Closing Disclosure

Closing Information

Date Issued 12/1/2020 Closing Date 12/1/2020 Disbursement Date 12/1/2020

Settlement Agent MARCO LAROCCA, ESQ MENDOZA BAEZ-441
Property 46 Holloway Street

Freeport, NY 11520

Sale Price \$420,000

CALCULATION

Transaction Information

Borrower Ruth Mendoza Baez

81 Lucille Street

Hempstead, NY 11550

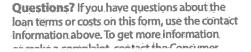
Seller EPIC HOME SOLUTIONS LLC

136 WALTON AVENUE UNIONDALE, NY 11553

Summaries of Transactions

Due to Seller at Closing	\$421,314.65
01. Sale Price of Property	\$420,000.00
OZ Sale Price of Any Personal Property Included in Sale	
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05	
06	regifteentied to day conceptor (galler help visual extractor and are
07 Transfer Tax	\$60.00
08	
Adjustments for Items Paid by Seller in Advance	00.00.00.00.00.00.00.00.00.00.00.00.00.
09 City/Town Taxes to	
10 County Taxes 12/01/20 to 12/31/20	\$66.1
11. Assessments to	
1.2 School Tax 12/1/20 to 3/31/21	\$469.2
13 Village Tax 12/1/20 to 2/28/21	\$719.2
14	many to management and the second
15	
16	
	\$25,168.8
Due from Seller at Closing	\$25,168.8
Due from Seller at Closing 01 Excess Deposit	
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J)	
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to	
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan	\$25,168.8 \$14,125.2
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan	\$14,125.2
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 NY PROPERTY CONDITION DISCLOSURE	\$14,125.2
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 NY PROPERTY CONDITION DISCLOSURE 07	\$14,125.2 \$500.0
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 NY PROPERTY CONDITION DISCLOSURE 07 08 Seller Credit	\$14,125.2 \$500.0
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 NY PROPERTY CONDITION DISCLOSURE 07	\$14,125.2 \$500.0
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 NY PROPERTY CONDITION DISCLOSURE 07 08 Seller Credit	\$14,125.2 \$500.0
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 NY PROPERTY CONDITION DISCLOSURE 07 08 Seller Credit 09 10	\$14,125.2 \$500.0
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 NY PROPERTY CONDITION DISCLOSURE 07 08 Seller Credit 09 10	\$14,125.2 \$500.0
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 NY PROPERTY CONDITION DISCLOSURE 07 08 Seller Credit 09 10 11	\$14,125.2 \$500.0
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 NY PROPERTY CONDITION DISCLOSURE 07 08 Seller Credit 09 10 11 12 13	\$14,125.2 \$500.0
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 NY PROPERTY CONDITION DISCLOSURE 07 08 Seller Credit 09 10 11 12 13 Adjustments for Items Unpaid by Seller	\$14,125.2 \$500.0
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 NY PROPERTY CONDITION DISCLOSURE 07 08 Seller Credit 09 10 11 12 13 Adjustments for Items Unpaid by Seller 14 City/Town Taxes to	
Due from Seller at Closing 01 Excess Deposit 02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 NY PROPERTY CONDITION DISCLOSURE 07 08 Seller Credit 09 10 11 12 13 Adjustments for items Unpaid by Seller 14 City/Town Taxes to 15 County Taxes to	\$14,125.2 \$500.0

REAL ESTATE BROKER (B)				
Name	PREMIUM GROUP REALTY CORP			
Address	450 Sunrise Highway Rockville Center, NY 11570			
NY License ID	10991223439			
Contact.	Raquel Carranza			
Contact NY License ID	10401294738			
Email	info@prealtyny.com			
Phone	631-432-0767			
REAL ESTATE BROKER (s)			
Name	KELLER WILLIAMS REALTY OF GREATER			
Address	400 Garden City Plaza, Suite 438 Garden City, NY 11530			
NY License ID	109933338			
Contact	Joseph LaMont			
Contact NY License ID	10401267196			
Email	j.lamont@kw.com			
Phone	516-717-7518			
SETTLEMENT AGENT				
Name	MARÇO LAROCCA, ESQ			
Address	91-101 BROADWAY, SUITE 8 GREENLAWN, NY 11740			
NY License ID	451353			
Contact	MARCO LAROCCA, ESQ			
Contact NY License ID	451353			
Email	Larocesq@hotmall.com			
Phone	917-971-4606			



