



Klein & Laufer Team Inc
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Affordability Snapshot

Address:

4 Church St Port Jervis Ny

Own This Home For:

Down payment (Cash To Close)	\$ 15,750.00	Total Per Month	\$ 2,144.66
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Property Purchase Estimate

Asking Price		\$	210,000.00
Down payment	3%	\$	6,300.00
Closing costs	8%	\$	15,750.00
Sellers concession	3.00%	\$	(6,300.00)
Total cash at closing		\$	15,750.00

Annual/Monthly Payments

		Monthly	Annually
*Mortgage		\$1,397.14	\$16,765.62
Taxes		\$314.19	\$3,770.32
*Insurance		\$183.33	\$2,200.00
*Pmi		\$250.00	\$3,000.00
*Estimated Total Monthly Payment		\$2,144.66	\$25,735.94
Interest [30 year fixed. Actual payment may vary.]		7.00%	

*Numbers are estimated. Contact us for personalized details.

Additional Property Details

Square Feet	1,200	Rooms Total	6
Bedrooms	3	Extra Room	2
Bathrooms	1		

Unlike renting, where landlords hike prices at every lease expiration, a fixed-rate mortgage locks in your principal and interest (P&I) for 30 years. While local property tax increases may slightly raise your overall monthly payment, homeownership tax benefits (such as mortgage interest deductions) generally offset these costs.