

Closing Disclosure

Closing Information

Date Issued 11/16/2020
Closing Date 11/16/2020
Disbursement Date 11/16/2020
Settlement Agent Bank & Bank, P.C.
File # AT-26-14883S
Property 58 Locust Drive
 Amityville, NY 11701
Sale Price \$454,000.00

Transaction Information

Borrower Sheila D. Weaver
 7 Clermont Avenue Apt 6E
 Brooklyn, NY 11205
Seller Gopal Sarkar
 7 Clermont Avenue Apt 6H
 Brooklyn, NY 11205

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing		\$ 454,442.00
01	Sale Price of Property	\$ 454,000.00
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 to	\$ 293.00
10	County Taxes to	\$ 149.00
11	Assessments to	
12		
13	Transfer Tax Credit	
14		
15		
16		
Due from Seller at Closing		\$ 158,165.74
01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	\$ 21,726.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	\$ 136,439.74
05	Payoff of Second Mortgage Loan	
06		
07		
08	Seller Credit	
09	PCDA	
10	Repair Credit	
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14	City/Town Taxes to	
15	County Taxes to	
16	Assessments to	
17	School Tax to	
18	Village Tax to	
19		
CALCULATION		
Total Due to Seller at Closing		\$ 454,442.00
Total Due from Seller at Closing		\$ 158,165.74
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller		\$ 296,276.26

Contact Information

REAL ESTATE BROKER (B)

Name	Premium Realty Group
Address	450 Sunrise Hwy Rockville Centre NY 11570
__ License ID	10391041992
Contact	Adam Vasquez
Contact __ License ID	1040127023
Email	adamssellshomes@gmail.com
Phone	631-294-3496

REAL ESTATE BROKER (S)

Name	Signature Premier
Address	7 W. Main Street Smithtown, NY 11787
__ License ID	10391201225
Contact	Rosemary Dilorenzo
Contact __ License ID	40DE0769016
Email	rdilorenzo@gmail.com
Phone	631-334-6668

SETTLEMENT AGENT

Name	Bank & Bank, P.C.
Address	400 Post Avenue, Suite 306 Westbury, NY 11590
__ License ID	
Contact	Douglas M. Bank
Contact __ License ID	2381127
Email	Butlerlegal@outlook.com
Phone	516-877-7100



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	
		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			
02			
03			
04			
05			
06			
07			
08			
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
07			
08			

Other Costs

E. Taxes and Other Government Fees			
01	Recording Fees Deed: Mortgage:		
02	Transfer Tax	\$ 1,816.00	
F. Prepaids			
01	Homeowner's Insurance Premium (mo.)		
02	Mortgage Insurance Premium (mo.)		
03	Prepaid Interest (per day from to)		
04	Property Taxes (mo.)		
05			
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	Realtor Commission To Premium Realty Group	\$ 9,080.00	
02	Realtor Commission To Signature Premier	\$ 9,080.00	
03	Chris Coiro Esq.	\$ 1,500.00	
04	Sharon Susnow	\$ 250.00	
05			
06			
07			
08			
09			
10			
11			
12			
13			
I. TOTAL CLOSING COSTS		\$ 21,726.00	\$ 0.00

Seller Addendum

Confirm Receipt

By Signing, you are only confirming that you have received this form.

Caron Saw by [Signature] 11/16/2020

Seller Signature

Date

Co-Seller Signature

Date

