

New York State Disclosure Form for Buyer and Seller

function as the seller's agent representing the interests of and advocating on behalf of the seller in the negotiations between the buyer and seller. A designated sales agent cannot provide the full range of fiduciary duties to the landlord or tenant. A designated sales agent cannot provide full range of fiduciary duties to the buyer or seller. The designated sales agent must explain that like the dual agent

under whose supervision they function, they cannot provide undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship with designated sales agents before agreeing to such representation. A seller or buyer provide advance informed consent to dual agency with designated sales agents by indicating the same on this form.

This form was provided to me by Raul A Martinez of Premium Group Realty
(Print Name of Licensee) *(Print Name of Company, Firm or Brokerage)*

a licensed real estate broker acting in the interest of the:

<input type="checkbox"/> Seller as a <i>(check relationship below)</i>	<input checked="" type="checkbox"/> Buyer as a <i>(check relationship below)</i>
<input type="checkbox"/> Seller's Agent	<input checked="" type="checkbox"/> Buyer's Agent
<input type="checkbox"/> Broker's Agent	<input type="checkbox"/> Broker's Agent
<input type="checkbox"/> Dual Agent	
<input type="checkbox"/> Dual Agent with Designated Sales Agent	

For advance informed consent to either dual agency or dual agency with designated sales agents complete section below:

☐ Advance Informed Consent Dual Agency

☐ Advance Informed Consent to Dual Agency with Designated Sales Agents

If dual agent with designated sales agents is indicated above: _____ is appointed to represent the buyer; and _____ is appointed to represent the seller in this transaction.

(I) (We) Santos Rodriguez William Guevara Reyes acknowledge receipt of a copy of this disclosure form:

Signature of ☒ Buyer(s) and/or ☐ Seller(s):

Date: 8-1-2021 Date: _____

THIS IS A LEGALLY ENFORCEABLE CONTRACT. YOU SHOULD
CONSIDER WHETHER YOU WISH TO CONSULT YOUR ATTORNEY
PRIOR TO SIGNING THE SAME.



"THE RATE OR AMOUNT OF COMMISSION CHARGED FOR THE SALE,
EASE, APPRAISAL OR MANAGEMENT OF REAL ESTATE SHALL BE
NEGOTIATED BETWEEN EACH MEMBER OF LIBOR AND HIS CLIENT"

SALES AGREEMENT

Date 9-03-2021

PURCHASER:

Santos Rodriguez

(name)

William Guevara Reyes

(name)

(name)

SELLER:

Rose Corso

(name)

Phillip Corso

(name)

(name)

The undersigned buyer hereby offers to purchase the real property owned by the seller and located at _____

15 AMHERST ROAD , SELDEN NY 11784

on the

following terms and conditions:

TERMS AND CONDITIONS

1. Purchase Price	\$ <u>425,000</u>
2. Good faith deposit	\$ _____
3. Down payment payable on Formal Contract (including above deposit)	\$ <u>21,250 (5%) FHA</u>
4. Subject to (existing) or (new) mortgage	\$ <u>403,750</u>
5. Cash on closing	\$ _____
TOTAL	\$ <u>425,000</u>

It is further understood and agreed that if this offer is not accepted by the seller in writing that the above good faith deposit will be totally refunded to the buyer. IN THE EVENT, HOWEVER, THE SELLER DOES ACCEPT THIS OFFER IN WRITING THEN SAID GOOD FAITH DEPOSIT WILL BE DELIVERED TO THE SELLER AND BUYER WILL PROCEED TO COMPLETE THE TRANSACTION IN ACCORDANCE WITH THIS PURCHASE AGREEMENT.

FINANCING

A. This sale is subject to and conditioned upon the buyer obtaining a (variable rate) (fixed rate) mortgage in the amount of \$ 403,750 with interest at prevailing rate amortized over a period of not less than 30 years. Buyer understands that he/she/they is/are obligated to make a good faith effort to obtain such financing.

