

Closing Disclosure

Closing Information

Date Issued 4/15/2021
Closing Date 4/15/2021
Disbursement Date 4/15/2021
Settlement Agent JB Law Group PLLC
File # ma-37478-n
Property 6 Edwards Lane
Sale Price Glen Cove, NY 11542
\$824,000

Transaction Information

Borrower Andres Rios
8910 35th Avenue, Apt E3R
Jackson Heights, NY 11372-5758
Seller Claude Simon, as Administrator of the Estate of Vicki
6 Edwards Lane
Glen Cove, NY 11542

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing	\$826,690.40
01 Sale Price of Property	\$824,000.00
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 04/15/21 to 05/31/21	\$861.84
10 County Taxes 04/15/21 to 06/30/21	\$24.32
11 Assessments to	
12 School Taxes 04/15/2021 to 07/31/2021	\$1,804.24
13	
14	
15	
16	

Due from Seller at Closing	\$60,108.00
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$59,608.00
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09 PCDA per contract	\$500.00
10	
11	
12	
13	

Adjustments for Items Unpaid by Seller

14 City/Town Taxes to	
15 County Taxes to	
16 Assessments to	
17	
18	
19	

CALCULATION

Total Due to Seller at Closing	\$826,690.40
Total Due from Seller at Closing	-\$60,108.00
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$766,582.40

Contact Information

REAL ESTATE BROKER (B)

Name	Century 21 American Homes
Address	97 Jackson Avenue Syosset, NY 11791
NY License ID	31LI0845038
Contact	
Contact NY License ID	40LO0866908
Email	syosset@c21amhomes.com
Phone	516-826-2100

REAL ESTATE BROKER (S)

Name	Bond Real Estate
Address	810 7th Avenue, 39th Floor New York, NY 10019
NY License ID	109917421
Contact	Mariana Bekerman & Deresia Williams
Contact NY License ID	10401221124/ 10301217576
Email	
Phone	212-582-2009

SETTLEMENT AGENT

Name	JB Law Group PLLC
Address	11 Middle Neck Road, Suite 200 Great Neck, NY 11021
NY License ID	5207419
Contact	Joshua Botesazan Esq.
Contact NY License ID	5479837
Email	Joshua@JBLaw-Group.com
Phone	516-299-8333

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

		Seller-Paid
	At Closing	Before Closing
Loan Costs		
A. Origination Charges		
01 % of Loan Amount (Points)		
02 Processing Fees		
03 Underwriting Fees		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01 Appraisal Fee	to Countryside Appraisal Management Corporation	
02 Document Preparation Fee	to Joseph C. Vozza Attorney At Law P.C.	
03 Flood Certification	to ServiceLink National Flood	
04 Settlement Fee	to JB Law Group PLLC	
05		
06		
C. Services Borrower Did Shop For		
01 Title - ALTA 8.1-06 Environmental Lien	to Millennium Abstract Corp	
02 Title - Bankruptcy Search	to Millennium Abstract Corp	
03 Title - Contin	to Millennium Abstract Corp	
04 Title - Courier Delivery	to Millennium Abstract Corp	
05 Title - Escrow Service Fee	to Millennium Abstract Corp	\$150.00
06 Title - Lender's Title Insurance	to Millennium Abstract Corp	
07 Title - Municipal Searches	to Millennium Abstract Corp	
08 Title - Patriot Search	to Millennium Abstract Corp	
09 Title - Pick-up at Closing	to Millennium Abstract Corp	
10 Title - Recording Service Fee	to Millennium Abstract Corp	
11 Title - Sales Tax	to Millennium Abstract Corp	
12 Title - Standard Endorsements	to Millennium Abstract Corp	
Other Costs		
E. Taxes and Other Government Fees		
01 Recording Fees	Deed: \$495.00 Mortgage: \$445.00	
02 Mortgage Tax - Lender Portion	to Nassau County Clerk	
03 State Tax/Stamps	to Nassau County Clerk	
04 Transfer Taxes	to Nassau County Clerk	\$3,296.00
F. Prepays		
01 Homeowner's Insurance Premium (12 mo.) to Global Pro Coverage		
02 Mortgage Insurance Premium (mo.)		
03 Prepaid Interest (\$69.98 per day from 4/15/21 to 5/1/21)		
04 Property Taxes (mo.)		
05 City Taxes (6 mo.) to Town of Glen Cove		\$2,150.00
06 County Tax (6 mo.) to Town of Glen Cove		\$61.00
07 School Tax (6 mo.) to Town of Glen Cove		\$4,511.00
G. Initial Escrow Payment at Closing		
01 Homeowner's Insurance	\$168.00	per month for 3 mo.
02 Mortgage Insurance		per month for mo.
03 Property Taxes	\$144.22	per month for 6 mo.
04 City Taxes	\$340.19	per month for 2 mo.
05 School Taxes	\$861.39	per month for 5 mo.
06		
07		
08 Aggregate Adjustment		
H. Other		
01 Real Estate Commission	to Bond New York Real Estate Corp.	\$32,960.00
02 Real Estate Commission	to Cruse Real Estate and Development Corp.	\$16,480.00
03 Survey	to Millennium Abstract Corp	
04 Title - Owner's Title Insurance (optional)	to Millennium Abstract Corp	
J. TOTAL CLOSING COSTS		\$59,608.00



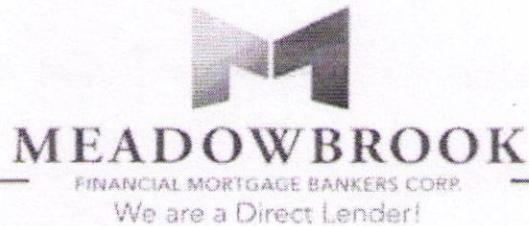
Addendum to Closing Disclosure

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

Seller Claude Simon, as Administrator of the Estate of Vicki Claireaux Simon
6 Edwards Lane
Glen Cove, NY 11542.

x Claude Simon





LOAN #: 0922102051952

Meadowbrook Financial Mortgage Bankers Corp.

ADDENDUM TO CLOSING DISCLOSURE
SETTLEMENT CERTIFICATION

I 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 certify that I have received a copy of the Closing Disclosure.

Claude Simon, as Administrator of the Estate of Vicki Claireaux Simon
Date

Claude Simon 4-15-21

Date

Date

Date

To the best of my knowledge, the Closing Disclosure is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Closing Agent Date

Borrower Date

