

Closing Disclosure

Closing Information

Date Issued 4/7/2013
Closing Date 4/15/2013
Disbursement Date 4/15/2013
Settlement Agent Dewey Cheatham & Howe, LLC
File # ZZZ-UCDF
Property 4774 Some Street
 Ardsley, New York 15455
Sales Price \$180,000.00

Transaction Information

Borrower Joe W. Borrowers and Jane R. Borrower
 4774 Some Street
 Ardsley, New York 15455
Seller Peter Sellers
 123 Sales Street
 Nashville, Tennessee 34567

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing **\$185,075.00**

01 Sale Price of Property \$180,000.00
 02 Sale Price of any Personal property included in Sale \$5,000.00

03
04
05
06
07
08

Adjustments for Items Paid by Seller in Advance

09 City / Town Taxes to
 10 County Taxes to
 11 Assessments to
 12 HOA Dues 04/15/13 to 04/30/13 \$75.00

13
14
15

N. Total Due from Seller at Closing **\$140,240.00**

01 Excess deposit (see instructions)
 02 Closing Costs Paid at Closing (J) \$12,200.00
 03 Existing Loan(s) Assumed or Taken Subject to
 04 Payoff 1st mortgage loan Payoff First Mortgage Loan \$100,000.00
 05 Payoff 2nd mortgage loan Payoff Second Mortgage Lo \$25,000.00

06
07
08

08 Seller Credit \$2,500.00

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14

Adjustments for Items Unpaid by Seller

15 City / Town Taxes 12/15/12 to 04/15/13 \$300.00
 16 County Taxes 01/15/13 to 04/15/13 \$240.00
 17 Assessments to

18
19
20

Contact Information

Real Estate Broker (B)	
Name	Omega Real Estate Broker Inc.
Address	789 Local Lane Some Town, NY 38103
NMLS ID	
State Code + License ID	NY 765416
Contact	Samuel Green
Contact NMLS ID	
Contact State +License ID	NY 16415
Email	sam@omegare.biz
Phone	(123) 456-7890
Real Estate Broker (S)	
Name	Alfa Real Estate Broker Inc.
Address	987 Suburb Ct. Some Place, NY 12340
NMLS ID	
State Code + License ID	NY 61456
Contact	Joseph Cain
Contact NMLS ID	
Contact ST + License ID	NY 52461
Email	joe@alfare.biz
Phone	(321) 555-7171
Settlement Agent	
Name	Dewey Cheatham & Howe, LLC
Address	234 Disbar Road Fake City, NY 35226
NMLS ID	
State Code + License ID	NY Bar ID 42379379
Contact	Will I. Cheatham
Contact NMLS ID	
Contact ST + License ID	NY Bar ID 300303
Email	WillI@DCH.com
Phone	(205) 777-7777



Questions? If you have questions about the loan terms and costs on this for, contact your lender. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore.

CALCULATION

Total Due to Seller at Closing (M) **\$185,075.00**

Total Due from Seller at Closing (N) **\$140,240.00**

Cash to Close From To Seller **\$44,835.00**

Closing Costs Details

Loan Costs		Seller-Paid	
		At Closing	Before Closing
A. Origination Charges			
01	_____ % of Loan Amount (Points)		
02			
03			
04			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
Other Costs			
E. Taxes and other Government Fees			
01	Recording Fees		
02	Transfer Taxes to Any State	\$950.00	
03			
04			
F. Prepays			
01	Homeowner's Insurance Premium		
02	Mortgage Insurance Premium		
03	Prepaid Interest		
04	Property Taxes		
05			
G. Initial Escrow Payment at Closing			
01	Homeowner's Insurance		
02	Mortgage Insurance		
03	Property Taxes		
04			
05	Aggregate Adjustment		
H. Other			
01			
02	Home Inspection Fee to Engineers Inc.		\$750.00
03	Home Warranty Fee to XYZ Warranty Inc.	\$450.00	
04	Real Estate Commission Buyers Broker to Omega Real Estate Brokers	\$5,400.00	
05	Real Estate Commission Sellers Broker to Alpha Real Estate Brokers	\$5,400.00	
06			
J. TOTAL CLOSING COSTS		\$12,200.00	\$750.00

Uniform Closing Disclosure Signature Addendum

File Number:: ZZZ-UCDF
Closing Date: 4/15/2013
Property Address: 4774 Some Street
Ardsley, New York 15455

I have carefully reviewed the Uniform 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 Uniform Closing Disclosure.

Seller Date: 04/15/13

Peter Sellers
123 Sales Street
Nashville, TN 34567

Warning: It is a crime to knowingly make false statements to the United States on this or any other form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and 1010

This Uniform Closing Disclosure is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: **Dewey Cheatham & Howe, LLC**

Will I. Cheatham

Date: 04/15/13