



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



**537 Buckingham Avenue**  
**Syracuse**

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

<b>PURCHASE PRICE:</b>	<b>\$128,500</b>	<b>TOTAL TAXES:</b>	<b>\$3,595</b>
<b>MORTGAGE TYPE:</b>	<b>80/5/15</b>	<b>FHA 30 YEAR FIXED</b>	<b>NEHEMIAH</b>
<b>RATE:</b>	6.00%	<b>RATE:</b>	6.00%
<b>TERM (IN YEARS):</b>	30	<b>TERM (IN YEARS):</b>	30
<b>PERCENT DOWN :</b>	20.00%	<b>PERCENT DOWN :</b>	2.25%
<b>DOWN PAYMENT:</b>	6,425.00	<b>DOWN PAYMENT:</b>	3,150.00
<b>MORTGAGE AMOUNT:</b>	102,800.00	<b>FHA MAX. MORTGAGE:</b>	125,600.00
<b>SECOND MORTGAGE:</b>	19,275.00	<b>FHA MAX. MORTGAGE:</b>	1,850.00
	-----	<b>MORTGAGE AMOUNT:</b>	127,450.00
<b>PRINCIPAL &amp; INTEREST:</b>	616.34		-----
<b>PRINCIPAL &amp; INTEREST -SECOND MORTGAGI</b>	152.33	<b>PRINCIPAL &amp; INTEREST:</b>	764.13
<b>TAXES:</b>	299.58	<b>TAXES:</b>	299.58
<b>HOMEOWNER INSURANCE:</b>	0.00	<b>HOMEOWNER INSURANCE:</b>	41.67
<b>MORTGAGE INSURANCE:</b>	0.00	<b>MORTGAGE INSURANCE:</b>	52.33
	-----		-----
<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$1,068.25</b>	<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$1,217.61</b>

<b>SETTLEMENT COSTS</b>		<b>SETTLEMENT COSTS</b>	
<b>CLOSING COSTS:</b>	\$2,517.63	<b>CLOSING COSTS:</b>	\$2,225.50
<b>PREPAID ITEMS:</b>	4,414.00	<b>PREPAID ITEMS:</b>	4,414.00
<b>POINTS (IF Applicable):</b>	0.00	<b>POINTS (IF Applicable):</b>	0.00
<b>DOWN PAYMENT:</b>	6,425.00	<b>DOWN PAYMENT:</b>	2,900.00
	-----		-----
<b>TOTAL COSTS:</b>	<b>\$13,356.63</b>	<b>TOTAL COSTS:</b>	<b>\$9,539.50</b>

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\*