Closing Cost Details

		Borrowe	er-Paid	Seller	-Paid	Paid by
Loan Costs		At Closing	Before Closing	At Closing	Before Closing	Others
A. Origination Charges		\$25,31	5.00			
01 2 % of Loan Amount (Points)		\$15,750.00		/ white - / was as waste as consider as well can	***************************************	
02 Origination Fee		\$7,875.00	······································		***************************************	******************
03 Processing Fees	2014 STATES AND	\$895.00		,		***************************************
04 Underwriting Fees		\$795.00		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
05	And Constraint Contraction (Contraction Contraction			***************************************		
06				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
07						
08						
B. Services Borrower Did Not Shop	For	\$2,37	8.00			
01 Appraisal Fee	to ASAP Metro Appraisals & Management	ľ	\$875.00			
02 Document Preparation Fee	to Joseph C. Vozza Attorney At Law P.C.	\$495.00		www.hory.co.horbook.co.horbook.co.e.		
03 Flood Certification	to ServiceLink National Flood	\$13.00	and the same of th			
04 Settlement Fee	to Puleo Delisle, PLLC	\$995.00		, 1, 1, 2, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,		
O5					2/2114/1110/21/11/21/21/21/21/21/21/21/21/21/21/21/	
06	0.7.17 grand 15m 14m 15m 17m 15m 15 grand 15 grand 17m					
07			A CONTRACTOR OF THE PROPERTY O			
08						
09	0000 0000 0000 0000 0000 0000 0000 0000 0000	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
C. Services Borrower Did Shop For		\$2,46	7.98			
01 Title - ALTA 8.1-06 Environmenta	I to Sergeants Abstract Inc.	\$50.00				
02 Title - Bankruptcy Search	to Sergeants Abstract Inc.	\$24.00				
03 Title - Contin	to Sergeants Abstract Inc.	\$75.00				
04 Title - Courier Delivery	to Sergeants Abstract inc.	\$75.00	AND THE PERSON NAMED IN COLUMN			
05 Title - Departmentals	to Sergeants Abstract Inc.	\$425.00				
06 Title - Escrow Service Fee	to Sergeants Abstract inc.	\$100.00		\$50.00		
07 Title - Lender's Title Insurance	to Sergeants Abstract Inc.	\$873.00	Į.			
08 Title - Patriot Search	to Sergeants Abstract Inc.	\$24.00	į			
09 Title - Pick-up at Closing	to Sergeants Abstract Inc.		1	\$300.00		
10 Title - Recording Service Fee	to Sergeants Abstract inc.	\$389.00				
11 Title - Sales Tax	to Sergeants Abstract Inc.	\$41.98	**			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
12 Title - Standard Endorsements	to Sergeants Abstract Inc.	\$391.00	***************************************		1	
D. TOTAL LOAN COSTS (Borrower-	Paid)	\$30,16	50.98			
Loan Costs Subtotals (A + B + C)		\$29,285.98	\$875.00			

