

Closing Disclosure

Closing Information

Date Issued	9/16/2020
Closing Date	9/16/2020
Disbursement Date	9/16/2020
Settlement Agent	Puleo Delisle, PLLC
File #	1389894
Property	102 Ruby St ELMONT, NY 11003
Sale Price	\$515,000

Summary of Transactions

Due to Seller at Closing	\$515,868.00
01 Sale Price of Property	\$515,000.00
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 09/16/20 to 12/31/20	\$868.00
10 County Taxes	
11 Assessments	
12	
13	
14	
15	
16	
Due from Seller at Closing	\$459,079.17
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$4,677.88
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	\$453,901.29
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09 PCD	\$500.00
10	
11	
12	
13	
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	\$515,868.00
Total Due from Seller at Closing	-\$459,079.17
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$56,788.83

Transaction Information

Borrower Jose G Amezcua
Elmont, NY 11003

Seller Kenneth Williams
102 Ruby Street
Elmont, NY 11003

Address premium group realty

Contact Information

REAL ESTATE BROKER (B)

Name Address

NY License ID

Contact adam vasquez

Contact NY License ID

Email adamvasquez@gmail.com

Phone 631-294-3496

REAL ESTATE BROKER (S)

Name Address

NY License ID

Contact Juliette peart

Contact NY License ID

Email jpear718@outlook.com

Phone 718-954-2504

SETTLEMENT AGENT

Name Address

NY License ID

Contact Chris Delisle

Contact NY License ID

Email purchase@puleodelisle.com

Phone 631-715-3472

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	
A. Origination Charges		At Closing	
01 % of Loan Amount (Points)			
02			
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For			
01 Appraisal Fee	to Nassau Appraisal Services, Inc.		
02 Credit Report	to UNIVERSAL CREDIT SERVICES - CORPORATE		
03 Flood Certification	to ServiceLink National Flood		
04 Tax Service	to First American Tax Service		
05 Title - Bankruptcy / Patriot / Contribution	to Equity Settlement Services		
06 Title - Closing Doc Review (if applies)	to Equity Settlement Services		
07 Title - Courier Delivery	to Equity Settlement Services		
08 Title - Lender's Title Insurance	to Equity Settlement Services		
09 Title - Municipal Searches	to Equity Settlement Services		
10 Title - Municipal Searches - Purchase Tax	to Equity Settlement Services		
11 Title - Pick-up at Closing	to Equity Settlement Services		
12 Title - Settlement Fee	to Puleo Delisle PLLC	\$250.00	
13 Title - Standard Endorsements	to Equity Settlement Services		
14 Title - Title Review Fee	to Puleo Delisle PLLC		
15 Title - Transfer Doc Prep (if applies)	to Equity Settlement Services		
16 Verification Fee	to Universal Credit Services	\$75.00	
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
07			

Other Costs			
E. Taxes and Other Government Fees			
01 Recording Fees	Deed: \$510.00 Mortgage: \$470.00	\$355.00	
02 City/County Tax/Stamps	to County Clerk		
03 Recording Fees	to County Clerk	\$360.50	
04 Transfer Taxes	to County Clerk	\$2,060.00	
F. Prepays			
01 Homeowner's Insurance Premium (12 mo.) to State Farm Fire and Casualty Company			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (\$47.57 per day from 9/16/20 to 10/1/20)			
04 Property Taxes (6 mo.) to County Clerk			
05 1st Quarter Taxes (6 mo.) to County Clerk		\$1,577.38	
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance	per month for 5 mo.	\$95.83	
02 Mortgage Insurance	per month for mo.		
03 Property Taxes	per month for 5 mo.	\$370.39	
04 School Taxes	per month for 2 mo.	\$720.82	
05			
06			
07			
08 Aggregate Adjustment			
H. Other			
01 Title - Owner's Title Insurance (optional)	to Equity Settlement Services		
J. TOTAL CLOSING COSTS		\$4,677.88	

Amount paid by Buyer 9/16/2020

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

Jose L Amezcua
1083 Fairfax St
Elmont, NY 11003

Adriana Amezcua
1803 Fairfax St
Elmont, NY 11003

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LOAN ID # 0333200546193
GTRIDCDWSSCS (CLS)

