Closing Disclosure

Closing Information

Date Issued

Closing Date

06/24/2021 Disbursement Date 06/24/2021

Settlement Agent

Puleo Delisle, Pllc

File#

01-01562455

Property

10 Dartmouth Drive

Bay Shore, NY 11706

Sale Price

\$400,000.00

Transaction Information

Borrower Jose A Valarezo

10 Dartmouth Drive Bay Shore, NY 11706

Seller

Alfredo Eguecio Valarezo and Matilde M. Chavez

Summaries of Transactions

Due to Seller at Closing 01 Sale Price of Property \$400,000.00 02 Sale Price of Any Personal Property Included in Sa 03	SE	LLER'S TRANSACTION	
O2 Sale Price of Any Personal Property Included in Sa O3 O4 O5 O6 O7 O8 Adjustments for Items Paid by Seller in Advance O9 City/Town Taxes 10 County Taxes 11 Assessments 12 13 O1 Excess Deposit O2 Closing Costs Paid at Closing (J) \$8,150.00 O3 Existing Loan(s) Assumed or Taken Subject to O4 Payoff of First Mortgage Loan-PHH Mortgage \$158,303.22 O5 Payoff of Second Mortgage Loan O6 Gift of Equity \$122,500.00 O7 O8 Seller Credit \$21,000.00 O9 O1	Due	to Seller at Closing	
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	Tot	al Due to Seller at Closing	\$400,000.00
Cash From ✓ To Seller \$90,046.78	Tot	al Due from Seller at Closing	-\$309,953.22
	C	ash ☐ From ✓ To Selleı	\$90,046.78

Contact Information					
REAL ESTATE AGENTS					
Name	Premium Group Realty				
Address	450 Sunrise Highway				
	Rockville Centre, NY 11570				
ST License ID	NY - 10991223439				
Contact	Raul Martinez				
Contact ST License I	\$				
Email	JN1 - 40WA1004900				
Phone	(516) 243-7570				
REAL ESTATE AGENTS					
Name	Premium Group Realty				
Address	450 Sunrise Highway				
Address	, res commes rightness,				
gcommissioners	Rockville Centre, NY 11570				
ST License ID	NY - 10991223439				
Contact	Raul Martinez				
Contact ST License	NY - 40MA1064900				
Email					
Phone	(516) 243-7570				
SETTLEMENT AGEN					
Name	Puleo Delisle, Pllc				
Address	444 Route 111				
	Smithtown, NY 11787				
ST License ID					
	NY - 3373212				
Contact	Christopher J. Delisle, Esq.				
Contact ST License					
Email	purchase@pdlaw.com				
Phone	(631) 715-3472				



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

www.consumerfinance.gov/mortgage-closing

Closing Cost Details

		Seller-Paid		
Loan Costs		At Closing	Before Closing	
. Origination Charges				
2.667% of Loan Amount (Points)				
2 Lock Extension Fee				
Processing Fee	**************************************			
Relock Fee	TO AND OR ALINE TO LEAD TO THE STATE OF THE			
Underwriting Fee				
. Services Borrower Did Not Shop For				
Settlement Fee payable	to Puleo Delisle, PLLC			
2 Courier Fee payable	to Puleo Delisle, PLLC.		ti ti mana ta	
3 Appraisal Fee	to Coast to Coast Appraisals			
4 Appraisal Fee - Final Inspection	to Coas to Coast Appraisal Services Inc			
Credit Report Fee	to Credit Plus			
FHA Upfront MI Premium	to U.S. Department of HUD			
7				
8	. X . X			
9	* 13.5.5			
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. Services Borrower Did Shop For				
Title - Loan Policy Premium	to Alliance Abstract of New York, Inc.			
2 Title - Departmentals	to Alliance Abstract of New York, Inc.			
3 Title - Bankruptcy/Patriot Searches	to Alliance Abstract of New York, Inc.		······································	
4 5 Title - Review Fees	to Alliance Abstract of New York, Inc.			
Title - Sales Tax	to Alliance Abstract of New York, Inc.		AND O COURS - 12 Marine is a second	
7 Title - Endorsements	to Alliance Abstract of New York, Inc.			
a ride - Endorsements	Committee Additional Committee Fork, Inc.			

Other Costs		
E. Taxes and Other Government Fees		
1 Recording Fees Deed: \$245	Mortgage: \$235 Sat: \$75	\$75.00
2 Mortgage Tax	The state of the s	
ି Transfer Tax		\$2,000.00
04 Verification Fees		
6 UCC Term		\$75.00
F, Prepaids		100 A00 A00 A00 A00 A00 A00 A00 A00 A00
12 Homeowner's Insurance Premium (12	mo) to ALLSTATE	
Mortgage Insurance Premium (mo.)	MARMANA ARSAN AND AND AND AND AND AND AND AND AND A	
୍ତି Prepaid Interest (\$20.07 per day from ୧	/24/21-7/1/21)	
04 Property Taxes(mo.)	www.componenter.componenter.componenter.componenter.componenter.componenter.componenter.componenter.componente	
05	SNEW COLUMN TO THE COLUMN TO T	
G. Initial Escrow Payment at Closing		
Homeowner's Insurance	\$156.25 per month for 3 mo.	
Mortgage Insurance		· · · · · · · · · · · · · · · · · · ·
23 Property Taxes	\$827.47 per month for 4 mo.	2 W 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
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%	YWW. YY CASES SERVER 1	· · · · · · · · · · · · · · · · · · ·
78 Aggregate Adjustment		The second secon
H. Other		
Title - Owners Policy Premium to Allian	ce Abstract of New York Inc	NAMES OF THE OWNER OWNER OF THE OWNER O
Commission Fee to Premium Group R	salty IIC	\$6,000.00
Legal Fee to Allison Boyd		
)4		
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07		
08 LENDER CREDIT		a manufacture of the safe with the safe that

J. TOTAL CLOSING COSTS				\$8,150.00	\$0.00
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Seller Signature	Date	Seller	Signature	Date	

CLOSING DISCLOSURE

06/23/2021 1:00 pm EST

PAGE 2 OF 2

Transaction Information, Continuation Page

If multiple borrowers and/or sellers are involved in this transaction, the names and addresses of each borrower and each seller must be provided on this page 1 of the Closing Disclosure does not provide enough space to include all the required information.

Borrower(s) Seller(s)

Frank E. Valereza and Ana S. Flores