E. Taxes and Other Government F	ees	\$25,910	.38		
01 Recording Fees	Deed: \$141.00 Mortgage: \$140.00	\$281.00	- Commission of the Commission	\$100.00	
02 Mortgage Tax - Lender Portion	to Queens County Clerk		and the second		(L) \$1,968.7
03 State Tax/Stamps	to Queens County Clerk	\$15,129.38			
04 Transfer Taxes	to Queens County Clerk	\$10,500.00	and the second	\$19,162.50	
F. Prepaids		\$4,831.	59		
01 Homeowner's Insurance Premiui	m (12 mo.) to Silvershore Group, LLC.		\$1,308.00		
02 Mortgage Insurance Premium (mo.)				
03 Prepaid Interest (\$70.12 per day	from 3/19/21 to 4/1/21)	\$911.56			
04 Property Taxes (mo.)			1		
05 City Taxes (3 mo.) to NYC Dept o	f Finance	\$2,612.03			
G. Initial Escrow Payment at Closi	ng	\$1,979.	66		
01 Homeowner's Insurance \$109	.00 per month for 3 mo.	\$327.00	hadisan		
02 Mortgage Insurance	per month for mo.				
03 Property Taxes \$880	.83 per month for 2 mo.	\$1,761.66			
04			***************************************		
05					
06	man ded Farm allestationals Destricts and the 20 to 14 alastotic annice and the second state of the second				######################################
07					
08 Aggregate Adjustment		-\$109.00			
H. Other		\$4,455.	.00		1
01 Real Estate Commission	to Keller Williams		A. C.	\$21,000.00	
02 Real Estate Commission	to Premium Group Realty			\$21,000.00	
03 Title - Owner's Title Insurance (o	otional) to Sergeants Abstract Inc.	\$4,455.00	Parametra		<u></u>
L TOTAL OTHER COSTS (Borrowe	r-Paid)	\$37,176	.63		
Other Costs Subtotals (E + F + G + H)	1.11.11.11.11.11.11.11.11.11.11.11.11.1	\$35,868,63	\$1,308.00		ļ

J. TOTAL CLOSING COSTS (Borrower-Paid)
Closing Costs Subtotals (D + I)
Lender Credits \$61,337.61 \$65,154.61 \$2,183.00 \$61,612.50 \$1,968.75 -\$6,000.00







Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.				
	Loan Estimate	Loan Estimate Final Did this change?			
Total Closing Costs (J)	\$73,029.00	\$61,337.61	YES	· See Total Loan Costs (D) and Total Other Costs (I).	
Closing Costs Paid Before Closing	\$0	-\$2,183.00	YES	· You paid these Closing Costs before closing.	
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO		
Down Payment/Funds from Borrower	\$262,500.00	\$262,500.00	NO		
Deposit	\$0	-\$50,000.00	YES	· You increased this payment. See Deposit in Section L.	
Funds for Borrower	\$0	\$0	NO		
Seller Credits	\$0	\$0	NO	The second security of the second sec	
Adjustments and Other Credits	\$0	-\$152.00	YES	· See details in Section K and Section L	
Cash to Close	\$335,529.00	\$271,502.61			

BORROWER'S TRANSACTION

Summaries of Transactions

K. Due from Borrower at Closing	\$1,109,502.61
01 Sale Price of Property	\$1,050,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$59,154.61
04	
Adjustments	
05	
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes to	
09 County Taxes 03/19/21 to 04/01/21	\$348.00
10 Assessments to	
11	
12	
13	
14	
15	
L. Paid Already by or on Behalf of Borrower at Closing	\$838,000.00
01 Deposit	\$50,000.00
02 Loan Amount	\$787,500.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	ery ingeneral and an early see a consideration of
Other Credits	
06	***************************************
07	**** ***** **** ******* ******** ******
Adjustments	**************************************
08 PCD Per Contract	\$500.00
09	
10	
11	
Adjustments for Items Unpaid by Seller	magang personal ay pameng pamenang pamenan and a menurum same
12 City/Town Taxes to	
13 County Taxes to	,.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
14 Assessments to	
15	46.11.48.6.4174.78.70.74.74.77.17.17.77.77.77.77.77.77.77.77.77.77.
16	
17	
CALCULATION	
Fotal Due from Borrower at Closing (K)	\$1,109,502.61
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$838,000.00
intal Paid Already by or on Kenalt of Korrower at Closing II I	

		SEI	LER'S TRANS	ACTION		
\$75.0 P. Laury , \$ 1	1,109,502.61	M.	Due to Seller at (losing		\$1,050,348.00
thar alake was laaka \$	1,050,000.00	01	Sale Price of Prop	perty	ti anamana ya karaba a kisa a tima a ti wa te	\$1,050,000.00
ided in Sale					roperty included in S	ale
	\$59,154.61	03				
4 (1 - 4 - 7) 7 7 7 7 7 7 7 7 7		04				15, 2 x 42, 1 x 52, 11, 12, 12, 12, 12, 12 x 12 x 12 x 12
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	\$348.00	10	County Taxes	03/19/21	to 04/01/21	\$348.00
was managed and an arranged to the state of	or administration in the contract of the contr	11	Assessments	*************************	to	
b	and appropriate the second of	12	many commissions want of or field during the 2005 25 675			
		13				\$10.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00
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er at Closing	<b>\$838,000.00</b> \$50,000.00	100	<b>Due from Seller</b> Excess Deposit	at Closing		\$528,522.14
188 1830 1850 Free July Verland St.	\$787,500.00		Closing Costs Pa	CONTRACTOR OF STREET,	· · · · · · · · · · · · · · · · · · ·	\$61,612.50
ect to	***************************************	22m = 12mm 1 M2	and the second s		r Taken Subject to	
*		~~~~~	Payoff of First Mo	mm, m., m,	*	\$466,409.64
	······································	*********	Payoff of Second	l Mortgage	Loan	
	***************************************	06				······································
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	¢500.00	10	PCD Per Contract	<u>.</u>		\$500.00
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	VA10=114001114111111111111111111111111111		ustments for Ite	ms Unpaid	l by Seller	
		14	City/Town Tax		to	
		15	County Taxes		to	41-41-4-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1
		16	Assessments		to	
	1147-4 V - 41-41-1 - 11-41-1 - 11-41-1	17				
	Hallie II areas ale	18				
		19				
Matesy Page 179	4998955	CA	LCULATION			un AARA (SARA) (A)
	\$1,109,502.61	Tot	al Due to Seller a	t Closing (N	1)	\$1,050,348.00
Closing (L)	-\$838,000.00		al Due from Selle			-\$528,522.14
	\$271,502.61		sh 🗌 From 🗵			\$521,825.86



Page 3 of 5 · LOAN ID # 0932101051150 GTRIDCDWSS (CLS)

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender \square will allow, under certain conditions, this person to assume this loan on the original terms.

