

A. Settlement Statement (HUD-1)

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT SIGNED DATE

\$0.00

\$0.00

\$0.00

B. Type of Loan			
1. FHA 2. RHS 3. Conv. Unins 4. VA 5. Conv. Ins.	. 6. File Number:	7. Loan Number:	Mortgage Insurance Case Number;
C. Note: This form is furnished to give you a statement of actual se "(p.o.c.)" were paid outside the closing; they are shown he			
D. Name & Address of Borrower: 963 Water Edge LLC 33 Winter Place East Northport NY 11731	E. Name & Address of Seller: Marc A. Pergament, as Trustee of the Bankruptcy Estate of James D. Lamb 20 Essex Circle Shirley NY 11967		F. Name & Address of Lender: ALL CASH
G. Property Location: 20 Essex Circle	H. Settlement Agent: David Miller ESQ.	and the second s	I. Settlement Date: 02/23/2021
Shirley NY 11967	Place of Settlement 400 Garden City Pl	aza Garden City NY 1153	30

J. Summary of Borrower's Transaction K. Summary of Seller's Transaction 400. Gross Amount Due to Seller 100. Gross Amount Due from Borrower \$140,000.00 \$140,000,00 101. Contract sales price 401. Contract sales price 102. Personal property 402: Personal property \$0.00 103. Settlement charges to borrower (line 1400) 104. Policy 404 105. Adjustment for Items paid by seller in advance Adjustment for items paid by seller in advance 106. City/town taxes 406. City/town taxes 107. County taxes 407. County taxes 108. Assessments 109. 409. 110: 410. 111: 411. 112 412. \$140,000.00 420. Gross Amount Due to Seller \$140,000.00 120. Gross Amount Due from Borrower 200. Amount Paid by or in Behalf of Borrowe 500. Reductions in Amount Due to seller \$1,000.00 201. Deposit or earnest money 501. Excess deposit (see instructions) 202, Principal amount of new loan(s) \$9,800.00 502. Settlement charges to seller (line 1400) 203, Existing loan(s) taken subject to 503, Existing loan(s) taken subject to 504. Payoff of first mortgage loan \$130,200.00 204 205. 505. Payoff of second mortgage loan 206. 506. Ecbs violation 507. Tax lien 508: Judgement Lien 208 509 Property Disclosure 209. Adjustments for items unpaid by seller Adjustments for items unpaid by setter 510. City/town taxes 210. City/town taxes 511. County taxes 211. County taxes 512. Assessments 213 513 Seller Relocation Assistance 214. 514. 215. 515. 216: 516. 217. 517. 218. 518. 219. 220. Total Paid by/for Borrower \$1000.00 520. Total Reduction Amount Due Seller \$140,000.00 300. Cash at Settlement from/to Borrower 600. Cash at Settlement to/from Seller 301. Gross amount due from borrower (line 120) \$140,000.00 \$140,000,00 601. Gross amount due to seller (line 420) 302. Less amounts paid by/for borrower (fine 220) \$1000.00) 602. Less reductions in amounts due seller (line 520) \$140,000.00) To From Selfer From To Borrower \$139,000.00 303. Cash 603. Cash

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

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Previous edition are obsolete	M Page 1 of 3	lh	HUD-1
Seller	Purchaser	Settlement Agent	

