



Closing Disclosure

Closing Information
Date Issued 5/27/2020
Closing Date 5/27/2020
Disbursement Date 5/27/2020
Settlement Agent Thomas J. Layden, P.C.
File # Finger
Property 146 Easy Street
 Rutland Town, VT 05701

Sale Price \$197,410.00

Transaction Information
Borrower S. Marlene Finger
 146 Easy Street
 Rutland Town, VT 05701

Seller Paul S. Kulig
 121 East Pleasant Street
 West Rutland, VT 05777

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing	\$197,410.00
01 Sale Price of Property	\$197,410.00
02 Sale Price of Any Personal Property Included in Sale	

Adjustments for Items Paid by Seller in Advance

03 City/Town Taxes to	
04 County Taxes to	
05 Assessments to	

Due from Seller at Closing	\$54,037.05
01 Excess Deposit	\$10,000.00
02 Closing Costs Paid at Closing (J)	\$127.05
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	\$43,910.00

Adjustments for Items Unpaid by Seller

09 City/Town Taxes to	
10 County Taxes to	
11 Assessments to	

Contact Information

REAL ESTATE BROKER (B)

Name
Address
ST License ID
Contact
Contact ST License ID
Email
Phone

REAL ESTATE BROKER (S)

Name
Address
ST License ID
Contact
Contact ST License ID
Email
Phone

SETTLEMENT AGENT

Name Thomas J. Layden, P.C.
Address 135 North Main St., Suite 10
 Rutland, VT 05701

ST License ID 1844
Contact Thomas J. Layden
Contact ST License ID 1844
License ID
Email tjllaw@comcast.net
Phone 802-775-2929

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

CALCULATION

Total Due to Seller at Closing	\$197,410.00
Total Due from Seller at Closing	\$54,037.05

Cash **From** **To Seller** **\$143,372.95**

Closing Cost Details

Loan Costs		Seller-Paid	
		At Closing	Before Closing
A. Origination Charges			
01	% of Loan Amount (Points)		
B. Services Borrower Did Not Shop For			
C. Services Borrower Did Shop For			
Other Costs			
E. Taxes and Other Government Fees			
01	Recording Fees Deed Mortgage		
02	Transfer Taxes to State of VT		
F. Prepays			
01	Homeowner's Insurance (mo.)		
02	Mortgage Insurance (mo.)		
03	Prepaid Interest (per day from to)		
04	Property Taxes (mo.)		
G. Initial Escrow Payment at Closing			
01	Homeowner's Insurance for month for mo.		
02	Mortgage Insurance (per month for mo.)		
03	Property Taxes (per month for mo.)		
04	Aggregate Adjustment		
H. Other			
01	Delinquent Property Taxes to Town of Rulland	\$112.05	
02	Record Death Certificate to Rulland Town Clerk	\$15.00	
J. TOTAL CLOSING COSTS		\$127.05	\$0.00

Confirm Receipt

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

Seller:


Paul S. Kulig

Date 5/27/2020