will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

 \square has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.

🗷 does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 2% of the principal and interest overdue.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- \square are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender

- \square may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- 🗵 does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in 18445 Henley Road, Jamaica, NY 11432

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow	a kapita ay ay a	
Escrowed Property Costs over Year 1	\$10,888.13	Estimated total amount over year 1 for your escrowed property costs: Property Taxes, Homeowner's Insurance
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:
		You may have other property costs.
Initial Escrow Payment	\$1,979.66	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$989.83	The amount included in your total monthly payment.

 \square will not have an escrow account because \square you declined it \square your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow	en e
Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.







1

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$1,264,882.64
Finance Charge. The dollar amount the loan will cost you.	\$474,744.64
Amount Financed. The loan amount available after paying your upfront finance charge.	\$759,065.46
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.544 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	56.79 %

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 Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- · what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- x state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Meadowbrook Financial Mortgage Bankers Corp.	A A Balan Michigan (September September Septem	Premium Group Realty	Keller Williams Realty	Puleo Delisle, PLLC
Address	1600 Stewart Avenue; Suite 701 Westbury, NY 11590		450 Sunrise Highway Rockville Centre, NY 11570	400 Garden City Plaza, Suite 438 Garden City, NY 11530	444 Route 111 Smithtown, NY 11787
NMLS ID	177308	A A AN A PARA A PARA A A A A PARA PARA A A A BARA PARENTA PARA PARA PARA PARA PARA PARA PARA PA	1 - F 2 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	\$	
NY License ID	B500935		10991223439	10491204457	3373212
Contact	Danny Bertolini		Marion John	Rafael Ching	Alan Aliaga
Contact NMLS ID	167666	***************************************		er en verste group († 16), er en verste sportsjoer i spekreige tit sport en visse produkte verste een een verste bekende bedan	A 140-140 / A 140-120 / A 140
Contact NY License ID	NY16766006258	750045041	10401243373	10401231105	3373212
Email	dbertolini@mfmbankers. com	A THE BANKA RESIDENCE OF SOUR AND POST ELVER AND AND A SERVER SOUR AND AREA PER SERVER.	mjohn@mfmbankers. com	***************************************	Alan.Aliaga@ equitysettlement.com
Phone	516-867-3020		516-243-7570	516-873-7100	631-820-3646

Confirm Receipt

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

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CLOSING DISCLOSURE - GTRIDCDWS_S 0617

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Page 5 of 5 - LOAN ID # 0932101051150 GTRIDCDWSS (CLS)

Closing Disclosure

Closing Information

Date Issued 3/19/2021 **Closing Date** 3/19/2021 Disbursement Date 3/19/2021

Settlement Agent Puleo Delisle, PLLC

File# SAI5947

Property 18445 Henley Road

Jamaica, NY 11432

\$1,050,000

Transaction Information

Borrower Salvador O Perez and Maria R Perez

9902 42nd Avenue

Corona, NY 11368 Seller

Hansraj Hrsikesa Roi 18445 Henley Road

Jamaica, NY 11432

Summaries of Transactions

SELLER'S TRANSACTIO		
Due to Seller at Closing		\$1,050,348.00
01 Sale Price of Property		\$1,050,000.00
02 Sale Price of Any Persor	nal Property Included in Sa	ale
03		
04		
05 .		