700. totali Real/Estate/Broker Fees		Paid From:	Paid From
Division of commission (line 700) as follows:		Borrower's Funds an Settlement La	Sellers Funds at
701, \$ 16 PREMIUM REALTY GROUP		Settlement 4.3	Settlement
702. \$ to PREMIUM REALTY GROUP	2		State Control
703. Commission paid at settlement 704:			\$8,400.0
			C-2-12-12-12-12-12-12-12-12-12-12-12-12-1
800, tems Payable in Connection with from .			
801, Our origination charge:			
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)	, <u></u>	
803. Your adjusted origination charges	(from GFE #A)		
804: Appraisal fee to 805: Credit report to	(from GFE #3)		
805. Credit report to 806. Tax service to	(from GFE #3)	-	
807, Flood certification to	(from GFE #3)		
908.			
809.			
810.	4020		
811.			
900; dems Réquire d'by Lender to be Palaib Advance			
901, Daily interest charges from to @\$ /day	(from GFE #10)		
902 Mortgage insurance premium for months to	(from GFE #3)		
903-Homeowner's insurance for years to \$	(from GFE #11)	22 20 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	
904.			
1900: Reserves Peposition vith Sender			
1001; Initial deposit for your escrow account	(from GFE #9)		
1002. Homeowner's insurance months @\$ per month \$			
1003, Mortgage insurance months @ \$ per month \$			
1004. Property Taxes months @ \$ per month. \$		and the same of th	
1005: months @\$ per month \$		3.00	
1006. months @ \$ per month \$			
1007, Aggregate Adjustment -\$			
-5100-Tine Charges		100 mg 100 m 100 mg 100 mg	
1101. Title services and lender's title insurance	(from GFE #4)	Control of the Contro	
1102. Settlement or closing fee \$			\$0.0
1103. Owner's title insurance	(from GFE #5)		
1104, Lender's title insurance \$			
1104, Lender's title insurance \$ 1105. Lender's title policy limit \$			
1104, Lender's title insurance \$ 1105, Lender's title policy limit \$ 1106, Owner's title policy limit \$			
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$			
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$			
1104, Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney			\$1,400.0
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney			\$1,400.0
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1109. Buyer's Attorney. 1110. Seller's Attorney 1111. Transaction Facilitator			\$1,400.0
1104. Lender's title insurance \$ 1105. Lender's title policy limit.\$ 1106. Owner's title policy limit.\$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney 1110. Seller's Attorney 1111. Transaction Pacilitator			\$1,400.0
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1109. Buyer's Attorney 1110. Seller's Attorney 1111. Transaction Facilitator 1200/Government/Recording and transfer Sharges 1201. Government recording charges			\$1,400.0
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney 1110. Seller's Attorney 1111. Transaction Facilitator 1200/Government Recording and transfer Sharges 1201. Government recording charges 1202. Deed \$ Mortgage \$ Release \$	(from GFE #7)		\$1,400.0
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney 1110. Seller's Attorney 1111. Transaction Facilitator 1200/Sovernment Recording and Hanster Sharges 1201. Government recording charges 1202. Deed \$ Mortgage \$ Release \$			\$1,400.
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney 1110. Seller's Attorney 1111. Transaction Pacilitator 1200/Government recording and transfer Sharges 1201. Government recording charges 1202. Deed \$ Mortgage \$ Release \$ 1203. Transfer taxes	(from GFE #7)		\$1,400.
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1109. Buyer's Attorney 1110. Seller's Attorney 1111. Transaction Pacilitator 1200/Government recording and transfer Sharges 1201. Government recording charges 1202. Deed \$ Mortgage \$ Release \$ 1203. Transfer taxes 1204. City/County tax/stamps Deed \$ Mortgage \$	(from GFE #7)		
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney 1110. Seller's Attorney 1111. Transaction Facilitator 1200./Government recording and transfer, Sharges 1201. Government recording charges 1202. Dead \$ Mortgage \$ Release \$ 1203. Transfer taxes 1204. Citly/County tax/stamps Dead \$ Mortgage \$ 1205. State tax/stamps Deed \$ Mortgage \$ 1206. Water Sewer & Taxes	(from GFE #7)		
1104, Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney 1109. Sellor's Attorney 1111. Transaction Facilitator 1200./Government/Recording and Transer's Sharges 1201. Government recording charges 1202. Deed \$ Mortgage \$ 1203. Transfer taxes 1204. City/County tax/stamps Deed \$ Mortgage \$ 1205. State tax/stamps Deed \$ Mortgage \$ 1206. Water Sewer & Taxes	(from GFE #7)		\$0.
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney 1109. Sellor's Attorney 1110. Sellor's Attorney 1111. Transaction Facilitator 1200./Government/Recording and Transfer Sharges 1201. Government recording charges 1202. Deed \$ Mortgage \$ 1203. Transfer taxes 1204. City/County tax/stamps Deed \$ Mortgage \$ 1205. State tax/stamps Deed \$ Mortgage \$ 1206. Water Sewer & Taxes 1309. Auto/tional/Settlement/Charges 1309. Auto/tional/Settlement/Charges 1301. Required services that you can shop for	(from GFE #7)	\$0.00	\$0.0
