

Closing Disclosure

Closing Information

Date Issued 6/23/2021
Closing Date 6/24/2021
Disbursement Date 6/24/2021
Settlement Agent Capital Closing Company LLC
File # COH2103093648
Property 33 Whitaker Drive
 Cohoes, NY 12047
Sale Price \$305,000

Transaction Information

Borrower Digvijay S Jhala
 113 Essex Circle Apartment F
 Guilderland, NY 12084
Seller Siva Kumar Thirumalasetty
 330 Whitaker Drive
 Cohoes, NY 12047

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing **\$305,866.47**

01	Sale Price of Property		\$305,000.00
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	
10	County Taxes	to	\$701.08
11	Assessments	to	
12	School Taxes		\$36.79
13	Condo Dues		\$23.87
14	HOA Dues		\$11.23
15	Condo Credit		\$93.50
16			

Due from Seller at Closing **\$233,541.71**

01	Excess Deposit		\$1,000.00
02	Closing Costs Paid at Closing (J)		
03	Existing Loan(s) Assumed or Taken Subject to		
04	Payoff of First Mortgage Loan		\$230,491.71
05	Payoff of Second Mortgage Loan		
06			
07			
08	Seller Credit		
09	Ianniello Anderson PC		\$750.00
10	Albany County Clerk		\$1,225.00
11	PAC Abstract		\$75.00
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	\$305,866.47
Total Due from Seller at Closing	-\$233,541.71

Cash From To Seller **\$72,324.76**

Contact Information

REAL ESTATE BROKER (B)

Name	FSBO
Address	
NY License ID	
Contact	
Contact NY License ID	
Email	
Phone	

REAL ESTATE BROKER (S)

Name	FSBO
Address	
NY License ID	
Contact	
Contact NY License ID	
Email	
Phone	

SETTLEMENT AGENT

Name	Capital Closing Company LLC
Address	621 Columbia Street Ext Cohoes, NY 12047
NY License ID	
Contact	Rebecca Hudson
Contact NY License ID	
Email	rudson@capitalclosing.com
Phone	518-783-1005

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 Application Fees		
03 Commitment Fee		
04 Insurance Service Fee		
05 Master Condo Insurance Coverage		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01 Appraisal Fee	to Soulis & Associates LLC	
02 Tax Service	to Corelogic	
03 Title - Settlement Fee	to Capital Closing Company LLC	
04		
05		
06		
07		
08		
09		
10		
C. Services Borrower Did Shop For		
01 Title - Lender's Title Insurance	to PAC Abstract and Title Services	
02		
03		
04		
05		
06		
07		
08		
Other Costs		
E. Taxes and Other Government Fees		
01 Recording Fees	Deed: \$70.00 Mortgage: \$115.00	
02 City/County Tax/Stamps	to Albany County Clrk	
F. Prepays		
01 Homeowner's Insurance Premium (12 mo.) to Geico Insurance Agency, Inc.		
02 Mortgage Insurance Premium (mo.)		
03 Prepaid Interest (\$21.62 per day from 6/24/21 to 7/1/21)		
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 Borrower - Attorney Fee	to Caridi Law Firm	
02 Title - Owner's Title Insurance (optional)	to PAC Abstract and Title Services	
03		
04		
05		
06		
07		
08		
J. TOTAL CLOSING COSTS		