06		
07	AND THE STATE AND THE STATE OF	
08		
Adjustments for Items Pa	id by Seller in Advance	**************************************
09 City/Town Taxes	to	t the second
10 County Taxes 03/19	9/21 to 04/01/21	\$348.00
11 Assessments	to	V V C C C C C C C C C C C C C C C C C C
12		**************************************
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15		· · · · · · · · · · · · · · · · · · ·
16		
Due from Seller at Closing		\$528,522.14
01 Excess Deposit		ornile to restaurant to the total
02 Closing Costs Paid at Cl	osing (J)	\$61,612.50
03 Existing Loan(s) Assum-	ed or Taken Subject to	
04 Payoff of First Mortgage	e Loan	\$466,409.64
05 Payoff of Second Mortg	age Loan	The latest and the la
06	Mark Lagran Carl Land Carl Alback Al La Star Carl Harman Star Chinad Security Securi	.,
07	MALE BULLETING MALE AND A STATE OF THE STATE	
08 Seller Credit		had considered to the best and the december had the dependent of the latest consist to be the detect of the const
09 PCD Per Contract		\$500.00
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12	***************************************	to the collection between the set of constitution and the constitution of the constitu
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Adjustments for Items Un	paid by Seller	······································
14 City/Town Taxes	to	
15 County Taxes	to	
16 Assessments	to	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
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18	ndersonnelle. De beneeld versoot od verkommet het blokken betied vleve tot toet ett et telvet blok	
19		
CALCULATION	Geograpiae marégian tempue .	eranan aregen zare egitürin.
Total Due to Seller at Closir		\$1,050,348.00
Total Due from Seller at Cic	······································	-\$528,522.14
Cash ☐ From ☑ To Sel		\$521,825.86

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	mjohn@mfmbankers.com
Phone	516-243-7570
REAL ESTATE BROKER (S)	
Name	Keller Williams Realty
Address	400 Garden City Plaza, Suite 438 Garden City, NY 11530
NY License ID	10491204457
Contact	Rafael Ching
Contact NY License ID	10401231105
Email	
Phone	516-873-7100
SETTLEMENT AGENT	
Name ,	Puleo Delisle, PLLC
Address	444 Route 111 Smithtown, NY 11787
NY License ID	3373212
Contact	Alan Alîaga
Contact NY License ID	3373212
Email	Alan.Aliaga@equitysettlement.com
Phone	631-820-3646

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 2 % of Loan Amount (Points)		enterminant communication of the first of th
02 Origination Fee		
03 Processing Fees		**************************************
04 Underwriting Fees		
05		**************************************
06		· · · · · · · · · · · · · · · · · · ·
07 National American Contract		
08		
B. Services Borrower Did Not Shop For	The second secon	
01 Appraisal Fee	to ASAP Metro Appraisals & Management Services Corp	1012 15 1012 2010 1919 19 1 1 1 1 1 1 1 1 1 1 1 1 1 1
02 Document Preparation Fee	to Joseph C. Vozza Attorney At Law P.C.	**************************************
03 Flood Certification	to ServiceLink National Flood	
04 Settlement Fee	to Puleo Delisle, PLLC	
05	**************************************	A TO THE RESIDENCE OF THE PARTY
06		049223/3/1995/3/1995/4/1995/4/1995/4/1995/4/1995/4/1995/4/1995/4/1995/4/1995/4/1995/4/1995/4/1995/4/1995/4/199
various estatus estatus anesamentamentamentamentamentamentamentament		
08		000 A 100 A
9		Value and a result of the second seco
C. Services Borrower Did Shop For		:
	to Corporate Abeter et la c	
01 Title - ALTA 8.1-06 Environmental Lien 02 Title - Bankruptcy Search	to Sergeants Abstract Inc.	**************************************
	to Sergeants Abstract Inc.	
03 Title - Contin	to Sergeants Abstract Inc.	
04 Title - Courier Delivery	to Sergeants Abstract Inc.	
D5 Title - Departmentals	to Sergeants Abstract Inc.	
