

# HOMESTEAD

FINANCIAL SERVICES, INC.  
LICENSED MORTGAGE BANKER - NYS BANKING DEPARTMENT

Presented by-

**Pei Lin Huang**  
**Keller Williams Realty**  
**474-1899**

For:

**7626 Brown Gulf Road**  
**Jamesville, NY 13078**

**Ann Coyne**  
**Homestead Financial**  
**445-2000 ext 251**

August 9, 2010

## CONVENTIONAL - FIXED

Sale Price	\$369,000
Down Payment (5%)	\$18,500
Mortgage Amount	\$350,500

Interest Rate	4.375%
Term	30
Points	0.00

## CLOSING COSTS

Points	\$0
Appraisal Fee	400
Credit Report	50
Flood and Fraud Certs	130
NYS Mortgage Tax	2604
Attorney Fees	450
Recording Fee	200
Abstract	85
Title Insurance	1572
Tax Service Fee	93
Doc Prep	\$350
Total	\$5,934

## MONTHLY PAYMENTS

Principal & Interest	\$1,750
Taxes	924
Insurance	95
PMI	228
Association Fees	0

**TOTAL PAYMENT \$2,997**

## PREPAID EXPENSES

Hazard Insurance	1329
Tax Escrow/13 mos.	12,013
PMI	0
2 mos PMI renewal	456
Prepaid Int/30 days	1,278
Other	\$0
Total	\$15,076

## DETAILS OF PURCHASE

Sales Price	\$369,000
Closing Costs	5,934
Prepaid Expenses	15,076
Subtotal	390,009
Less	
Mortgage Amount	350,500
Costs Paid by Seller	0

**CASH NEEDED \$39,509**

5010 Campuswood Drive, Suite 205 • East Syracuse, NY 13057  
(315) 445-2000 • Fax (315) 445-2008 • (800) 343-8979

10 Main Street • Suite 200 • Whitesboro, NY 13492  
(315) 768-1980 • Fax (315) 768-1977 • (866) 365-2016

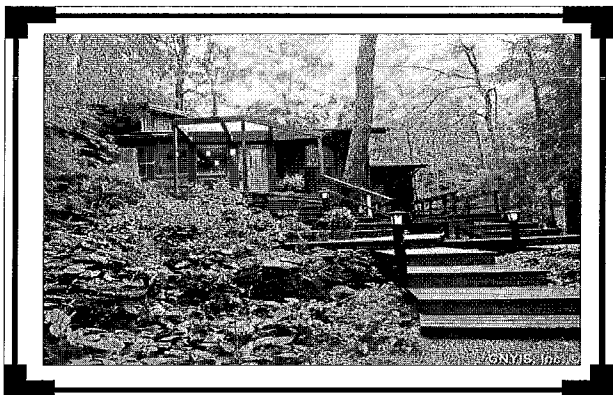
4549 Main Street • Suite 204 • Amherst, NY 14226  
(716) 839-5771 • Fax (716) 839-5806 • (888) 634-2919

18564 Route 11 • Watertown, NY 13601  
(315) 779-8270 • Fax (315) 779-8293



EQUAL HOUSING LENDER

08/09/2010



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



7626 Brown Gulf Road  
 Pompey

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

**PURCHASE PRICE: \$369,000 TOTAL TAXES: \$11,089**

MORTGAGE TYPE:	Conventional 10% Down	Conventional 30 Year Fixed	5/1 YR ARM
RATE:	4.25%	4.25%	3.75%
TERM (IN YEARS):	30	30	30
PERCENT DOWN :	10.00%	20.00%	20.00%
DOWN PAYMENT:	36,900.00	73,800.00	73,800.00
MORTGAGE AMOUNT:	332,100.00	295,200.00	295,200.00

PRINCIPAL & INTEREST:	1,633.73	1,452.21	1,367.12
PRINCIPAL & INTEREST -SECOND MORTGAGE		0.00	0.00
TAXES:	924.08	924.08	924.08
HOMEOWNER INSURANCE:	41.67	41.67	41.67
MORTGAGE INSURANCE:	143.91	0.00	0.00

<b>TOTAL MONTHLY PAYMENT:</b>	<b>\$2,743.39</b>	<b>\$2,417.96</b>	<b>\$2,332.87</b>
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**SETTLEMENT COSTS**

CLOSING COSTS:	\$6,183.50	\$6,183.50	\$6,183.50
PREPAID ITEMS:	11,677.00	11,677.00	11,677.00
POINTS (IF Applicable):	0.00	0.00	0.00
DOWN PAYMENT:	36,900.00	73,800.00	73,800.00

<b>TOTAL COSTS:</b>	<b>\$54,760.50</b>	<b>\$91,660.50</b>	<b>\$91,660.50</b>
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SELLER MAY PAY UP TO 6% CONCESSIONS  
 MAXIMIZE TAX ADVANTAGES

KEEP YOUR INVESTMENTS GROWING  
 NO MORTGAGE INSURANCE

**DEBB PARKER**  
 COMMONFUND MORTGAGE  
 OFFICE: 472-5832 Ext 1052  
 CELL: 374-5830  
 www.cnyhomefinancing.com  
 Email:debb@cnyhomefinancing.com

Debb Parker specializes in providing several financing options and encourage buyers to choose the product that best fits their needs

**\*INTEREST RATES SUBJECT TO CHANGE\***

 AN EQUAL HOUSING LENDER Licensed Mortgage Banker, NY State Banking Dept.

FICO SCORE DRIVEN