# **Closing Disclosure**

Closing Information

Date Issued Closing Date 8/19/2020 8/27/2020

**Disbursement Date** 

8/27/2020

**Settlement Agent** 

nt Law Office of Vincent M. Cella PLLC

File #
Property

120 Brookside Court Copiague, NY 11726

\$368,000

Transaction Information

Borrower

Seller

Julissa De Los Santos

Jorge Salas

1819 Grove Street, Apt 2L Ridgewood, NY 11385 Alfred R. Rubiera

Alexandra Rubiera 120 Brookside Court Copiague, NY 11726

#### Summaries of Transactions

	LLER'S TRANSACTION		
	e to Seller at Closing		\$370,001.6
01	Sale Price of Property		\$368,000.0
02	Sale Price of Any Personal Prop	erty Included in Sale	
03			
04			
05			
06			
07			
80			
Ad	justments for Items Paid by Se	ller in Advance	
09	City/Town Taxes	to	\$2,001.60
10	County Taxes	to	
11	Assessments	to	
12			
13			
14			
15			
16			
Du	e from Seller at Closing	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	\$20,974.9
01	Excess Deposit	NA . W. 4000 . O	W45 377 - 4 T
02	Closing Costs Paid at Closing (.	1)	\$20,474.90
03	Existing Loan(s) Assumed or Ta	ken Subject to	
04	Payoff of First Mortgage Loan		
05	Payoff of Second Mortgage Loa	n	
06			
07			
08	Seller Credit		
09			
10			
11			
12			
13			
Ad,	justments for Items Unpaid by	Seller	
14	City/Town Taxes	to	
15	County Taxes	to	
16	Assessments	to	
17	PDC		\$500.00
18			<b>\$550.0</b> 0
19			
	LCULATION		
_	al Due to Seller at Closing		\$370,001.60
	to conor at oldaling		φυ <i>ι</i> υ,υυ 1.00

### Contact Information

REAL ESTATE BROKER	(B) .	
Name	Premier Group	
Address	450 Sunrise Highway Rockville Centre, NY 11570	
NY License ID	10991223439	
Contact	Adam Vasquez	
Contact NY License ID	10101323909	
Email	adam7371@premiergrouprealty.com	
Phone	6312943496	
REAL ESTATE BROKER	(S)	
Name	Signature Premier Properties	
Address	90 Montauk Highway Amity Harbor, NY 11701	
NY License ID	10391202477	
Contact	Gerald O'Neill	
Contact NY License ID	10301218250	
Email	joneill@signaturepremier.com	
Phone	631-842-8400	
SETTLEMENT AGENT		
Name	Law Office of Vincent M. Cella PLLC	
Address	70 Charles Lindbergh Boulevard Suite 201	