B. This sale is subject to existing (variable rate) (fixed) mortgage held by Cardinal Financial which presently bears interest at _____ % per annum. The present monthly payment is \$ _____ which includes (taxes) (insurance). The final payment is due _____. The mortgage commitment is to be obtained within 30 days from the date hereof or the date of a formal contract whichever is later. A formal contract is to be signed by the parties on or about 5 days.

PERSONAL PROPERTY

The following personal property is included in the sale and is represented by seller to be in working order.

Exclusions are: n/a

CLOSING

The balance of the purchase price will be delivered by the buyer to the seller at the date of closing which will take place on or about _____
see attorneys _____ at Lenders Institution _____.

LEAD HAZARD CONTINGENCY

This agreement is contingent upon a risk assessment or inspection of the property for the presence of lead-based paint and/or lead-based paint hazards¹ at the Purchaser's expense until 9:00 p.m. on the tenth calendar day after ratification or a date mutually agreed upon. This contingency will terminate at the above predetermined deadline unless the Purchaser (or Purchaser's agent) delivers to the Seller (or Seller's agent) a written contract addendum listing the specific existing deficiencies and corrections needed, together with a copy of the inspection and/or risk assessment report. The Seller may, at the Seller's option, within 3 days after delivery of the addendum, elect in writing whether to correct the condition(s) prior to settlement. If the Seller will correct the condition, the Seller shall furnish the Purchaser with certification from a risk assessor or inspector demonstrating that the condition has been remedied before the date of the settlement. If the Seller does not elect to make the repairs, or if the Seller makes a counter-offer, the Purchaser shall have 2 days to respond to the counter-offer or remove this contingency and take the property in "as-is" condition or this contract shall become void. The Purchaser may remove this contingency at any time without cause. ¹Intact lead-based paint that is in good condition is not necessarily a hazard. See EPA pamphlet *Protect Your Family From Lead in Your Home* for more information.

ARBITRATION

Any dispute in which a real estate broker is claiming a commission from a party hereto as a result of the transaction set forth in this agreement and where the dispute involves a sum of money more than \$6,000 shall be resolved by arbitration before one single arbitrator. The arbitration shall be held in the county in which the real estate which is the subject matter of this agreement is located. The arbitration shall be governed by the commercial rules of the National Arbitration and Mediation. The prevailing party in the arbitration shall be entitled to recoup all of its cost including, but not limited to, all fees paid to the National Arbitration and Mediation, the arbitrator, any other administrative fees and reasonable attorneys fees. Any Award of the Arbitrator shall be final and conclusive upon the parties hereto and a Judgment thereon may be entered in the highest court of the State of New York having jurisdiction. Nothing herein contained shall prevent a broker from commencing an action at law or equity where such action is necessary for the broker to obtain injunctive or other temporary relief such as the relief provided in CPLR §2701.

COMPLETE AGREEMENT

Buyer and Seller acknowledge and agree that no representations, warranties or agreements have been made with respect to the premises or the purchase price hereof other than those set forth in the agreement. Buyer and Seller further agree that this agreement cannot be changed or modified in any way except by writing signed by both buyer and seller.

LEAD PAINT DISCLOSURE CONTINGENCY

This agreement obligates the parties to sell and purchase the real property described herein if as and when the purchaser has received the Lead Paint Hazard Disclosures required by the Residential Lead Based Paint Hazard Reduction Act of 1992 and the purchaser and seller have agreed to perform under the terms hereof or any other terms and conditions subsequently negotiated.

ATTORNEYS APPROVAL CLAUSE

This agreement is contingent upon purchaser and seller obtaining approval of this agreement by their attorney as to all matters contained therein. This contingency shall be deemed waived unless purchaser's or seller's attorney on behalf of their client notifies the broker in writing, of their disapproval of the agreement no later than 3 business days after full execution hereof. If purchaser's or seller's attorney so notifies, then this agreement shall be deemed canceled, null and void, and all deposits shall be returned in full to the purchaser.

