

A. Settlement Statement (HUD-1)

APPROVED 3/9/2021 SHELLPOINT

Christina starr

B. Type of Loan	The second second		
1. FHA 2. RHS 3. Con	v. Unins. 6. File Number	r: 7. Loan Number: 8	3. Mortgage Insurance Case Number:
4 VA 5 Conv. Ins.			
4. VA 5. Conv. Ins.			
C. Note: This form is furnished to give you a statement of "(p.o.c.)" were paid outside the closing; they are s			
D. Name & Address of Borrower:	E. Name & Ade		F. Name & Address of Lender:
Agape Development Investors Corp (Ruben Sa (Owner)	THE RESIDENCE OF THE PROPERTY	// Rafael Dilan phank Rd, Coram, NY 11727	
220 Old Country Rd, Mineola, NY 11501	100 00 14	Shank Nu, Colam, N1 11727	
G. Property Location:		## TO THE REAL PROPERTY OF THE	. 8000000000000000000000000000000000000
139 W Yaphank Rd, Coram, NY 11727	H. Settlement TBD		I. Settlement Date: 03/11/2021
			The second secon
	Place of Settle TBD		Listing and selling agent: Diego Rodriguez
J. Summary of Borrower's Transaction		K. Summary of Seller's Transact	tion
100. Gross Amount Due from Borrower		400 Crees Amount Due to Seller	
101. Contract sales price		400. Gross Amount Due to Seller	
101. Contract sales price 102. Personal property		401. Contract sales price 402. Personal property	\$216,000.00
103. Settlement charges to borrower (line 1400)	\$0.00	402, Personal property 403.	
104.		404.	
105.		405.	/
Adjustment for items paid by seller in advance		Adjustment for items paid by seller in	n advance
106. City/town taxes to		406. City/town taxes	to
107. County taxes to		407. County taxes	to
108. Assessments to		408. Assessments	to
109.		409.	
110.		410.	
111.		411.	
112.	50.00	412.	
120. Gross Amount Due from Borrower	\$0.00	420. Gross Amount Due to Seller	\$216,000.00
200. Amount Paid by or in Behalf of Borrower 201. Deposit or earnest money		500. Reductions in Amount Due to se	eller
202. Principal amount of new loan(s)		501. Excess deposit (see instructions)	0.10 0.70 0.
203. Existing loan(s) taken subject to		502. Settlement charges to seller (line	1400) \$16,670.00
204.		503. Existing loan(s) taken subject to 504. Payoff of first mortgage loan	\$190,944.00
205.		505. Payoff of second mortgage loan	\$8,386.0
206.		506. Relocation Assistance	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by se	ller
210. City/town taxes to .		510. City/town taxes	to
211. County taxes to		511. County taxes	to
212. Assessments to		512. Assessments	to
213.		513.	
214.		514.	
215. 216.		515.	
217.		516.	
218.		517. 518.	
219.		519.	
220. Total Paid by/for Borrower	\$0.00	520. Total Reduction Amount Due S	Seller \$216,000.0
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Sel	
301. Gross amount due from borrower (line 120)	\$0.00	601. Gross amount due to seller (line	
302. Less amounts paid by/for borrower (line 220)	(\$0.00)	602. Less reductions in amounts due	
303. Cash From To Borrower	\$0.00	603, Cash To	From Seller \$0.0

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

00, Total Real Estate Broker Fees	Paid From	Paid From
Division of commission (line 700) as follows :	Borrower's Funds at	Seller's Funds at
01. S to Premium Group Realty Raquel Carranza	Settlement	Settlement
02. S to Premium Group Realty Diego Rodriguez 03. Commission paid at settlement		\$12.050.00
04.		\$12,960.00
00. Items Payable in Connection with Loan		
01. Our origination charge (from GFE #1)		
02. Your credit or charge (points) for the specific interest rate chosen (from GFE #2)	-	
03. Your adjusted origination charges (from GFE #A)		
04. Appraisal fee to (from GFE #3)		
05. Credit report to (from GFE #3)		
06. Tax service to (from GFE #3)		
907. Flood certification to (from GFE #3)		
08. Applee		
09, Commitment		
310. Processing		
311.		
900. Items Required by Lender to be Paid in Advance		
001. Daily interest charges from to @\$ /day (from GFE #10)		T
302, Mortgage insurance premium for months to (from GFE #3)		
903. Homeowner's insurance for years to S (from GFE #11)		
904.		
1000. Reserves Deposited with Lender	1	
(from GFE #9)		
1002. Homeowner's insurance months @ \$ per month \$		
1003, Mortgage insurance months @ \$ per month \$		
1004. Property Taxes months @ \$ per month \$		
1005. months @ \$ per month \$		
1006. months@\$ per month \$		
1007. Aggregate Adjustment -S		
1100. Trtle Charges		
1101. Title services and lender's title insurance (from GFE #4)		
1102. Settlement or closing fee \$		
1103, Owner's title insurance (from GFE #5)		
1104. Lender's title insurance S		
1105, Lender's title policy limit \$ 1106, Owner's title policy limit \$		
1107. Agent's portion of the total title insurance premium to		
1108. Underwriter's portion of the total title insurance premium to		-
1109. Attorneys Fees		
1110. Courier, endorsement notary		\$2,160.
1111, Tittle exam and research		\$4
1200. Government Recording and Transfer Charges		
1201. Government recording charges (from GFE #7)		T
1202. Deed \$ Mortgage \$ Release \$		\$650
1203, Transfer taxes (from GFE #8)		
1204, City/County tax/stamps Deed \$ Mortgage \$		\$450
1205. State tax/stamps Deed \$ Mortgage \$		
1206.		
1300. Additional Settlement Charges		
1301. Required services that you can shop for (from GFE #6)		
1302. TITLE REVIEW SEARCH \$		
		1
1303. Survey \$ 1304.		

