

Closing Disclosure

Closing Information

Date Issued 7/23/2021
Closing Date 7/26/2021
Disbursement Date 7/26/2021
Settlement Agent RALPH H. PECORALE, ESQ.
File # RP-2684
Property 262 E. COLUMBIA STREET
 HEMPSTEAD, NY 11550
Sale Price \$350,000

Transaction Information

Borrower MARIA A. ZAVALA
 12 ELK COURT
 APT. 12B
 HEMPSTEAD, NY 11550
Seller RAMON GARCIA
 262 E. COLUMBIA STREET
 HEMPSTEAD, NY 11550

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing	\$352,243.23
01 Sale Price of Property	\$350,000.00
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 7/26/2021 to 12/31/2021	\$351.39
10 County Taxes 7/26/2021 to 11/30/2021	\$1,891.84
11 Assessments to	
12	
13	
14	
15	
16	

Due from Seller at Closing	\$352,243.23
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$33,148.56
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan to RUSHMORE LOAN SERVICING	\$318,685.42
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09	
10	
11	
12	
13	

Adjustments for Items Unpaid by Seller

14 City/Town Taxes 7/1/2021 to 7/26/2021	\$409.25
15 County Taxes to	
16 Assessments to	
17	
18	
19	

CALCULATION

Total Due to Seller at Closing	\$352,243.23
Total Due from Seller at Closing	\$352,243.23

Cash ☐ From ☐ To Seller \$0.00

Contact Information

REAL ESTATE BROKER (B)

Name	FOUND IT LLC
Address	1167 MONTAUK HIGHWAY MASTIC MASTIC, NY 11950
License ID	10391201927
Contact	WALTER FLORIAN
Contact License ID	10311206583
Email	WFLORIAN@GMAIL.COM
Phone	516-697-2922

REAL ESTATE BROKER (S)

Name	FOUND IT LLC
Address	1167 MONTAUK HIGHWAY MASTIC MASTIC, NY 11950
License ID	10391201927
Contact	WALTER FLORIAN
Contact License ID	10311206583
Email	WFLORIAN@GMAIL.COM
Phone	516-697-2922

SETTLEMENT AGENT

Name	RALPH H. PECORALE, ESQ.
Address	444 ROUTE 111 SMITHTOWN SMITHTOWN, NY 11787
License ID	3021557
Contact	RALPH H. PECORALE, ESQ.
Contact License ID	3021557
Email	INFO@CROSSISLANDLAW.COM
Phone	6316565892

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		
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 BANK ATTORNEY FEE to RALPH H. PECORALE, ESQW.		\$250.00
02		
03		
04		
05		
06		
07		
08		

Other Costs		
E. Taxes and Other Government Fees		
01 Transfer taxes to	\$1,400.00	
02		
F. Prepaids		
01		
02		
03		
04		
05		
G. Initial Escrow Payment at Closing		
01		
02		
03		
04		
05		
06		
07		
08		
H. Other		
01 LEGAL FEE to RALPH H. PECORALE, ESQ.	\$2,000.00	
02 Real Estate Commission to FOUND IT INC.	\$21,000.00	
03 TAXES IN ARREARS to EQUITY SETTLEMENT SERVICES, INC.	\$7,348.56	
04 TITLE SEARCH to EQUITY SETTLEMENT SERVICES	\$1,400.00	
05		
06		
07		
08		
09		
10		
J. TOTAL CLOSING COSTS	\$33,148.56	\$250.00

Seller Addendum

Confirm Receipt

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

Ramon Garcia 7/26/2021

Seller Signature

Date

Co-Seller Signature

Date

RAMON GARCIA