

Closing Disclosure

Closing Information

Date Issued 8/19/2020
Closing Date 8/27/2020
Disbursement Date 8/27/2020
Settlement Agent Law Office of Vincent M. Cella PLLC
File #
Property 120 Brookside Court
 Copiague, NY 11726
 \$368,000

Transaction Information

Borrower Julissa De Los Santos
 Jorge Salas
 1819 Grove Street, Apt 2L
 Ridgewood, NY 11385
Seller Alfred R. Rubiera
 Alexandra Rubiera
 120 Brookside Court
 Copiague, NY 11726

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing	\$370,001.60
01 Sale Price of Property	\$368,000.00
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	\$2,001.60
10 County Taxes	to	
11 Assessments	to	
12		
13		
14		
15		
16		

Due from Seller at Closing \$20,974.90

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$20,474.90
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	
10	
11	
12	
13	

Adjustments for Items Unpaid by Seller

14 City/Town Taxes	to	
15 County Taxes	to	
16 Assessments	to	
17 PDC		\$500.00
18		
19		

CALCULATION

Total Due to Seller at Closing	\$370,001.60
Total Due from Seller at Closing	\$20,974.90

Cash ☐ From ☒ To Seller \$349,026.70

Contact Information

REAL ESTATE BROKER (B)

Name	Premier Group
Address	450 Sunrise Highway Rockville Centre, NY 11570
NY License ID	10991223439
Contact	Adam Vasquez
Contact NY License ID	10101323909
Email	adam7371@premiergrouprealty.com
Phone	6312943496

REAL ESTATE BROKER (S)

Name	Signature Premier Properties
Address	90 Montauk Highway Amity Harbor, NY 11701
NY License ID	10391202477
Contact	Gerald O'Neill
Contact NY License ID	10301218250
Email	ioneill@signaturepremier.com
Phone	631-842-8400

SETTLEMENT AGENT

Name	Law Office of Vincent M. Cella PLLC
Address	70 Charles Lindbergh Boulevard Suite 201 Uniondale, NY 11553
NY License ID	4128906
Contact	Vincent Cella
Contact NY License ID	4128906
Email	vincent@vincentcellalaw.com
Phone	516-833-5759



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			
02			
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
C. Services Borrower Did Shop For			
01	Title - Escrow Service Fee to Equity Settlement Services, Inc.	\$50.00	
02			
03			
04			
05			
06			
07			
08			

Other Costs			
E. Taxes and Other Government Fees			
01	Transfer taxes to	\$1,472.00	
02			
F. Prepaids			
01	Property Taxes (mo.)	\$4,232.90	
02			
03			
04			
05			
G. Initial Escrow Payment at Closing			
01			
02			
03			
04			
05			
06			
07			
08			
H. Other			
01	Real Estate Commission to Signature Premier Properties	\$7,360.00	
02	Real Estate Commission to Premier Group	\$7,360.00	
03			
04			
05			
06			
07			
08			
09			
10			
J. TOTAL CLOSING COSTS		\$20,474.90	

Seller Addendum

Confirm Receipt

By signing, you are only confirming that you have received this form.



Seller Signature
Alfred R. Rubiera

Date 8/27/2020



Co-Seller Signature
Alexandra Rubiera

Date 8/27/2020

GLENN JOHN MCGUINNESS BY
HIS AGENT ALFRED R. RUBIERA



Glenn John McGuinness

Date 8/27/2020

Borrower - Seller Addendum

Name and Address of Additional Borrower(s)	Name and Address of Additional Seller(s)
	Glenn John McGuiness 120 Brookside Court Copiague, NY 11726