

Closing Disclosure

Closing Information

Date Issued 12/1/2020
Closing Date 12/1/2020
Disbursement Date 12/1/2020
Settlement Agent MARCO LAROCCA, ESQ
File # MENDOZA BAEZ-441
Property 46 Holloway Street
 Freeport, NY 11520
Sale Price \$420,000

Transaction Information

Borrower Ruth Mendoza Baez
 81 Lucille Street
 Hempstead, NY 11550
Seller EPIC HOME SOLUTIONS LLC
 136 WALTON AVENUE
 UNIONDALE, NY 11553

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing	\$421,314.85
01. Sale Price of Property	\$420,000.00
02. Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07. Transfer Tax	\$60.00
08	
Adjustments for Items Paid by Seller in Advance	
09. City/Town Taxes to	
10. County Taxes 12/01/20 to 12/31/20	\$66.15
11. Assessments to	
12. School Tax 12/1/20 to 3/31/21	\$469.21
13. Village Tax 12/1/20 to 2/28/21	\$719.29
14	
15	
16	

Due from Seller at Closing	\$25,168.83
01. Excess Deposit	
02. Closing Costs Paid at Closing (I)	\$14,125.28
03. Existing Loan(s) Assumed or Taken Subject to	
04. Payoff of First Mortgage Loan	
05. Payoff of Second Mortgage Loan	
06. NY PROPERTY CONDITION DISCLOSURE	\$500.00
07	
08. Seller Credit	\$10,543.55
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

Contact Information

REAL ESTATE BROKER (B)

Name	PREMIUM GROUP REALTY CORP
Address	450 Sunrise Highway Rockville Center, NY 11570
NY License ID	10991223439
Contact	Raquel Carranza
Contact NY License ID	10401294738
Email	info@prealtyny.com
Phone	631-432-0767

REAL ESTATE BROKER (S)

Name	KELLER WILLIAMS REALTY OF GREATER
Address	400 Garden City Plaza, Suite 438 Garden City, NY 11530
NY License ID	109933338
Contact	Joseph LaMont
Contact NY License ID	10401267196
Email	j.lamont@kw.com
Phone	516-717-7518

SETTLEMENT AGENT

Name	MARCO LAROCCA, ESQ
Address	91-101 BROADWAY, SUITE 8 GREENLAWN, NY 11740
NY License ID	451353
Contact	MARCO LAROCCA, ESQ
Contact NY License ID	451353
Email	Larocesq@hotmail.com
Phone	917-971-4606

Questions? If you have questions about the loan terms or costs on this form, use the contact information above. To get more information, please contact the Consumer

Closing Cost Details

Loan Costs			Seller-Paid	
			At Closing	Before Closing
A. Origination Charges				
01	% of Loan Amount (Points)			
02	Processing Fees			
03	Underwriting Fees			
04				
05				
06				
07				
08				
B. Services Borrower Did Not Shop For				
01	Appraisal Fee	to APPRAISAL CONNECTION		
02	Credit Report	to CREDIT PLUS		
03	Flood Certification	to CREDIT PLUS		
04				
05				
06				
07				
08				
09				
10				
C. Services Borrower Did Shop For				
01	Doc Prep Fee	to Marco LaRocca, ESQ.		
02	Title - Endorsements	to COUNSELLORS CHOICE ABSTRACT		
03	Title - Lender's Title Insurance	to COUNSELLORS CHOICE ABSTRACT		
04	Title - Settlement Fee	to MARCO LARocca, ESQ.		
05	Title - Title Closer Attendance Fee	to COUNSELLORS CHOICE ABSTRACT	\$250.00	
06	Title - Title Searches	to COUNSELLORS CHOICE ABSTRACT	\$315.09	
07	Title Review Fee	to Marco LaRocca, ESQ.		
Other Costs				
E. Taxes and Other Government Fees				
01	Recording Fees	Deed: \$845.00 Mortgage: \$820.00		
02	1/4 Mortgage Tax POCL	to Nassau County		
03	Recording Fees	to Nassau County	\$710.00	
04	State Tax/Stamp	to Nassau County		
05	Transfer Taxes	to Nassau County	\$1,680.00	
F. Prepays				
01	Homeowner's Insurance Premium (12 mo.) to U.S. INSURANCE AGENCY INC			
02	Mortgage Insurance Premium (mo.)			
03	Prepaid Interest (\$34.161 per day from 12/1/20 to 1/1/21)			
04	Property Taxes (mo.)			
05	Property Taxes- County (6 mo.) to Town of Hempstead			
06	Property Taxes- County (6 mo.) to Town of Hempstead		\$542.26	
07	Property Taxes- School (6 mo.) to Town of Hempstead		\$2,854.34	
08	Property Taxes- School (6 mo.) to Town of Hempstead		\$3,444.20	
09	Property Taxes- Village (12 mo.) to Village of Freeport		\$3,946.87	
G. Initial Escrow Payment at Closing				
01	Homeowner's Insurance	\$71.83 per month for 3 mo.		
02	Mortgage Insurance	per month for mo.		
03	Property Taxes	\$67.07 per month for 2 mo.		
04	School Tax	\$475.72 per month for 5 mo.		
05	Village Tax	\$299.01 per month for 6 mo.		
06				
07				
08	Aggregate Adjustment			
H. Other				
01	OPEN WATER	to FREEPORT WATER DEPT	\$382.52	
02	Title - Owner's Title Insurance (optional)	to COUNSELLORS CHOICE ABSTRACT		
J. TOTAL CLOSING COSTS			\$14,125.28	

Addendum to Closing Disclosure

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

Borrower

Keyla Arias Mendoza
81 Lucille Street
Hempstead, NY 11550

Jenny Mendoza
81 Lucille Street with family
Hempstead, NY 11550

SELLER(S) ADDENDUM TO CLOSING DISCLOSURE

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



Seller

12/1/2020

Date

Seller

Date

Seller

Date

Seller

Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18

U.S. Code Section 1001 and Section 1010