### ADD ### AD	Comparison of Good Faith Estimate (GFE) and HUD-1 Charrges	r 2 2	Good Faith Estimate	HUD-1
create or charge (period) for the specific interest rate choson # 902 adjusted edigination charges # 903 adjusted edigination charges # 903 and for taxes # 9 1293 and for taxes # 9 12	Charges That Cannot Increase	HUD-1 Line Number		
Segment of color changes	origination charge	# 801		
ges That In Total Canoot Increase More Than 10% ges That In Total Canoot Increase More Than 10% ges That In Total Canoot Increase More Than 10% ges That In Total Canoot Increase More Than 10% ges That In Total Canoot Increase More Than 10% ges That In Total Canoot Increase More Than 10% ges That In Total Canoot Increase More Than 10% ges That In Total Canoot Increase More Than 10% ges That Can Change ges That Can Change Increase between GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Detween GFE and HUD-1 Charges Good Faith Estimate HUD-1 Increase Charges Go	or credit or charge (points) for the specific interest rate chosen	# 802		
ges That In Total Canado Increase More Than 10% ### ### ### ### ### #### ###########	our adjusted origination charges	# 803		
### ### ##############################	ansfer taxes	# 1203		
### ### ##############################	arges That in Total Cannot increase More Than 10%		Good Faith Estimate	HIID 1
# Total # # Total # # # # # # # # # # # # # # # # # # #			GUOG Patti Esqinate	HOD-1
# # # # # # # # # # # # # # # # # # #				
## Total ##				
# Total # Total # Total # Total # Total # Total # # Total # # # # # # # # # # # # # # # # # # #			-	=
## Total Increase between GFE and HUD-1 Charges Source				
Increase between GFE and NUD-1 Charges If you rescrow account If 1001 If you rescrow account years If you rescrow account years If you rescrow account years If you rescribe your account years If you rescribe your sector account years If you rescribe your years If you make payments on time, can your soan balance rise? If you make payments on time, can your monthly If you make payments on time, can your monthly If you make payments on time, can your monthly If you make payments on time, can your monthly If you make payments on time, can your monthly If you make payments on time, can your monthly If you make payments on time, can your monthly If you make payments on time, can your monthly If you make payments on time, can your monthly If you have a prepayment penalty? If you have a prepayment penalty? If you have a prepayment penalty? If you have a prepayment of S If you have a pation rescribed below. If you have an additional monthly amount oved of S If you have an additional monthly secrow payment of S If you have an additional monthly secrow payment of S If you have an additional monthly secrow payment of S If you have an additional monthly secrow payment of S If you have an additional monthly secrow payment of S If you have an additional monthly secrow payment of S If you have an additional monthly secrow payment of S If you have an additional monthly secrow payment of S If you have an additional monthly secrow payment of S If you have an additional monthly secrow payment of S If you have an additional monthly secrow payment of S If you have an additional monthly secrow payment of S If you have an additional monthly secrow				
Increase between GFE and NUD-1 Charges If ges That Can Change If deposit for your excrow account # 1001 # 1001 # 903 # 903 # 903 # 903 # 903 # 903 # 903 # 903 # 903 # 903 # 904 # 905 # 905 # 906 # 907 # 908 # 908 # 908 # 908 # 908 # 909				
Interest change Good Faith Estimate HUD-1	lane.			
an Terms day	inci	lease between GrE and HOD-1 Charges	\$0 0	r %
y interest charges \$ /day # 901 # 903 # 903 # 1 903 # 1 903 # 1 903 # 2 903 # 3 903 # 3 903 # 3 903 # 4 903 # 4 903 # 5 904 # 7 904 # 7 905 # 8 903 # 9 905 #	narges That Can Change		Good Faith Estimate	HUD-1
# # # # # # # # # # # # # # # # # # #	itial deposit for your escrow account	# 1001		
# # # # # # # # # # # # # # # # # # #				
an Terms initial loan amount is from term is years years initial monthly amount owed for principal, interest, and any figage insurance is Principal Interest Mortgage insurance No	meowner's insurance			
an Terms r initial noan amount is years r initial mount was payment on time, can your loan balance rise? In your make payments on time, can your monthly amount owed for principal, interest rate is guaranteed to never be lower than %. The first change will be on and can change again every after Every change date, your interest rate is guaranteed to never be lower than %. Over the life of the loan, your interest rate is guaranteed to never be lower than %. In your make payments on time, can your monthly own to was a prepayment penalty? In the maximum of some can your monthly own to was a prepayment penalty? In your lowed for principal, interest, and montgage insurance rise? In your was payment penalty? In your loan have a prepayment penalty? In your loan have a balloon payment? In you do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You do not have a monthly escrow payment of \$ that results in a total initial monthly amount and interest, any mortgage insurance and any items checked below. If you have an additional monthly escrow payment of \$ that results in a total initial monthly amount and site insurance. If you do not have a monthly escrow payment of \$ that results in a total initial monthly escrow payment of \$ that results in a total initial monthly amount and any items checked below. If you do not have a monthly escrow payment of \$ that results in a total initial monthly amount and any items checked below. Property taxes Homeowner's insurance. Flood insurance Flood insurance Flood insurance In the set is a maximum of \$ the first change will be on and can date. Your maximum of \$ the loan, your interest rate is any interest, any mortgage insurance and any items checked below. Property taxes Homeowner's insurance and any items checked below.				