Purchaser(s)

Broker **Premium Group Realty**

Attorney for Purchaser:

Law Office of Rodolfo Ilano

(address)

224 E Main st , Patchogue NY 11772

Tel No: **631-207-4300 patchoguelawyers@yahoo.com**

Owner/Seller(s)

by **Raul A. Martinez**

Attorney for Seller:

(address)

Tel No: _____

14204

JONATHAN M. ROSEN ESQUIRE

ATTORNEY ESCROW ACCOUNT
310 OLD COUNTRY RD STE 204
GARDEN CITY, NY 11530



JPMorgan Chase Bank, N.A.
www.Chase.com

1-2/210

12/3/2021

PAY TO THE
ORDER OF

PREMIUM GROUP REALTY

\$ **8,600.00

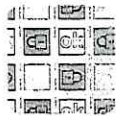
Eight Thousand Six Hundred and 00/100*****

DOLLARS

Security features. Details on back.

MEMO

RODRIGUEZ, SANTOS



AUTHORIZED SIGNATURE

⑈014204⑈ ⑆021000021⑆

974509158⑈

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$3,115.32			
01 0.338 % of Loan Amount (Points)	\$1,375.32				
02 Processing Fees	\$870.00				
03 Underwriting Fees	\$870.00				
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For		\$7,603.03			
01 Appraisal Fee to APPRAISAL CONNECTION		\$520.00			
02 Credit Report to CREDIT PLUS	\$75.00				
03 Flood Certification to CREDIT PLUS	\$9.78				
04 Mortgage Insurance Premium to HUD	\$6,998.25				
05					
06					
07					
08					
09					
10					
C. Services Borrower Did Shop For		\$3,437.29			
01 Doc Prep Fee to Marco LaRocca, ESQ.	\$127.00				
02 Title - Endorsements to BARRISTER LAND LLC	\$200.00				
03 Title - Escrow Service Charge to BARRISTER LAND LLC			\$50.00		
04 Title - Lender's Title Insurance to BARRISTER LAND LLC	\$505.00				
05 Title - Sales Tax to BARRISTER LAND LLC	\$70.29				
06 Title - Settlement Fee to Jonathan Rosen, Esq.	\$995.00				
07 Title - Title Closer Attendance Fee to BARRISTER LAND LLC			\$250.00		
08 Title - Title Search to BARRISTER LAND LLC	\$1,365.00				
09 Title Review Fee to Marco LaRocca, ESQ.	\$175.00				
D. TOTAL LOAN COSTS (Borrower-Paid)		\$14,155.64			
Loan Costs Subtotals (A + B + C)	\$13,635.64	\$520.00			

Other Costs					
E. Taxes and Other Government Fees		\$4,190.20			
01 Recording Fees Deed: Mortgage:	\$965.00				
02 1/4 Mortgage Tax POCL to SUFFOLK COUNTY					(L) \$1,017.25
03 State Tax/Stamp to SUFFOLK COUNTY	\$3,225.20				
04 Transfer Taxes to SUFFOLK COUNTY			\$1,720.00		
F. Prepays		\$6,937.37			
01 Homeowner's Insurance Premium (12 mo.) to Otsego Mutual Fire Insurance		\$1,123.00			
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (\$33.4437 per day from 12/3/21 to 1/1/22)	\$969.87				
04 Property Taxes (mo.)					
05 Property Tax (6 mo.) to TOWN OF BROOKHAVEN	\$4,844.50				
06 Tax Arrears (mo.) to SUFFOLK COUNTY TREASURER			\$9,996.28		
G. Initial Escrow Payment at Closing		\$2,803.80			
01 Homeowner's Insurance \$93.58 per month for 4 mo.	\$374.32				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$747.74 per month for 4 mo.	\$2,990.96				
04					
05					
06					
07					
08 Aggregate Adjustment	-\$561.48				
H. Other		\$2,144.00			
01 Real Estate Commission to REALTY CONNECT			\$12,900.00		
02 Real Estate Commission to PREMIUM GROUP REALTY			\$8,600.00		
03 Title - Owner's Title Insurance (optional) to BARRISTER LAND LLC	\$2,144.00				
04					
I. TOTAL OTHER COSTS (Borrower-Paid)		\$16,075.37			
Other Costs Subtotals (E + F + G + H)	\$14,952.37	\$1,123.00			
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$30,230.99			
Closing Costs Subtotals (D + I)	\$28,588.01	\$1,643.00	\$33,516.28		\$1,017.25
Lender Credits (Includes \$0.02 credit for increase in Closing Costs above legal limit)	-\$0.02				

