

Town of North Castle, Westchester County, New York

Town of North Castle is in north central Westchester County. The Town is bordered by Rye Brook, Harrison and White Plains on the south, Mount Pleasant on the west, New Castle, Bedford and Pound Ridge on the north, and Connecticut on the east. 3 Maryland Avenue is in the hamlet of Armonk in central North Castle; 30 Grove Road is in the hamlet of North White Plains in the southern part of the Town.

3 Maryland Avenue is conveniently located to I-684, a major north-south roadway which connects to I-287. It is .68 miles to the Westchester Bee Line bus stop (Route 12) on Bedford Road which provides access to White Plains. The closest rail station is 4.21 miles away in Chappaqua on the Metro North Harlem line.

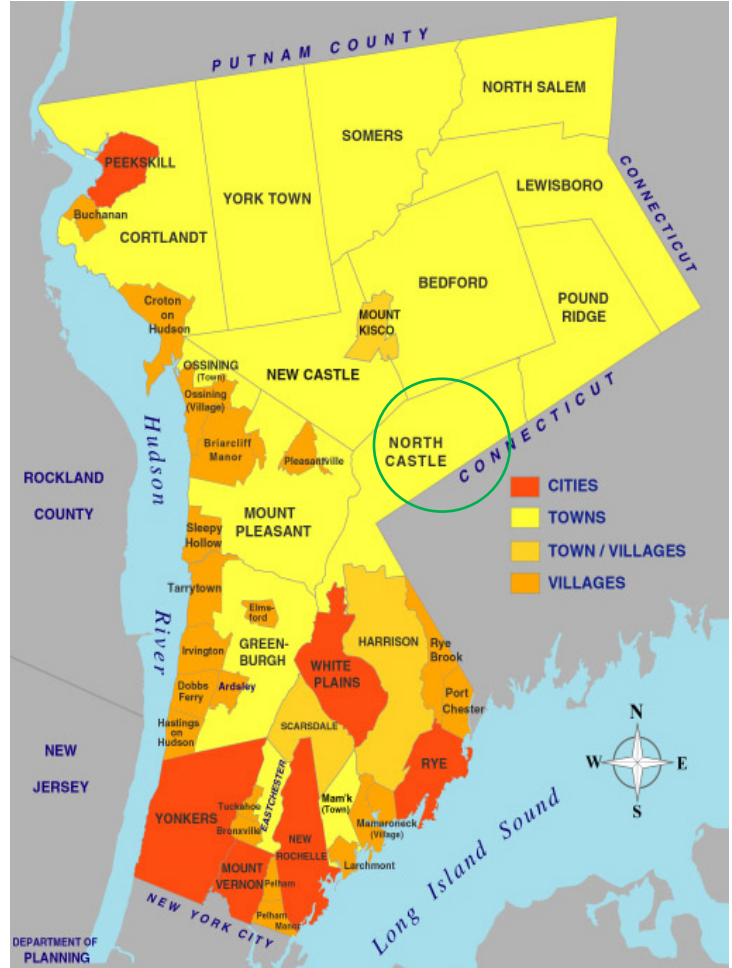
30 Grove Road is 0.7 miles from the Metro-North Harlem line train station and within .02 miles of a Route 6 bus stop which travels along North Broadway to downtown White Plains and the transit center. Shopping is within walking distance.

Armonk Square with its pedestrian walkway is a 3.5 acre development of shops, a banking center, offices, residents and major food market.

The Byram Hills Central School District serves Armonk. It includes Coman Hill Elementary (K-2); Wampus Elementary (3-5); H.C. Crittenden Middle School; and Bryam Hills High School. The Valhalla School District serves North White Plains with Virginia Road Elementary, Valhalla Junior and Valhalla High Schools.

The Town's Recreation Department offers a wide range of programs for children in pre-school and in grade school and for young adults. The Town also has athletic fields and maintains 350 acres of parkland. Lombardi Park features baseball fields, tennis courts, a children's playground, and basketball courts.

