

Closing Disclosure

Closing Information

Date Issued
Closing Date 10/29/2021
Disbursement Date 10/29/2021
Settlement Agent Puleo Delisle, PLLC
File # 51-00115640
Property 318 Beach 44TH Street
 Far Rockaway, NY 11691
Sale Price \$645,000.00

Transaction Information

Borrower Zolia Rodriguez
 555 Bushwick Ave
 Brooklyn, NY 11206
Seller Iris Adams

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing

01	Sale Price of Property	\$645,000.00
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	County Taxes	\$323.20
11	Assessments	
12	Transfer tax on concession	\$270.00
13		
14		
15		

Due from Seller at Closing

01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	\$44,686.72
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	\$146,169.88
05	Payoff of Second Mortgage Loan	\$31,538.36
06		
07		
08	Seller Credit	\$15,000.00
09		
10		
11	PCD	\$500.00
12		
13		

14		
15		
16		
17		
18		
19		

Adjustments for Items Unpaid by Seller

14	City/Town Taxes	
15	County Taxes	
16	Assessments	
17		
18		
19		

CALCULATION

Total Due to Seller at Closing	\$645,593.20
Total Due from Seller at Closing	-\$237,894.96
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$407,698.24

Contact Information

REAL ESTATE AGENT (B)

Name

Address

ST License ID

Contact

Contact ST License ID

Email

Phone

REAL ESTATE AGENT (S)

Name

Address

ST License ID

Contact

Contact ST License ID

Email

Phone

SETTLEMENT AGENT

Name

Puleo Delisle, PLLC

Address

ST License ID

Contact

Contact ST License ID

Email

Phone

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

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	Settlement Fee payable to Puleo Delisle PLLC		
02	Credit		
03	Flood		
04	MIP		
05	Final inspection		
06			
07			
08			
09			
C. Services Borrower Did Shop For			
01	Title - Loan Policy Premium to Counsellors Choice Abstract LLC		
02	Title - Endorsements to Counsellors Choice Abstract LLC		
03	Title - Independent Closer to Counsellors Choice Abstract LLC	\$500.00	
04	Title - Overnight Fee to Counsellors Choice Abstract LLC		
05	Title - Tax Contin/Bank/Patriot Searches		
06	Title - Escr/Rec Service Fee to Counsellors Choice Abstract LLC	\$100.00	
07	Title - Departmental Search to Counsellors Choice Abstract LLC		
08	Title - Water/NYC ECB/Title Contin to Counsellors Choice Abstract LLC		
09	Title - Sales Tax to Counsellors Choice Abstract LLC		

Other Costs			
E. Taxes and Other Government Fees			
01	Recording Fees Deed: \$177 Mortgage: \$187 Sat of Mtg: \$104	\$104.00	
02	Taxes	\$11,771.25	
F. Prepays			
01	Homeowner's Insurance Premium (mo.)		
02	Mortgage Insurance Premium (mo.)		
03	Prepaid Interest (per day from to)		
04	Property Taxes (mo.)		
05	Judgment	\$480.00	
06	DEP	\$231.47	
G. Initial Escrow Payment at Closing			
01	Homeowner's Insurance per month for mo.		
02	Mortgage Insurance per month for mo.		
03	Property Taxes per month for mo.		
04			
05			
06			
07			
08	Aggregate Adjustment		
H. Other			
01	Title - Owners Policy Premium to Counsellors Choice Abstract LLC		
02			
03			
04			
05			
06	Fave	\$22,050.00	
07	Premium Realty	\$9,450.00	
J. TOTAL CLOSING COSTS		\$44,686.72	\$0.00



Seller Signature

Date

10.29.21

Seller Signature

Date

Transaction Information, Continuation Page

If multiple borrowers and/or sellers are involved in this transaction, the names and addresses of each borrower and each seller must be provided on this page if page 1 of the Closing Disclosure does not provide enough space to include all the required information.

Borrower(s)

Teolin Estevez-Rodriguez
110 Palmetto Street
Brooklyn, NY 11221

Carlos Rodriguez-Aguilera

Seller(s)