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$28,700.00	\$30,230.99	YES · See Total Loan Costs (D) and Total Other Costs (I). · Increase exceeds legal limits by \$0.02. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	-\$1,643.00	YES · You paid these Closing Costs before closing.
Closing Costs Financed (Paid from your Loan Amount)	-\$6,998.00	-\$6,998.00	NO
Down Payment/Funds from Borrower	\$30,100.00	\$30,100.00	NO
Deposit	-\$15,000.00	-\$15,000.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	-\$679.00	YES · See details in Section K and Section L.
Cash to Close	\$36,802.00	\$36,010.99	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$458,587.99
01 Sale Price of Property	\$430,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$28,587.99
04	
Adjustments	
05	
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes to	
09 County Taxes to	
10 Assessments to	
11	
12	
13	
14	
15	
L. Paid Already by or on Behalf of Borrower at Closing	\$422,577.00
01 Deposit	\$15,000.00
02 Loan Amount	\$406,898.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	
Other Credits	
06 PROPERTY CONDITION DISCLOSURE CREDIT	\$500.00
07	
Adjustments	
08	
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes to	
13 County Taxes 12/01/21 to 12/03/21	\$179.00
14 Assessments to	
15	
16	
17	

CALCULATION

Total Due from Borrower at Closing (K)	\$458,587.99
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$422,577.00
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$36,010.99

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$430,000.00
01 Sale Price of Property	\$430,000.00
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 to	
10 County Taxes to	
11 Assessments to	
12	
13	
14	
15	
16	
N. Due from Seller at Closing	\$34,195.28
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$33,516.28
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09 PROPERTY CONDITION DISCLOSURE CREDIT	\$500.00
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes to	
15 County Taxes 12/01/21 to 12/03/21	\$179.00
16 Assessments to	
17	
18	
19	

CALCULATION

Total Due to Seller at Closing (M)	\$430,000.00
Total Due from Seller at Closing (N)	-\$34,195.28
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$395,804.72

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 12/3/2021
Closing Date 12/3/2021
Disbursement Date 12/3/2021
Settlement Agent Jonathan Rosen, Esq.
File # 46155-RC
Property 15 AMHERST ROAD
Ronkonkoma, NY 11779
Sale Price \$430,000

Transaction Information

Borrower Santos Rodriguez
59 MORTON ST
Brentwood, NY 11717
Seller Philip Corso
15 Amherst Road
Ronkonkoma, NY 11779
Lender UNMB Home Loans Inc.

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type ☐ Conventional ☒ FHA
☐ VA ☐
Loan ID # R2107046155
MIC # 374-8887857-703

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$406,898	NO
Interest Rate	3%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,715.50	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments	Years 1-30	
Payment Calculation		
Principal & Interest		\$1,715.50
Mortgage Insurance	+	264.06
Estimated Escrow <i>Amount can increase over time</i>	+	841.32
Estimated Total Monthly Payment	\$2,820.88	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$841.32 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow? YES YES

Costs at Closing		
Closing Costs	\$30,230.99	Includes \$14,155.64 in Loan Costs + \$16,075.37 in Other Costs - \$0.02 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$36,010.99	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

15 Amherst Road, Ronkonkoma, NY 11779

Sold Price: \$430,000



ML#: 3342165

Residential

1 Family, Det

LSC: CL

Sec/Area:

Devel:

Hamlet:

Taxes: \$8,074.85

Vill Tax:

Total Taxes: \$8,074.85

Dis: 200

Sec: 690.00

Block: 1.00

Lot: 48.000

Appx Yr Built: 1993

Yr Built Exception:

Style: Cape

Rooms: 5

Br: 3

Baths Full: 3

Half: 0

Lot Size: .14 Acres

Lot Sqft: 6098

Zoning:

Adult Comm: N

Year Renovated:

New Constr: N

School District: Sachem

Elementary School:

Jr High School: Seneca Middle School

High School: Sachem High School North

Cross Street: Lake Ave

Walk Score®: 67

Directions: Patchogue- Holbrook Road to Amherst Road

Location Features:

PUD:

Agent Only Remarks: Acceptable offer, inspection done, contracts out and over 12 back up offers..