Nearby hospitals include Greenwich Hospital in CT, Northern Westchester Hospital in Mt. Kisco, and White Plains Hospital, all within a 20 minute range. Town of North Castle is home to the headquarters of IBM, bond insurer MBIA and reinsurer Swiss Re.



Maximum Income Limits as of June 1, 2016

(Income limits are subject to change)

3 Persons	4 Persons	5 Persons	6 Persons	7 Persons
\$77,650	\$86,250	\$93,150	\$100,050	\$106,950

Must have a minimum household size of 3

30 Grove Road, North White Plains (Town of North Castle) – Information Sheet

Net Sale Price: \$176,400 – Single Family Home, Colonial Design, Three Bedrooms/1.5 Bath Home, Hardwood floors, Den, Fireplace, Unfinished basement, Enclosed Porch, One Car Garage, Valhalla School District, +/- 1578 sq. ft. and .3 acres



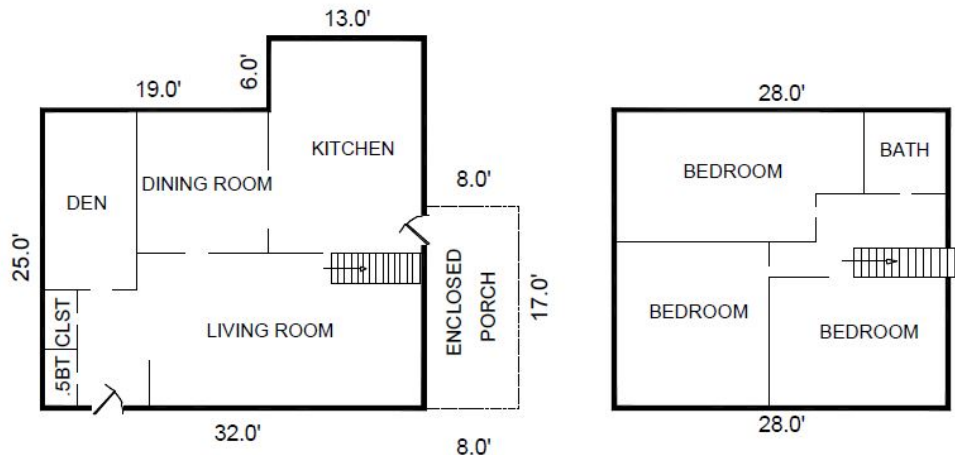
30 Grove Road	3 BED/ 1.5 BATH
Net Sale Price	\$ 176,400
5% Down Payment	\$ (8,820)
Mortgage Amount	\$ 167,580
Principal + Interest*	\$ 850
Real Estate Taxes***	\$ 920
Homeowners Insurance	\$ 125
Total Monthly Housing Payment (PITI)	\$ 1,895
Approx. income needed to carry payment	\$ 68,910**

*Assumes 30 year fixed rate mortgage at 4.5 %

**If monthly debt (minimum monthly payments on credit cards, loans, leases, child support payments etc.) is higher than 5% of your gross monthly income a higher income may be necessary.

***Base Tax without NYS STAR Exemption

All figures are estimates



3 Maryland Avenue, Armonk (Town of North Castle) – Information Sheet

Net Sale Price: \$276,321 – Single Family Home, Three Bedrooms, 1 Bath Home, Hardwood floors, Eat in kitchen, Unfinished basement, Laundry Room in basement, Enclosed Front Porch, One Car Garage, Byram Hills Central School District, +/- 1158 sq. ft. and .22 acres



3 Maryland Avenue	3 BED/1 BATH
Net Sale Price	\$ 276,321
5% Down Payment	\$ (13,816)
Mortgage Amount	\$ 262,505
Principal + Interest*	\$ 1330
Real Estate Taxes***	\$ 460
Homeowners Insurance	\$ 125
Total Monthly Housing Payment (PITI)	\$ 1,915
Approx. income needed to carry payment	\$ 69,635**

*Assumes 30 year fixed rate mortgage at 4.5 %

**If monthly debt (minimum monthly payments on credit cards, loans, leases, child support payments etc.) is higher than 5% of your gross monthly income a higher income may be necessary.

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