NY License ID

**Contact NY License ID** 

Contact

Email

Phone

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

Uniondale, NY 11553

vincent@vincentcellalaw.com

4128906

4128906

Vincent Cella

516-833-5759

Cash ☐ From ☒ To Seller

**Closing Cost Details** 

Loan Costs	Seller-Paid At Closing Before Clo
	At Closing Beidle Cit
A. Origination Charges	
01	
03	
04	
05	
06	
07	
08	
B. Services Borrower Did Not Shop For	11-21-11
02	
03	
04	
05	
06	
07	
08	
C. Services Borrower Did Shop For	And the second
01 Title - Escrow Service Fee to Equity Settlement Services, Inc. 02	\$50.00
03	
04	
05	
06	
07 08	
E. Taxes and Other Government Fees 01 Transfer taxes to	\$1,472.00
E. Taxes and Other Government Fees 01 Transfer taxes to 02	\$1,472.00
E. Taxes and Other Government Fees 01 Transfer taxes to 02 F. Prepaids	
E. Taxes and Other Government Fees 01 Transfer taxes to 02 F. Prepaids 01 Property Taxes ( mo.)	\$1,472.00 \$4,232.90
E. Taxes and Other Government Fees 01 Transfer taxes to 02 F. Prepaids 01 Property Taxes ( mo.) 02 03	
E. Taxes and Other Government Fees 01 Transfer taxes to 02 F. Prepaids 01 Property Taxes ( mo.) 02 03 04	
F. Taxes and Other Government Fees  1 Transfer taxes to  1 Transfer taxes to  2 F. Prépaids  1 Property Taxes ( mo.)  1 Property Taxes ( mo.)  1 Property Taxes ( mo.)	
01 Transfer taxes to 02  F. Prepaids 01 Property Taxes ( mo.) 02 03 04 05 G. Initial Escrow Payment at Closing	
E. Taxes and Other Government Fees 01 Transfer taxes to 02 F. Prépaids 01 Property Taxes ( mo.) 02 03 04 05 G. Initial Escrow Payment at Closing 01	
F. Taxes and Other Government Fees 01 Transfer taxes to 02 F. Prepaids 01 Property Taxes ( mo.) 02 03 04 05 G. Initial Escrow Payment at Closing 01 02	
E. Taxes and Other Government Fees O1 Transfer taxes to O2 F. Prepaids O1 Property Taxes ( mo.) O2 O3 O4 O5 G. Initial Escrow Payment at Closing O1 O2 O3	
E. Taxes and Other Government Fees O1 Transfer taxes to O2 F. Prepaids O1 Property Taxes ( mo.) O2 O3 O4 O5 G. Initial Escrow Payment at Closing O1 O2 O3 O4 O5	
F. Taxes and Other Government Fees O1 Transfer taxes to O2 F. Prepaids O1 Property Taxes ( mo.) O2 O3 O4 O5 G. Initial Escrow Payment at Closing O1 O2 O3 O4 O5 O6	
E. Taxes and Other Government Fees O1 Transfer taxes to O2 F. Prepaids O1 Property Taxes ( mo.) O2 O3 O4 O5 G. Initial Escrow Payment at Closing O1 O2 O3 O4 O5 O6 O7	
E. Taxes and Other Government Fees O1 Transfer taxes to O2 F. Prepaids O1 Property Taxes ( mo.) O2 O3 O4 O5 G. Initial Escrow Payment at Closing O1 O2 O3 O4 O5 O6 O7 O8	
E. Taxes and Other Government Fees O1 Transfer taxes to O2 F. Prepaids O1 Property Taxes ( mo.) O2 O3 O4 O5 G. Initial Escrow Payment at Closing O1 O2 O3 O4 O5 O6 O7 O8 H. Other	
F. Taxes and Other Government Fees  1 Transfer taxes to  2 F. Prepaids  1 Property Taxes (mo.)  2	\$4,232.90
F. Transfer taxes to  1 Transfer taxes to  2 F. Prépaids  1 Property Taxes (mo.)  2	\$4,232.90
F. Taxes and Other Government Fees Of Transfer taxes to Of Transfer taxe	\$4,232.90
F. Transfer taxes to 01 Transfer taxes to 02 F. Prepaids 01 Property Taxes ( mo.) 02 03 04 05 G. Initial Escrow Payment at Closing 01 02 03 04 05 06 07 08 H. Other 01 Real Estate Commission to Signature Premier Properties 02 03 04 04 05 06 07 08 07 08 08 09 09 09 000 000 000 000 000 000	\$4,232.90
F. Transfer taxes to 01 Transfer taxes to 02 F. Prepaids 01 Property Taxes ( mo.) 02 03 04 05 G. Initial Escrow Payment at Closing 01 02 03 04 05 06 07 08 H. Other 01 Real Estate Commission to Signature Premier Properties 02 Real Estate Commission to Premier Group 03 04 05	\$4,232.90
E. Taxes and Other Government Fees 01 Transfer taxes to 02 F. Prépaids 01 Property Taxes (mo.) 02 03 04 05 G. Initial Escrow Payment at Closing 01 02 03 04 05 Co. Initial Escrow Payment at Closing 01 02 03 04 05 06 07 08 H. Other 01 Real Estate Commission to Signature Premier Properties 02 Real Estate Commission to Premier Group 03 04 05 06 07	\$4,232.90
E. Taxes and Other Government Fees 01 Transfer taxes to 02 F. Prepaids 01 Property Taxes ( mo.) 02 03 04 05 G. Initial Escrow Payment at Closing 01 02 03 04 05 06 07 08 F. Other 01 Real Estate Commission to Signature Premier Properties 02 Real Estate Commission to Premier Group 03 04 05 06 07 08 09 09 09 09 09 09 09 09 09 09 09 09 09	\$4,232.90
E. Taxes and Other Government Fees OT Transfer taxes to OE F. Prepaids OT Property Taxes (mo.) OE	\$4,232.90
E. Taxes and Other Government Fees O1 Transfer taxes to O2 F. Prépaids O1 Property Taxes ( mo.) O2 O3 O4 O5 G. Initial Escrow Payment at Closing O1 O2 O3 O4 O5 O5 O6 O7 O8 F. Cother O1 Real Estate Commission to Signature Premier Properties O2 Real Estate Commission to Premier Group O3 O4 O5 O5 O6 O7 O6 O7 O8 O7 O7 O8 O7 O7 O8 O7	\$4,232.90

CLOSING DISCLOSURE PAGE 2 OF 2 •

## Seller Addendum

By signing, you are only confirming that you have re	eceived this form.	01. 1.1.		<u>.</u>
Uffl. p.		11.1.		
Seller-Signature Dat	e 8/27/2020	Co-Seller Signature  Alexandra Rubiera	Date	8/27/200
CLEWN JOHN MIGUINNES HIS AGENT ALTREDE, RI	SBY	/Iloxallata (Assista		.2.
HIS AGENT BUTERDE, RI	BIERA			
Glenn John McGuiness Dat	8/2/2020	D)		

## **Borrower - Seller Addendum**

Name and Address of Additional Borrower(s)	Name and Address of Additional Seller(s)	
	Glenn John McGuiness 120 Brookside Court Copiague, NY 11726	