D6 Title - Escrow Service Fee	to Sergeants Abstract Inc.	\$50.00
07 Title - Lender's Title Insurance	to Sergeants Abstract Inc.	
08 Title - Patriot Search	to Sergeants Abstract Inc.	**************************************
09 Title - Pick-up at Closing	to Sergeants Abstract Inc.	\$300.00
10 Title - Recording Service Fee	to Sergeants Abstract Inc.	, a / a / a . a . a . a . a . a .
11 Title - Sales Tax	to Sergeants Abstract Inc.	
12 Title - Standard Endorsements	to Sergeants Abstract Inc.	
Other Costs		
E. Taxes and Other Government Fees		
01 Recording Fees	Deed: \$141.00 Mortgage: \$140.00	\$100.00
02 Mortgage Tax - Lender Portion	to Queens County Clerk	and the state of t
3 State Tax/Stamps	to Queens County Clerk	
04 Transfer Taxes	to Queens County Clerk	\$19,162.50
	en e	
F. Prepaids		
ر دیار کر در ری کرده داد و در ادا شرق ریاد کرده کرده کرد کردگرفته که کیده کند کند کند کرد کرد کرد بردس به سیست بیست کیدر کرد مشکورت و دیار کرد کرد کرد کرد کرد کرد کرد کرد کرد کر	Silvershore Group, LLC.	
O1 Homeowner's Insurance Premium (12 mo.) to	Silvershore Group, LLC.	
O1 Homeowner's Insurance Premium (12 mo.) to O2 Mortgage Insurance Premium (mo.)		
Homeowner's Insurance Premium (12 mo.) to Mortgage Insurance Premium (mo.) Prepaid Interest (570.12 per day from 3/19/21		
D1 Homeowner's Insurance Premium (12 mo.) to D2 Mortgage Insurance Premium (mo.) D3 Prepaid Interest (570.12 per day from 3/19/21 D4 Property Taxes (mo.)		
D1 Homeowner's Insurance Premium (12 mo.) to D2 Mortgage Insurance Premium (mo.) D3 Prepaid Interest (\$70.12 per day from 3/19/21 D4 Property Taxes (mo.) D5 City Taxes (3 mo.) to NYC Dept of Finance		
D1 Homeowner's Insurance Premium (12 mo.) to D2 Mortgage Insurance Premium (mo.) D3 Prepaid Interest (\$70.12 per day from 3/19/21 D4 Property Taxes (mo.) D5 City Taxes (3 mo.) to NYC Dept of Finance G. Initial Escrow Payment at Closing	to 4/1/21)	
1 Homeowner's Insurance Premium (12 mo.) to 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$70.12 per day from 3/19/21) 4 Property Taxes (mo.) 5 City Taxes (3 mo.) to NYC Dept of Finance 6 Initial Escrow Payment at Closing 1 Homeowner's Insurance \$109.00	to 4/1/21) per month for 3 mo.	
Homeowner's Insurance Premium (12 mo.) to Mortgage Insurance Premium (mo.) Prepaid Interest (\$70.12 per day from 3/19/21 Property Taxes (mo.) City Taxes (3 mo.) to NYC Dept of Finance Initial Escrow Payment at Closing Homeowner's Insurance \$109.00 Mortgage Insurance	per month for 3 mo. per month for mo.	
Homeowner's Insurance Premium (12 mo.) to Mortgage Insurance Premium (mo.) Prepaid Interest (\$70.12 per day from 3/19/21 Property Taxes (mo.) City Taxes (3 mo.) to NYC Dept of Finance Initial Escrow Payment at Closing Homeowner's Insurance \$109.00 Mortgage Insurance Property Taxes \$880.83	to 4/1/21) per month for 3 mo.	
1 Homeowner's Insurance Premium (12 mo.) to 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$70.12 per day from 3/19/21) 4 Property Taxes (mo.) 5 City Taxes (3 mo.) to NYC Dept of Finance 6 Initial Escrow Payment at Closing 7 Homeowner's Insurance \$109.00 7 Mortgage Insurance 8 Property Taxes \$880.83	per month for 3 mo. per month for mo.	
1 Homeowner's Insurance Premium (12 mo.) to 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$70.12 per day from 3/19/21) 4 Property Taxes (mo.) 5 City Taxes (3 mo.) to NYC Dept of Finance 6 Initial Escrow Payment at Closing 7 Homeowner's Insurance \$109.00 7 Mortgage Insurance 8 Property Taxes \$880.83	per month for 3 mo. per month for mo.	
101 Homeowner's Insurance Premium (12 mo.) to 102 Mortgage Insurance Premium (mo.) 103 Prepaid Interest (\$70.12 per day from 3/19/21) 104 Property Taxes (mo.) 105 City Taxes (3 mo.) to NYC Dept of Finance 106 Initial Escrow Payment at Closing 107 Homeowner's Insurance 108 Mortgage Insurance 109 Property Taxes 109 \$880.83	per month for 3 mo. per month for mo.	