Initial loan amount is If years If loan term is If years If loan term is If loan term is If years Interest rate is Interest rate is Interest rate is includes Interest rate in morthly amount owed for principal, interest, and any figage insurance is Interest Mortgape insurance Interest Mortgape insurance Interest rate an increase or decrease by find on the loan, your interest rate is guaranteed to never be lower than % or higher than %. In you make payments on time, can your loan balance rise? In you make payments on time, can your monthly wount owed for principal, interest, and mortgage insurance rise? In you make payments on time, can your monthly wount owed for principal, interest, and mortgage insurance rise? In you make payments on time, can your monthly wount owed for principal, interest, and mortgage insurance rise? In you was a payment penalty? In yes, your maximum prepayment penalty is 5 In you would not have a balloon payment of items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly secrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly secrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly secrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly secrow payment for items, such as property taxes and homeowner's insurance. Property taxes Homeowner's insurance Flood insurance Flood insurance Flood insurance Flood insurance		#		
r loan term is years r initial mornthly amount owed for principal, interest, and any trigage insurance is Principal Interest	oan Terms	811		
r initial interest rate is	and a second			
s includes Principal Interest Mortgage Insurance				
Interest Mortgago Insurance				
interest rate can increase or decrease by guaranteed to never than %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %. en if you make payments on time, can your loan balance rise? No Yes, it can rise to a maximum of \$ en if you make payments on time, can your monthly lount owed for principal, interest, and mortgage insurance rise? No Yes, your maximum prepayment penalty is \$ es your loan have a prepayment penalty? No Yes, you have a balloon payment of \$ and the monthly amount owed including escrow account payments on the your do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly amount owed of \$ that results in a total initial monthly amount owed of \$ This includes principal, interest, any mortagage insurance and any items checked below: Property taxes Homeowner's insurance Flood insurance Flood insurance ## If you have any offestions/about the Settlement Charges and Joan, Terms listed on this form, please contact your lender.	Can your interest rate nse?	Interest Mortgage Insurance	rimum of %. The first	change will be on
on if you make payments on time, can your monthly nount owed for principal, interest, and mortgage insurance rise? No Yes, the first increase can be on and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$. No Yes, your maximum prepayment penalty is \$. No Yes, you have a balloon payment of \$ No Yes, you have a balloon payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You do not have a monthly amount owed of \$. This includes principal, interest, any mortagage insurance and any items checked below. Property taxes Homeowner's insurance Flood insura		interest rate can increase or decrease t	by %. Over the life of the	ne loan, your interest rate is
owed can rise to \$. The maximum it can ever rise to is \$. In the syour loan have a prepayment penalty? In the syour loan have a prepayment penalty? In the syour loan have a balloon payment? In the syour loan have a balloon payment? In the syour loan have a balloon payment penalty is \$. In the syour loan have a balloon payment penalty is \$. In the syour loan have a balloon payment of \$. In the syour loan have a balloon payment of \$. In the syour loan have a balloon payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. In the syour loan have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. In the syour loan have a balloon payment of \$. In the syour loan ha	iven if you make payments on time, can your loan balance rise?	No Yes, it can rise to a man	ximum of \$	
In tal monthly amount owed including escrow account payments You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortagage insurance and any items checked below. Property taxes	Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?			
tal monthly amount owed including escrow account payments You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortagage insurance and any items checked below: Property taxes Homeowner's insurance Flood insurance	ces your loan have a prepayment penalty?	No Yes, your maximum pre	epayment penalty is S	
homeowner's insurance. You must pay these items directly yourself. You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortagage insurance and any items checked below: Property taxes Homeowner's insurance Flood insurance	oes your loan have a balloon payment?		n payment of \$	due in years
// []	Total monthly amount owed including escrow account payments	homeowner's insurance, You m You have an additional monthly that results in a total initial mont principal, interest, any mortagas Property taxes	ust pay these items directly you escrow payment of \$ thly amount owed of \$ ge insurance and any items che	. This includes
Julio 3/11/21 In Men	al clice 3/11/	<i>3</i> 1		n Men

Previous edition are obsolete

Page 3 of 3

HUD-1