



Issued 1/22/2015 9
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Closing Disclosure

This form is a statement of final closing costs.

Closing Information

Date Issued 1/22/2015 12:27 PM
Closing Date 1/22/2015
Disbursement Date
Settlement Agent Title Innovations
File # CDF101
Property 1357 James Madison Avenue
Laureldale, PA 19605
Sale Price \$284,000
Place of Settlement Mark Chalphin, 515 Swede Street, Norristown,
Pa 19401

Transaction Information

Borrower Steve Lyszkowski and Maria Lyszkowski, husband & wife
1919 Mockingbird Lane
Lower Asace Township, Pa 19601
Seller Curtis Conway and Nancy Conway, husband & wife
1357 James Madison Avenue
Laureldale, PA 19605

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing	357,872.59
01. Sale Price of Property	355,000.00
02. Sale Price of Any Personal Property Included in Sale	
03.	

04.	
05.	

Adjustments for Items Paid by Seller in Advance

06. City Property Taxes	-
07. County Property Taxes	-
08. Assessments	-
09. School Taxes	1/22/15 - 6/30/15 2,872.59
10.	-
11.	
12.	

N. Due from Seller at Closing 252,546.41

01. Excess Deposit	
02. Closing Costs Paid at Closing (J)	25,474.99
03. Existing Loan(s) Assumed or Taken Subject to	
04. Payoff of First Mortgage Loan Book 3295, page 78 Interest Free Mortgage Company	224,857.38
05. Payoff of Second Mortgage Loan	
06.	
07.	

Adjustments for Items Unpaid by Seller

10. City Property Taxes	12/31/14 - 1/22/15 90.51
11. County Property Taxes	12/31/14 - 1/22/15 123.53
12. Assessments	-
13. School Taxes	-
14.	-
15. Seller assist	2,000.00
16.	
17.	

CALCULATION

Total Due to Seller at Closing (M)	357,872.59
Total Due from Seller at Closing (N)	- 252,546.41
Cash to Close <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	105,326.18

CLOSING DISCLOSURE

Contact Information

Real Estate Broker (B)

Name	ReMax of Berks County
Address	1290 Broadcasting Road Wyomissing, Pa 19610
ST License ID	
Contact	
Contact NMLS ID	
Contact ST License ID	
Email	info@goberkscounty.com
Phone	610-670-2770

Real Estate Broker (S)

Name	Berkshire Hathaway
Address	2607 Keiser Boulevard Wyomissing, Pa 19610
ST License ID	
Contact	
Contact NMLS ID	
Contact ST License ID	
Email	info@homesale.com
Phone	610-372-3200

Settlement Agent

Name	John Granger
Address	2669 Shillington Road Suite 233 Sinking Spring, Pennsylvania 19608
ST License ID	
Contact	John
Contact NMLS ID	
Contact ST License ID	
Email	john@alphaadv.net
Phone	6109295154

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



Order CDF101

Title Innovations
2669 Shillington Road, Suite 233
Sinking Spring, Pa 19608
(610) 970-3074 (610) 970-1234 fax



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<http://www.TitleInnovations.com> John@TitleInnovations.com

Closing Cost Details

Loan Costs	Seller Paid	
	At Closing	Before Closing
A. Origination Charges		
01		
02		
03		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01		
02		
03		
04		
05		
06		
07		
08		
C. Services Borrower Did Shop For		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
D. TOTAL LOAN COSTS (Borrower-Paid)		
Loan Costs Subtotal (A+B+C)		
Other Costs		
E. Taxes and Other Government Fees		
01		
02		
03 State tax / stamps to Recorder of Deeds	3,550.00	
04		
05		
06		
07		
F. Prepays		
01		
02		
03		
04		
G. Initial Escrow Payment at Closing		
01		
02		
03		
04		
05		
06		
07		
H. Other		
01 Broker Service Fee to Berkshire Hathaway	400.00	
02		
03		
04 Radon System Repairs to S. J. Watras	1,200.00	
05 Real Estate Commission to Berkshire Hathaway	9,847.14	
06 Real Estate Commission to ReMax of Berks County	9,847.14	
07 Title - Document Preparation to Title Innovations	75.00	
08 Title - Notary / Clerical Services to John Granger	30.00	
I. TOTAL OTHER COSTS (Borrower-Paid)		
Other Costs Subtotals (E + F + G + H)	25,474.99	
J. TOTAL CLOSING COSTS (Borrower-Paid)		
Closing Costs Subtotals (D + I)	25,474.99	
Lender Credits		