

# Closing Disclosure

## Closing Information

Date Issued 12/22/2020  
Closing Date 12/22/2020  
Disbursement Date 12/22/2020  
Settlement Agent Colica & Colica PC  
File # 503728-CMFN  
Property 210 W. Marshall Street  
Hempstead, NY 11550  
Sale Price \$439,999

Transaction Information  
Borrower Nadine Phillips  
1404 Rosser Avenue  
Elmont, NY 11003  
Seller 210 W. Marshall, LLC.  
102-23 184th Street  
Hollis, NY 11423

## Summaries of Transactions

### SELLER'S TRANSACTION

<b>Due to Seller at Closing</b>		<b>\$442,714.47</b>
01	Sale Price of Property	\$439,999.00
02	Sale Price of Any Personal Property Included in Sale	
03		
04		
05		
06		
07		
08		
<b>Adjustments for Items Paid by Seller in Advance</b>		
09	City/Town Taxes 12/22/20 to 12/31/20	\$31.45
10	County Taxes to	
11	Assessments to	
12	Village Taxes (12/22/2020 to 05/31/2021)	\$2,422.72
13	School Taxes (12/22/2020 to 05/31/2021)	\$241.30
14	Transfer Tax	\$20.00
15		
16		
<b>Due from Seller at Closing</b>		<b>\$41,780.29</b>
01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	\$36,280.29
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	
06	Seller Contribution	\$5,000.00
07		
08	Seller Credit	
09	PCDC	\$500.00
10		
11		
12		
13		
<b>Adjustments for Items Unpaid by Seller</b>		
14	City/Town Taxes to	
15	County Taxes to	
16	Assessments to	
17		
18		
19		
<b>CALCULATION</b>		
Total Due to Seller at Closing		\$442,714.47
Total Due from Seller at Closing		-\$41,780.29
<b>Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller</b>		<b>\$400,934.18</b>

## Contact Information

### REAL ESTATE BROKER (B)

Name Premium Group Realty  
Address 450 Sunrise Highway  
Rockville Centre, NY 11570

NY License ID 10991223439  
Contact Marlon John  
Contact NY License ID 10401243373  
Email properties@misstratus.com  
Phone 917-291-0494

### REAL ESTATE BROKER (S)

Name RE Max South Shore  
Address 24130 144th Avenue  
Rosedale, NY 11422

NY License ID 315A1039520  
Contact Paul Ruddock  
Contact NY License ID 1301218591  
Email paulrddock@gmail.com  
Phone 718-276-4848

### SETTLEMENT AGENT

Name Colica & Colica PC  
Address 70 Charles Lindbergh Blvd, Suite 201  
Uniondale, NY 11553

NY License ID 2959237  
Contact Anthony Colica  
Contact NY License ID 2959237  
Email info@colicalawfirm.com  
Phone 516-729-8383

**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](http://www.consumerfinance.gov/mortgage-closing)

Closing Cost Details

Loan Costs		Seller-Paid	
A. Origination Charges		At Closing	Before Closing
01	0.5 % of Loan Amount (Points)		
02	Document Preparation Fee		
03	Processing Fees		
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For			
01	Appraisal Fee	to JEDER	
02	Tax Service	to Corelogic	
03	Title - Settlement Fee	to Colica & Colica PC	
04			
05			
06			
07			
08			
09			
10			
C. Services Borrower Did Shop For			
01	Title - Delivery Fee	to Island Estates Abstract	
02	Title - Departmentals/Title Searches	to Island Estates Abstract	\$70.00
03	Title - Endorsements	to Island Estates Abstract	
04	Title - Escrow Service Fee	to Island Estates Abstract	
05	Title - Lender's Title Insurance	to Island Estates Abstract	\$250.00
06	Title - Recording Service Fee	to Island Estates Abstract	
07	Title - Software Fee	to Island Estates Abstract	
08	Title - Tax Continuation	to Island Estates Abstract	
09	Title - Tax Map Verification Fee	to Island Estates Abstract	
Other Costs			
E. Taxes and Other Government Fees			
01	Recording Fees	Deed: \$500.00 Mortgage: \$475.00	
02	State Tax/Stamp	to NYS Department of Taxation & Finance	
03	Transfer Taxes	to NYS Department of Taxation & Finance	\$1,760.00
F. Prepaids			
01	Homeowner's Insurance Premium (12 mo.) to Zurich American Insurance Company		
02	Mortgage Insurance Premium ( mo.)		
03	Prepaid Interest ( \$31,493.1 per day from 12/22/20 to 1/1/21 )		
04	Property Taxes ( mo.)		
05	Taxes due (6 mo.) to Island Estates Abstract LLC		
G. Initial Escrow Payment at Closing			
01	Homeowner's Insurance	\$53.17	per month for 4 mo.
02	Mortgage Insurance		per month for mo.
03	Property Taxes	\$96.46	per month for 2 mo.
04	City Property Tax	\$456.46	per month for 3 mo.
05	School Taxes	\$739.98	per month for 5 mo.
06			
07			
08	Aggregate Adjustment		
H. Other			
01	Acris Prep Fee	to Island Estates Abstract LLC	\$150.00
02	Delinquent Taxes Due	to Island Estates Abstract LLC	\$16,650.33
03	New Survey Fee (optional)	to Island Estates Abstract LLC	
04	Real Estate Commission	to Premium Group Realty	\$4,349.99
05	Real Estate Commission	to RE/MAX South Shore	
06	Title - Owner's Title Insurance (optional)	to Island Estates Abstract	\$13,049.97
J. TOTAL CLOSING COSTS			\$36,280.29

**Seller Addendum**

**Confirm Receipt**

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

Seller Signature

12/22/20

Date

Co-Seller Signature

Date

CLOSING DISCLOSURE ADDENDUM

LOAN ID #