



This form is a statement of final loan terms and closing costs.  
Compare this document with your loan estimate.

# Closing Disclosure

## Closing Information

**Date Issued** 1/22/2015  
**Closing Date** 1/22/2015  
**Disbursement Date**  
**Settlement Agent** Title Innovations  
**File #** CDF101  
**Property** 1357 James Madison Avenue  
 Muhlenberg Township, PA  
**Sale Price** \$284,000  
**Place of Settlement** Title Innovations, 2669 Shillington Road, Suite 233, Sinking Spring, Pennsylvania 19608

## 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  
 Muhlenberg Township, PA

## Summaries of Transactions

### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>	<b>357,872.59</b>
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.			

<b>N. Due from Seller at Closing</b>	<b>252,020.70</b>
01. Excess Deposit	
02. Closing Costs Paid at Closing (J)	24,949.28
03. Existing Loan(s) Assumed or Taken Subject to	
04. Payoff of First Mortgage Loan Book 3295, page 78	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)	- 252,020.70
Cash to Close <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	<b>105,851.89</b>

### CLOSING DISCLOSURE

## Contact Information

### Real Estate Broker (B)

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

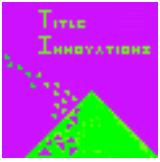
### Real Estate Broker (S)

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

### Settlement Agent

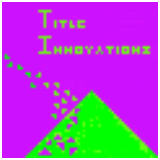
<b>Name</b>	John Granger
<b>Address</b>	2669 Shillington Road Suite 233 Sinking Spring, Pennsylvania 19608
<b>ST License ID</b>	
<b>Contact</b>	John
<b>Contact NMLS ID</b>	
<b>Contact ST License ID</b>	
<b>Email</b>	john@alphaadv.net
<b>Phone</b>	6109295154

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



### Closing Cost Details

Loan Costs	Seller Paid	
	At Closing	Before Closing
<b>A. Origination Charges</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<b>B. Services Borrower Did Not Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<b>C. Services Borrower Did Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		
Loan Costs Subtotal (A+B+C)		
<b>Other Costs</b>		
<b>E. Taxes and Other Government Fees</b>		
01		
02		
03 State tax / stamps to Recorder of Deeds	\$3,550.00	
04		
05		
06		
07		
<b>F. Prepays</b>		
01	\$1,334.00	
02	\$301.51	
03		
04		
<b>G. Initial Escrow Payment at Closing</b>		
01		
02		
03		
04		
05		
06		
07		
<b>H. Other</b>		
Totals	\$21,924.99	
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		
Other Costs Subtotals (E + F + G + H)		
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		
Closing Costs Subtotals (D + I)	\$24,949.28	
Lender Credits		



Other Costs	Seller Paid	
	At Closing	Before Closing
<b>H. Other</b>		
01 Broker Service Fee to Berkshire Hathaway	400.00	
02 Broker Service Fee to ReMax of Berks County		
03 On-site well / septic		
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	
09 Title - Overnight Mail Fee to Title Innovations	15.00	
10 Title - Owners Title Insurance - optional to Title Innovations		
11 Title - Tax Certifications to Title Innovations	105.00	
12 Work Done to to Title Innovations	405.71	
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		
32		
33		
34		
35		
36		
37		
38		
39		
40		
<b>Total</b>	<b>21,924.99</b>	