Public Remarks: New to market. Cape with 3 large Bedrooms and 3 Bathrooms. Full finished Basement with bathroom. Will not last!!!

Property Characteristics**Interior Features**

Interior Features: 1st Fl Master Bedroom, Walk In Closet

Total Rooms Finished: 5

Appearance:

Appx Int Sqft: 1500

Basement: Finished, Full

Kitchens: 1

Attic: Dormer

Fireplaces: 0

Exteriors Features

Exterior Features:

Parking: Driveway

Driveway: Pvt

Construction: Frame

Siding Description: Vinyl

Street Type:

Other Structures:

View:

Lot Exposure:

Building Size:

Utilities

A/C: Wall Units

Heating Fuel: Oil

Heating Type: Hot Water

Heat Zones:

Sep HW Heater:

Hotwater: None

of Heat Units:

of Electric Meters:

of Gas Meters:

Garbage Removal:

Water Description: Municipal

Sewer Description: Cesspool

Included In Taxes:

Permit:

Included:

Personal Property Exclusions:

Modification Exclusions: None

Waterfront Features:

Water Frontage:

Building Features:

Green Features:

Floor Plans

<u>Level</u>	<u>Type</u>	<u>Description</u>
Basement	Additional	Large Finished Room, Utilities, Laundry & Full Bath
1	Living Room	Living Room
1	Dining Room	Dining Room
1	Kitchen	Kitchen
1	Master Bedroom	Master Bedroom with Walk in Closet
1	Bathroom	Full Bathroom
2	Bedroom	Bedroom with Large Closet
2	Bathroom	Full Bathroom
2	Bedroom	Bedroom

Additional Info

Also For Rent: N

Auction Listing: N

REO: N

Rental Income:

Auction Terms Sale Listing: N

Supersedes ML#:

Tenant Pays:

Contract Vendee Listing: N

List Date: 8/31/2021

Original LP: \$399,990

Agreement Type: Excl Right

Exp Date: 2/28/2022

Prior LP: \$399,990

Seller Agency Comp: 0

UC Date: 9/21/2021

List Price: \$429,990

Buyer Agency Comp: 2

Prop Title Dte: 10/15/2021

Owner Financing:

Broker Agency Comp: 2

Title Date: 12/03/2021

Sold Price: \$430,000

Offers of compensation are for OneKey™ MLS Participants only.

Prepared by: Raul Martinez Premium Group Realty Corp (516) 243-7570

raul81277@hotmail.com (C) (631) 922-5158 12/06/2021 6:21 PM

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% Difference: 0.0
Mortgage Type: Fha
Final Mort:
Withdrw/Rel Dte:
Obligation Dte:
W/R Conditions:
DOM: 21

Concessions Paid by Seller:

Listing Office/Agent Info

Realty Connect USA L I Inc (RLLE03)	631-881-5160	Stephen P Lee	631-881-5160
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Co-Listing Office/Agent Info

Realty Connect USA L I Inc (RLLE03)	631-881-5160	Vanessa Gonzalez	631-881-5160
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Selling/Co Selling Office/Agent Info

Premium Group Realty Corp (PRMN01)	516-243-7570	Raul Martinez	516-243-7570
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Occupancy: On Title

Owner: Corso

Offers: Cannot be Present

Moved From: Brentwood

Purchaser: Rodriguez

Show Instr: Showing Time 800-266-6907.

Status/Show#: 800-266-6907

Lockbox: **Neg Dir:** N

Access Showing: