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Cicero

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

PURCHASE PRICE: \$165,000

TOTAL TAXES:

\$3,536

MORTGAGE TYPE:	80/5/15	FHA 30 YEAR FIXED	NEHEMIAH
RATE:	6.00%	RATE:	6.00%
TERM (IN YEARS):	30	TERM (IN YEARS):	30
PERCENT DOWN :	20.00%	PERCENT DOWN :	2.25%
DOWN PAYMENT:	8,250.00	DOWN PAYMENT:	4,000.00
MORTGAGE AMOUNT:	132,000.00	FHA MAX. MORTGAGE:	172,600.00
SECOND MORTGAGE:	24,750.00	FHA MAX. MORTGAGE:	2,550.00
	-----	MORTGAGE AMOUNT:	175,150.00
PRINCIPAL & INTEREST:	791.41	PRINCIPAL & INTEREST:	1,050.11
PRINCIPAL & INTEREST -SECOND MORTGAGI	195.59	TAXES:	294.67
TAXES:	294.67	HOMEOWNER INSURANCE:	41.67
HOMEOWNER INSURANCE:	0.00	MORTGAGE INSURANCE:	71.92
MORTGAGE INSURANCE:	0.00		-----

TOTAL MONTHLY PAYMENT: \$1,281.67 \$1,384.68 \$1,458.36

SETTLEMENT COSTS

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CLOSING COSTS:	\$3,001.91	CLOSING COSTS:	\$2,225.50	\$46.18
PREPAID ITEMS:	4,445.00	PREPAID ITEMS:	4,445.00	0.00
POINTS (IF Applicable):	0.00	POINTS (IF Applicable):	0.00	0.00
DOWN PAYMENT:	8,250.00	DOWN PAYMENT:	3,750.00	46.18
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TOTAL COSTS: \$15,696.91 \$10,420.50 \$46.18

INQUIRE ABOUT SELLERS CONCESSION
 MAXAMIZE 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

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