

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$2,723.45				
01 0.407% of Loan Amount (Points)	\$1,228.45				
02 Processing Fee	\$900.00				
03 Underwriting Fee	\$595.00				
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$7,481.07				
01 Appraisal Fee to Nationwide Property & Appraisal Services		\$535.00			
02 Appraisal Fee - Final Inspection to Nationwide Property & Appraisal Services		\$200.00			
03 Credit Report Fee to Credit Plus	\$41.80				
04 FHA Upfront MI Premium to U.S. Department of HUD	\$5,196.27				
05 Flood Certification to CoreLogic Flood Services	\$8.00				
06 New York Attorney Closing Fee to Taub & Bogaty PLLC	\$1,500.00				
07					
C. Services Borrower Did Shop For	\$1,639.51				
01 Title - Endorsement 8.1 to Eagle Abstract	\$50.00				
02 Title - Endorsement 9 to Eagle Abstract	\$68.00				
03 Title - Lender's Title Insurance to Eagle Abstract	\$397.00				
04 Title - Recording Service(s) Fee to Eagle Abstract	\$100.00				
05 Title - Residential Mortgage Endorsement to Eagle Abstract	\$50.00				
06 Title - Title Search Fee to Eagle Abstract	\$874.51				
07 Title - Waiver of Arbitration Endt to Eagle Abstract	\$100.00				
D. TOTAL LOAN COSTS (Borrower-Paid)	\$11,844.03				
Loan Costs Subtotals (A + B + C)	\$11,109.03	\$735.00			
Other Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
E. Taxes and Other Government Fees	\$3,391.80				
01 Recording Fees Deed: \$410.00 Mortgage: \$595.00	\$1,005.00		\$1,232.00		
02 State Deed Tax/Stamps to New York					
03 State Mortgage Tax/Stamps to New York	\$2,386.80				
04 State Mortgage Tax/Stamps to New York					\$755.25
F. Prepays	\$1,854.30				
01 Homeowner's Insurance Premium (12 mo.) to Evelyn Martinez-Lara Allstate Ins.	\$1,775.66				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (\$19.66 per day from 01/28/21 to 02/01/21)	\$78.64				
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing	\$2,834.65				
01 Homeowner's Insurance \$147.98 per month for 3 mo.	\$443.94				
02 Mortgage Insurance per month for mo.					
03 Town Property Tax \$596.53 per month for 5 mo.	\$2,982.65				
04					
05					
06					
07					
08 Aggregate Adjustment	-\$591.94				
H. Other	\$1,629.00				
01 Real Estate Commission Listing Agency to Power Team Realty Corp			\$11,600.00		
02 Real Estate Commission Selling Agency to Premium Group Realty			\$2,900.00		
03 Title - Owner's Title Insurance (optional) to Eagle Abstract	\$1,629.00				
04					
05					
06					
07					
08					
I. TOTAL OTHER COSTS (Borrower-Paid)	\$9,709.75				
Other Costs Subtotals (E + F + G + H)	\$9,709.75				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$21,553.78				
Closing Costs Subtotals (D + I)	\$20,818.78	\$735.00	\$15,732.00		\$755.25
Lender Credits					

Calculating Cash to Close		Use this table to see what has changed from your Loan Estimate	
	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$25,947	\$21,553.78	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	-\$735.00	YES • You paid these costs before closing
Closing Costs Financed (Paid from your Loan Amount)	-\$5,196	-\$5,196.00	NO
Down Payment/Funds from Borrower	\$10,770	\$10,770.00	NO
Deposit	-\$10,770	-\$10,770.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$17,700	-\$16,513.78	YES • See Seller Credits in Section L
Adjustments and Other Credits	\$10,987	\$891.00	YES • See details in Sections K and L
Cash to Close	\$14,038	\$0.00	

Summaries of Transactions		Use this table to see a summary of your transactions.	
BORROWER'S TRANSACTIONS		SELLER'S TRANSACTIONS	
K. Due from Borrower at Closing		M. Due to Seller at Closing	
01 Sale Price of Property	\$329,409.78	01 Sale Price of Property	\$308,591.00
02 Sale Price of Any Personal Property Included in Sale	\$307,700.00	02 Sale Price of Any Personal Property Included in Sale	\$307,700.00
03 Closing Costs Paid at Closing (J)	\$20,818.78	03	
04		04	
Adjustments		05	
05		06	
06		07	
07		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08 Town Taxes 1/28/21 to 5/31/21	\$819.00	09 Town Taxes 1/28/21 to 5/31/21	\$819.00
09 County Taxes to		10 County Taxes to	
10 Assessments to		11 Assessments to	
11 Other 1/28/21 to 1/28/21	\$72.00	12 Other 1/28/21 to 1/28/21	\$72.00
12		13	
13		14	
14		15	
15		16	
L. Paid Already by or on Behalf of Borrower at Closing	\$329,409.78	N. Due from Seller at Closing	\$32,245.78
01 Deposit	\$10,770.00	01 Excess Deposit	
02 Loan Amount	\$302,126.00	02 Closing Costs Paid at Closing (J)	\$15,732.00
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to	
04		04 Payoff of First Mortgage Loan	
05 Seller Credit	\$16,513.78	05 Payoff of Second Mortgage Loan	
Other Credits		06	
06		07	
07		08	
Adjustments		09 Seller Credit	\$16,513.78
08		10	
09		11	
10		12	
11		13	
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
12 City/Town Taxes to		14 City/Town Taxes to	
13 County Taxes to		15 County Taxes to	
14 Assessments to		16 Assessments to	
15		17	
16		18	
17		19	
CALCULATION		CALCULATION	
Total Due from Borrower at Closing (K)	\$329,409.78	Total Due to Seller at Closing (M)	\$308,591.00
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$329,409.78	Total Due from Seller at Closing (N)	-\$32,245.78
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$0.00	Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$276,345.22

Acknowledgement of Receipt of Closing Disclosure

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.


Raul A Martinez

1-28-21
Date