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney 1109. Sellor's Attorney 1110. Sellor's Attorney 1111. Transaction Facilitator 1200. Government recording and transfer Sharges 1201. Government recording charges 1202. Deed \$ Mortgage \$ 1203. Transfer taxes 1204. City/County tax/stamps Deed \$ Mortgage \$ 1205. State tax/stamps Deed \$ Mortgage \$ 1206. Water Sewer & Taxes 1306. Water Sewer & Taxes 1300. According Settlement Charges 1301. Required services that you can shop for 1302. \$	(from GFE #7)	\$0.00	\$0.0
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney 1110. Seller's Attorney 1111. Transaction Facilitator 1200. Government recording charges 1201. Government recording charges 1202. Dead \$ Mortgage \$ Release \$ 1203. Transfer taxes 1204. CityCounty tax/stamps Dead \$ Mortgage \$ 1205. State tax/stamps Dead \$ Mortgage \$ 1206. Water Sewer & Taxes 1209. Architonal Sattlement Charges 1301. Required services that you can shop for 1302. \$ 1303. \$	(from GFE #7)	\$0.00	\$0.0
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney 1110. Seller's Attorney 1111. Transaction Facilitator 11200. Government recording and transfer Sharges 1201. Government recording charges 1202. Dead \$ Mortgage \$ Release \$ 1203. Transfer taxes 1204. City/County tax/stamps Dead \$ Mortgage \$ 1205. State tax/stamps Deed \$ Mortgage \$ 1206. Water Sewer & Taxes 1300. Auditional Sattlement Charges 1301. Required services that you can shop for 1302. \$ 1304.	(from GFE #7)	\$0.00	\$0.0
1104, Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1109. Buyer's Attorney 1110. Seller's Attorney 1111. Transaction Facilitator 1200/Government Recording and transfer Sharges 1201. Government recording charges 1202. Dead \$ Mortgage \$ Release \$ 1203. Transfer taxes 1204. City/County tax/stamps Dead \$ Mortgage \$ 1205. State tax/stamps Dead \$ Mortgage \$ 1206. Water Sewer & Taxes 1306. Water Sewer & Taxes 1307. Required services that you can shop for 1302. \$ 1304.	(from GFE #8) (from GFE #8)		\$0.0
1104. Lender's title insurance \$ 1105. Lender's title policy limit \$ 1106. Owner's title policy limit \$ 1107. Agent's portion of the total title insurance premium to \$ 1108. Underwriter's portion of the total title insurance premium to \$ 1108. Buyer's Attorney 1110. Seller's Attorney 1111. Transaction Facilitator 1200. Government Recording charges 1201. Government recording charges 1202. Dead \$ Mortgage \$ Release \$ 1203. Transfer taxes 1204. City/County tax/stamps Dead \$ Mortgage \$ 1205. State tax/stamps Deed \$ Mortgage \$ 1206. Water Sewer & Taxes 1301. Required services that you can shop for 1302. \$ 1303. \$ 1304.	(from GFE #8) (from GFE #8)	\$0.00	\$0.0
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Somparison of Good Faith, Estimate (GFE) and HUDE's Sharine		Good Falth Estimate	PÚD-1
Charges That Cannot Increase	HUD-1 Line Number		
Our origination charge	# 801		
Your credit or charge (points) for the specific interest rate chosen	# 802		
Your adjusted origination charges	# 803		
Transfer taxes.	# 1203		
Charges In a Fin Total Cannol increase More than 1975		Good Falts Estimate	HUBS
Government recording charges	# 1201		
The second secon	#***		
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· .	#		
	# Jotal	60.00	E0.00
Control of the Contro	John Holas	\$0.00	\$0.00
and the state of t	ease between GFE and HUD-1 Charges	\$0 0	r %
		Good First Editors	
Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001		
Daily interest charges \$ /day	# 901		
Homeowner's insurance	# 903		
	#	<u> </u>	
ing. Sy <u>ang mga ng aga yayan adalah mga ng mga na mga na</u> mga	#		
Loan Terms	CITY CONTRACTOR OF THE CONTRAC		
Your initial loan amount is	. \$		
Your loan term is	years	A.	
Your initial interest rate is	%		
Your initial monthly amount owed for principal, interest, and any	\$ includes		
mortgage insurance is	Principal		
	Interest		
	Mortgage Insurance		
Can your interest rate rise?	No Yes, it can rise to a max	mum of %. The first	change will be on
	and can change again every	after .	Every change date, your
	interest rate can increase or decrease b	%. Over the life of the	e toan, your interest rate is
	guaranteed to never be lower than	% or higher than	%.
		•	
Even if you make payments on time, can your loan balance rise?	No Yes, it can rise to a max	imum of \$	
Even if you make payments on time, can your monthly	No Yes, the first increase c	an be on and the	monthly amount
amount owed for principal, interest, and mortgage insurance rise?	owed can rise to \$. Th	e maximum it can ever rise to is	\$.
Does your loan have a prepayment penalty?	No Yes, your maximum pre	payment penanty is \$	
Does your loan have a balloon payment?	No Yes, you have a balloon	payment of \$ d	ue in years
	on .	100000000000000000000000000000000000000	
Total monthly amount owed including escrow account payments	You do not have a monthly escro	w payment for items, such as pr	operty taxes and
	homeowner's insurance. You mu		
	You have an additional monthly e	escrow payment of \$	
	that results in a total initial month		. This includes
	principal, interest, any mortagage	e insurance and any items chec	ked below:
	Property taxes	Homeowner's	insurance
	Flood insurance		
	1—	<u> </u>	
Note: If you have any questions about the Settlement Charges and	oan Terms listed on this form, please conta	ct your lender.	
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		72	
(1)	787000 000		
11/	ML	1/1/	
V	11.	1///	
Seller Purch	aser	Settlement Agent	+
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