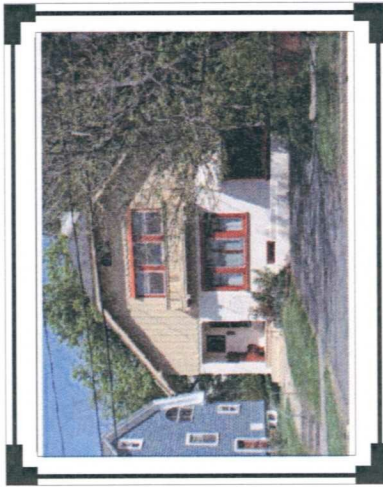


Pei Lin Huang
 KELLER WILLIAMS SYRACUSE
 474-1899
 PeiLin@PeiLin.com



913 Euclid Avenue
 Syracuse E



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

PURCHASE PRICE: \$138,500

80/5/15
 MORTGAGE TYPE: 5.88%
 RATE: 30
 TERM (IN YEARS): 20.00%
 PERCENT DOWN: 6,925.00
 DOWN PAYMENT: 110,800.00
 MORTGAGE AMOUNT: 20,775.00
 SECOND MORTGAGE:

PRINCIPAL & INTEREST: 655.42
 PRINCIPAL & INTEREST -SECOND MORTGAGI 164.18
 TAXES: 349.42
 HOMEOWNER INSURANCE: 0.00
 MORTGAGE INSURANCE: 0.00

TOTAL MONTHLY PAYMENT: \$1,169.02

TOTAL TAXES:

FHA 30 YEAR FIXED
 RATE: 6.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 3,150.00
 FHA MAX. MORTGAGE: 135,350.00
 FHA MAX. MORTGAGE: 2,000.00
 MORTGAGE AMOUNT: 137,350.00

PRINCIPAL & INTEREST: 823.48
 TAXES: 349.42
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 56.40

\$1,270.96

\$4,193

NEHEMIAH
 RATE: 6.00%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 3,350.00
 FHA MAX. MORTGAGE: 145,250.00
 FHA MAX. MORTGAGE: 2,150.00
 MORTGAGE AMOUNT: 147,400.00

PRINCIPAL & INTEREST: 883.74
 TAXES: 349.42
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 60.52

\$1,335.34

SETTLEMENT COSTS

CLOSING COSTS: \$2,622.25
 PREPAID ITEMS: 5,036.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 6,925.00

TOTAL COSTS: \$14,583.25

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
 PREPAID ITEMS: 5,036.00
 POINTS (IF APPLICABLE): 0.00
 DOWN PAYMENT: 3,150.00

\$10,411.50

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 OR 80/20
 100% CONVENTIONAL

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



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



Welcome to: 913 Euclid Ave, Syracuse, NY
 Prepared for: PEI LIN HUANG, KELLER-WILLIAMS

Purchase Price: \$138500.

	<u>30 Yr Fixed (5% Down)</u>	<u>80/15/5</u>	<u>30 Yr Fixed</u>	<u>FHA</u>
Loan Amount	\$131,575	\$110,800	\$110,800	\$137,415
Rate****5/14/08	6.125%	6.125%	6.125%	6.375%
Down Payment	\$6,925	\$27,700	\$27,700	\$3,116
Points/FHLMC Fee	\$329	623	346	368
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	131	50	50
Title Insurance	864	785	785	948
NYS Mtg Tax	962	806	806	\$1,006
Property Tax	4193	4193	4,193	4193
Homeowners Ins	500	500	500	500
Prepaid Interest	672	566	566	730
-Seller Concessions				
-Grant or other credits*		\$20,775		
CASH REQUIRED	\$15,564	\$15,599	\$36,016	\$11,981
Principal & Interest	\$799.46	\$673.23	\$673.23	\$857.29
Taxes	349	349	349	349
Homeowners Insurance	42	42	42	41
Monthly PMI	68	0	0	\$56
2nd Mortgage	0.00	195.55	0	
HOA				
Total Monthly	\$1,258.53	\$1,259.87	\$1,063.90	\$1,303.70

*Ameridream/Sonyma/Homeheadquarters/UNPA
 Biweekly available on Conventional Mortgages
 1 Yr, 3 Yr, 5 Yr, FHA Arms Available
 Rates as of 05/15/08 - Subject to change daily.
 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.
Cash to close is estimated