

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
 Glen Cove, NY 11542
Sale Price \$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

Loan Costs			Seller-Paid	
			At Closing	Before Closing
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. Voza 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 





MEADOWBROOK

FINANCIAL MORTGAGE BANKERS CORP.

We are a Direct Lender!

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



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

1600 Stewart Ave. Suite 701, Westbury, NY 11590 • 516.867.3020

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