

Closing Disclosure

Closing Information

Date Issued
Closing Date 6/5/2024
Disbursement Date 6/5/2024
Settlement Agent Narovlansky Law Offices
File # 24-1946
Property 355 Walnut St., unit 2
Newton, MA 02460
Sale Price \$1,240,000.00

Transaction Information

Borrower Yevgenya A. Zislis, Burak Cesme
Seller Ji Shi, Yan Zhao

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing **\$1,242,040.35**
01 Sale Price of Property \$1,240,000.00
02 Sale Price of Any Personal Property Included in Sale
03
04
05
06
07
08

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes 06/05/24 to 06/30/24 \$352.38
10 County Taxes to
11 Assessments to
12 Insurance (master) 06/05/24 to 12/08/24 \$1,687.97
13
14
15
16

Due from Seller at Closing **\$78,864.40**

01 Excess Deposit
02 Closing Costs Paid at Closing (J) \$78,864.40
03 Existing Loan(s) Assumed or Taken Subject to
04 Payoff of First Mortgage Loan
05 Payoff of Second Mortgage Loan
06 Final water holdback
07 Trash
08 Seller Credit
09
10
11
12
13

Adjustments for Items Unpaid by Seller

14 City/Town Taxes to
15 County Taxes to
16 Assessments to
17
18
19

CALCULATION

Total Due to Seller at Closing (M) \$1,242,040.35
Total Due from Seller at Closing (N) -\$78,864.40
Cash ☐ From ☒ To Seller **\$1,163,175.95**

Contact Information

REAL ESTATE BROKER (B)

Name Homes-R-Us Realty of MA Inc.
Address 9 Main St.
Framingham, MA 01702
MA License ID 6626
Contact Arthur Kalenjian
Contact MA License ID 9559652
Email arthur.kalenjian@gmail.com
Phone (617)838-8548

REAL ESTATE BROKER (S)

Name Coldwell Banker Realty
Address 826 BOYLSTON STREET
Chestnut Hill, MA 02467

MA License ID 133808
Contact Sandra Lynch
Contact MA License ID 9057261
Email SLYNCH@HAMMONDRE.COM
Phone (617)784-2829

SETTLEMENT AGENT

Name Narovlansky Law Offices
Address 1583 Beacon St.
Brookline, MA 02446

MA License ID
Contact Roman Narovlansky, Esq.
Contact MA License ID 645203
Email real@narovlaw.com
Phone (617)739-0003

Questions? If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Closing Cost Details

Loan Costs			Seller-Paid	
			At Closing	Before Closing
A. Origination Charges				
01	% of Loan Amount (Points)			
02				
03				
04				
05				
06				
07				
08				
B. Services Borrower Did Not Shop For				
01				
02				
03				
04				
05				
06				
07				
08				
09				
10				
C. Services Borrower Did Shop For				
01				
02				
03				
04				
05				
06				
07				
08				
Other Costs				
E. Taxes and Other Government Fees				
01	Recording Fees	Deed: Mortgage:		
02	Deed stamps	to Commonwealth of Mass	\$210.00	
			\$5,654.40	
F. Prepays				
01	Homeowner's Insurance Premium			
02	Mortgage Insurance Premium			
03	Prepaid Interest			
04	Property Taxes			
05				
G. Initial Escrow Payment at Closing				
01	Homeowner's Insurance	per month for mo.		
02	Mortgage Insurance	per month for mo.		
03	Property Taxes	per month for mo.		
04				
05				
06				
07				
08	Aggregate Adjustment	per month for mo.		
H. Other				
01	Attorney Fee	to The Law Offices of David A. Camiel P.C.	\$900.00	
02	Real Estate Commission Buyers Broker	to Homes-R-Us Realty of MA Inc.	\$31,000.00	
03	Real Estate Commission Sellers Broker	to Coldwell Banker Realty	\$31,000.00	
04	Wire/fedex fee (1)	to Narovlansky Law Offices	\$50.00	
05	Reimbursement	to Sandra Lynch	\$50.00	
06	Payment to contractor	to Elson D'Oliveira	\$10,000.00	
07				
08				
J. TOTAL CLOSING COSTS			\$78,864.40	

Addendum to Closing Disclosure

Closing Information

Date Issued	Closing Date	6/5/2024	Disbursement Date	6/5/2024
File #	24-1946	Sale Price	\$1,240,000.00	

Settlement Agent:

Narovlansky Law Offices

Property Information:

Property 1: 355 Walnut St., unit 2 Newton, MA 02460

Borrower Information:

Borrower 1: Yevgenya A. Zislis

Borrower 2: Burak Cesme

Seller Information:

Seller 1: Ji Shi

Seller 2: Yan Zhao

Seller Signatures

I have carefully reviewed the attached Closing Disclosure form and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and distributions to be made on my account or by me in this transaction. I further certify that I have received a copy of the Closing Disclosure form.

by Jared P. Moore,
Attorney in Fact

Ji Shi

Ji Shi

by Jared P. Moore,
Attorney in Fact

Yan Zhao

Yan Zhao

6.5.24

Date Signed