1,330.56      | \$1,128.20         | \$1,213.69      |

\*Ameridream/Sonyma/Homeheadquarters/UNPA  
 Biweekly available on Conventional Mortgages  
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available  
 Rates as of 02/20/08. Subject to change w/o notice.  
 FHA & VA Loan Amounts include MIP & Funding Fee  
 New Construction Rate Lock - 6 Months  
 We recommend full preapprovals  
 Tax Escrow ONLY Required on FHA & VA.