1 Homeowner's Insurance Premium (12 mo.) to 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$70.12 per day from 3/19/21) 4 Property Taxes (mo.) 5 City Taxes (3 mo.) to NYC Dept of Finance 6 Initial Escrow Payment at Closing 7 Homeowner's Insurance \$109.00 7 Mortgage Insurance 8 Property Taxes \$880.83	per month for 3 mo. per month for mo.	
101 Homeowner's Insurance Premium (12 mo.) to 102 Mortgage Insurance Premium (mo.) 103 Prepaid Interest (\$70.12 per day from 3/19/21) 104 Property Taxes (mo.) 105 City Taxes (3 mo.) to NYC Dept of Finance 106 Initial Escrow Payment at Closing 107 Homeowner's Insurance \$109.00 108 Mortgage Insurance \$880.83 109 Property Taxes \$880.83 109 September 1990 September 1990 September 1990 109 Mortgage Insurance \$109.00 109 Mortgage Insurance \$109.00 109 Mortgage Insurance \$109.00 109 Mortgage Insurance \$109.00	per month for 3 mo. per month for mo.	
101 Homeowner's Insurance Premium (12 mo.) to 102 Mortgage Insurance Premium (mo.) 103 Prepaid Interest (\$70.12 per day from 3/19/21) 104 Property Taxes (mo.) 105 City Taxes (3 mo.) to NYC Dept of Finance 106 Initial Escrow Payment at Closing 107 Homeowner's Insurance \$109.00 108 Mortgage Insurance \$880.83 109 Sproperty Taxes \$880.83	per month for 3 mo. per month for mo.	
1 Homeowner's Insurance Premium (12 mo.) to 1 Mortgage Insurance Premium (mo.) 2 Mortgage Insurance Premium (mo.) 3 Prepaid Interest (\$70.12 per day from 3/19/21) 4 Property Taxes (mo.) 5 City Taxes (3 mo.) to NYC Dept of Finance 6 Initial Escrow Payment at Closing 1 Homeowner's Insurance \$109.00 2 Mortgage Insurance 3 Property Taxes \$880.83 4 5 06 6 07 6 Aggregate Adjustment 6 Other	per month for 3 mo. per month for mo. per month for 2 mo.	\$21,000.00
02 Mortgage Insurance	per month for 3 mo. per month for mo.	\$21,000.00

J. TOTAL CLOSING COSTS

CLOSING DISCLOSURE • GTRIDCDWSSC_S 0415







Page 2 of 2 · LOAN ID # 0932101051150 GTRIDCDWSSCS (CLS)

CONTRACT ADDENDUM

HANSRAJ HRSIKESA ROI TO SALVADOR PEREZ 184-45 HENLEY ROAD, JAMAICA ESTATE, NY 11432

This is a contract addendum for the contract dated January 5, 2021, for the property located at 184-45 HENLEY ROAD, JAMAICA ESTATE, NY 11432.

The parties herein are revised as follows:

Original Seller: HANSRAJ HRSIKESA ROI

Original Buyer: SALVADOR PEREZ

New Buyers: SALVADOR PEREZ and MARIA R PEREZ

This Addendum can be signed electronically and be considered original signatures for

all intents and purposes.

3/19/21 DATE

Buyer

CONTRACT ADDENDUM

HANSRAJ HRSIKESA ROI TO SALVADOR PEREZ 184-45 HENLEY ROAD, JAMAICA ESTATE, NY 11432

This is a contract addendum for the contract dated January 5, 2021, for the property located at 184-45 HENLEY ROAD, JAMAICA ESTATE, NY 11432.

The parties herein are revised as follows:

Original Seller: HANSRAJ HRSIKESA ROI

Original Buyer: SALVADOR PEREZ

New Buyers: SALVADOR O PEREZ and MARIA R PEREZ

Original Address: 184-45 HENLEY ROAD, JAMAICA ESTATE, NY 11432

Revised Address: 184-45 a/k/a 18445 Henley Road, Jamaica a/k/a Jamaica Estates,

NY 11432

This Addendum can be signed electronically and be considered original signatures for

all intents and purposes.

DATE

3/19/2

DATE

3/19/21

J.P. MP