

Closing Disclosure

Closing Information

Date Issued 10/01/2020
Closing Date 10/01/2020
Disbursement Date 10/01/2020
Settlement Agent Law Offices of Aaron I. Katsman, P.C. ~ (516) 295-9680
File # MONCAYO0149
Property 2373 Soper Avenue
 Baldwin, New York 11510
 COUNTY:
 PARCEL ID NUMBER:
Sale Price 410,000.00

Transaction Information

Borrower Jonathan Moncayo and Lorena Moncayo
Seller Aya Asano and Andrew Rabinovici
 2373 Soper Avenue
 Baldwin, New York 11510

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing

01	Sale Price of Property	410,000.00
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 10/01/2020 to 12/31/2020	869.00
10	County Taxes to	
11	Assessments to	
12		
13		
14		
15		
16		

Due from Seller at Closing

01	Excess Deposit	20,500.00
02	Closing Costs Paid at Closing (J)	5,990.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	247,565.47
05	Payoff of Second Mortgage Loan	
06	Property disclosure credit	500.00
07	Realtor commission	8,200.00
08	Seller Credit	
09	School taxes 07/01/2020-10/01/2020	1,712.00
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

Total Due to Seller at Closing	410,869.00
Total Due from Seller at Closing	284,467.47
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	126,401.53

Contact Information

REAL ESTATE BROKER (B)

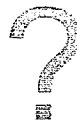
Name	
Address	
License ID	
Contact	
Contact License ID	
Email	
Phone	

REAL ESTATE BROKER(S)

Name	Century 21 American Homes
Address	
License ID	
Contact	
Contact License ID	
Email	
Phone	

SETTLEMENT AGENT

Name	Law Offices of Aaron I. Katsman, P.C. ~ (516) 295-9680
Address	70 East Sunrise Highway, Suite 608 Valley Stream, NY 11581
License ID	2858397
Contact	Closing Department
Contact License ID	2858397
Email	closinginfo@katsmanlaw.com
Phone	516-295-9680



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. % of Loan Amount(Points)			
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.			
02.			
03.			
04.			
05.			
06.			
07.			
08.			
Other Costs			
E. Taxes and Other Government Fees			
01. Recording Fees Deed: Mortgage: 885.00			
02. State Tax/Stamps		1,640.00	
F. Prepays			
01. Homeowner's Insurance Premium (12 mo.) to UPC Insurance			
02.			
03.			
04.			
05.			
G. Initial Escrow Payment at Closing			
01.			
02.			
03.			
04.			
05.			
06.			
07.			
08. Aggregate Adjustment			
H. Other			
01. Pick up fee to Home Connects		250.00	
02. Real Estate Commission to Century 21 American Homes		4,100.00	
03.			
04.			
05.			
06.			
07.			
08.			
09.			
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11.			
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15.			
16.			
17.			
18.			
J. TOTAL CLOSING COSTS		5,990.00	

Closing Disclosure Signature Page

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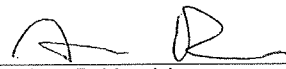
COUNTY:
PARCEL ID NUMBER:

Sales Price \$410,000.00

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept these charges because you have signed or received this form.


Aya Asano 10/01/2020


Andrew Rabinovici 10/01/2020