Closing Cost Details

Lasa Casta	March March		Seller-Paid At Closing	fore Clasina
Loan Costs			At Closing Be	fore Closing
A. Origination Charges			-	
1 % of Loan Amount (Points)	and and the same and the States and their and			
2 Processing Fees				
3 Underwriting Fees	e description and a restrict of the second	THE THE PROPERTY OF THE PROPER		
)4				
5				
6				
7				
8				
B. Services Borrower Did Not S	hop For			
1 Appraisal Fee	THE LANGE THE RESIDENCE AND ASSESSED.	to APPRAISAL CONNECTION		
2 Credit Report		to CREDIT PLUS		
3 Flood Certification		to CREDIT PLUS		
the companion of the contract	A SECURITOR OF SECURITION OF S	FO SMITTERS COMMISSION AND AND AND AND AND AND AND AND AND AN		
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5.		1 VA And Schemen and Suppression of the State of the Stat		
6	**************************************	AND THE PARTY OF THE PROPERTY OF THE PARTY O		
7				
8.	AND DE DECEMBER OF OUR PUBLISHED OF THE	AND		
9		THE RESERVE OF A STREET OF A S		
0.				
. Services Borrower Did Shop	For			
1 Doc Prep Fee		to Marco LaRocca, ESQ.	and the second s	
2 Title - Endorsements	***************************************	to COUNSELLORS CHOICE ABSTRACT		MANAGEMENT OF THE THREE MANAGEMENT AND ADDRESS OF THE PARTY OF THE PAR
3 Title - Lender's Title Insurance		to COUNSELLORS CHOICE ABSTRACT		
4 Title - Settlement Fee		to MARCO LAROCCA, ESQ		
5 Title - Title Closer Attendance	Foo	to COUNSELLORS CHOICE ABSTRACT	\$250.00	www.draudauda.Dh.udauda afuudda.Dhubda.dh 6 abr 1
6 Title - Title Searches	. E GAM	to COUNSELLORS CHOICE ABSTRACT	\$315.09	
7 Title Review Fee	AND A STATE OF THE REST OF THE STATE OF THE	to Marco LaRocca, ESQ.	and the side of the same of th	
Other Costs				
E. Taxes and Other Governmen	it Fees			
11 Recording Fees	and the second section of the second section of the second section sec	Deed: \$845.00 Mortgage: \$820.00		
2 1/4 Mortgage Tax POCL	,	to Nassau County	2742.00	
3 Recording Fees	ye	to Nassau County	\$710.00	
4 State Tax/Stamps		to Nassau County		
5 Transfer Taxes		to Nassau County	\$1,680.00	
Prepaids				
1 Homeowner's Insurance Pren	nium (12 mo.) to U	S INSURANCE AGENCY INC		
2 Mortgage Insurance Premiun		AND		
3 Prepaid Interest (\$34.161 per	day from 12/1/20	to:1/1/21)		
4 Property Taxes (mo.)				
5 Property Taxes-County (6 mg) to Town of Hem	pstead		
6 Property Taxes- County (6 mg) to Town of Hem	pstead	\$542.26	
7 Property Taxes-School (6 mo) to Town of Hem	ostead	\$2,854.34	
8 Property Taxes-School (6 mo			\$3,444.20	
9 Property Taxes- Village (12 m			\$3,946.87	
	\$71.83	per month for 3 mo.		ngen gyngnygnnymmn gyn i ne e ne end diala ada yda ada
i. Initial Escrow Payment at Cl			A se de three of the fight of the second sec	analongers or investment and another the depth
Initial Escrow Payment at Cl Homeowner's Insurance	47,1:00	permonth for me		
Initial Escrow Payment at Cl Homeowner's Insurance Mortgage Insurance	Property is a sound of the first of the firs	per month for mo.		
Initial Escrow Payment at Cl Homeowner's Insurance Mortgage Insurance Property Taxes	\$67.07	per month for 2 mo.		
Initial Escrow Payment at Cl Homeowner's Insurance Mortgage Insurance Property Taxes School Tax Initial Escrow Payment at Cl Homeowner's Insurance Insurance Insurance Insur	\$67.07 \$475.72	per month for 2 mo. per month for 5 mo.		
Initial Escrow Payment at Cl Homeowner's Insurance Mortgage Insurance Property Taxes School Tax Village Tax	\$67.07	per month for 2 mo.		
i. Initial Escrow Payment at Cl 1 Homeowner's Insurance 2 Mortgage Insurance 3 Property Taxes 4 School Tax 5 Village Tax 6	\$67.07 \$475.72	per month for 2 mo. per month for 5 mo.		
3. Initial Escrow Payment at Cl 11. Homeowner's Insurance 12. Mortgage Insurance 13. Property Taxes 14. School Tax 15. Village Tax 16. 17.	\$67.07 \$475.72	per month for 2 mo. per month for 5 mo.		
3. Initial Escrow Payment at Cl 11. Homeowner's Insurance 12. Mortgage Insurance 13. Property Taxes 14. School Tax 15. Village Tax 16. 17. 18. Aggregate Adjustment	\$67.07 \$475.72	per month for 2 mo. per month for 5 mo.		
J. Initial Escrow Payment at Cl Homeowner's Insurance Mortgage Insurance Property Taxes School Tax Village Tax Research Aggregate Adjustment	\$67.07 \$475.72	per month for 2 mo. per month for 5 mo. per month for 6 mo.		
J. Initial Escrow Payment at Cl. Homeowner's Insurance Mortgage Insurance Property Taxes Village Tax Village Tax Aggregate Adjustment OPEN WATER	\$67.07 \$475.72 \$299.01	per month for 2 mo. per month for 5 mo. per month for 6 mo. to FREEPORT WATER DEPT	\$382,52	
3. Initial Escrow Payment at Cl 11. Homeowner's insurance 12. Mortgage Insurance 13. Property Taxes 14. School Tax 15. Village Tax 16. 17. 18. Aggregate Adjustment 1. Other	\$67.07 \$475.72 \$299.01	per month for 2 mo. per month for 5 mo. per month for 6 mo.	\$382,52	
Initial Escrow Payment at Cl Homeowner's Insurance Mortgage Insurance Property Taxes School Tax Village Tax Aggregate Adjustment Other OPEN WATER	\$67.07 \$475.72 \$299.01	per month for 2 mo. per month for 5 mo. per month for 6 mo. to FREEPORT WATER DEPT	\$382,52	

Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Borrower

Keyla Arias Mendoza 81 Lucille Street Hempstead, NY 11550

Jenny Mendoza 81 Lucille Street with family Hempstead, NY 11550

SELLER(S) ADDENDUM TO CLOSING DISCLOSURE

I/We have carefully reviewed the Closing Disclosure and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further confirm that I have received a copy of the Closing Disclosure.

ieller	17 1 70N) Date
Seller	Date
Seller	Date
Seller	Date