

# Closing Disclosure

11/18/19 5:00

**Closing Information**  
 Date Issued 11/15/2019  
 Closing Date 11/21/2019  
 Disbursement Date 11/21/2019  
 Settlement Agent Sargent Law Office, PLLC  
 File # 183 Edson Trace Road  
 Property Stowe, VT 05672

Sale Price \$487,500.00

**Transaction Information**  
 Borrower Jamie Chabot  
 4 Congress Street  
 Newburyport, MA 01950  
 Seller Michael Prendergast  
 183 Edson Trace Road  
 Stowe, VT 05672

## Summaries of Transactions

### SELLER'S TRANSACTION

Due to Seller at Closing \$488,653.63  
 01 Sale Price of Property \$487,500.00  
 02 Sale Price of Any Personal Property Included in Sale  
 03 Fuel Proration 27.5 gal @ \$2.99 per gal \$411.12

## 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 Sargent Law Office, PLLC  
 Address 47 Upper Main Street, P.O. Box 696  
 Morrisville, VT 05661  
 ST License ID  
 Contact  
 Contact ST  
 License ID  
 Email  
 Phone 802-888-2000

**Adjustments for Items Paid by Seller in Advance**  
 04 City/Town Taxes 11/15/19 to 12/31/19 \$742.51  
 05 County Taxes to  
 06 Assessments to

**Due from Seller at Closing**  
 01 Excess Deposit \$29,500.00  
 02 Closing Costs Paid at Closing (I)  
 03 Existing Loan(s) Assumed or Taken Subject to  
 04 Payoff of First Mortgage Loan  
 05 Payoff of Second Mortgage Loan  
 06 Deposit from Realtor Directly to Seller \$25,000.00  
 07  
 08 Seller Credit \$4,500.00

**Adjustments for Items Unpaid by Seller**  
 09 City/Town Taxes to  
 10 County Taxes to  
 11 Assessments to

## CALCULATION

Total Due to Seller at Closing \$488,653.63  
 Total Due from Seller at Closing \$29,500.00  
 Cash ☐ From ☒ To Seller \$459,153.63

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](http://www.consumerfinance.gov/mortgage-closing)

# Closing Cost Details

Loan Costs		Seller-Paid	
A. Origination Charges		At Closing	Before Closing
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. Prepaids			
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			
J. TOTAL CLOSING COSTS		\$0.00	\$0.00

**Confirm Receipt**

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

Seller:

Michael Prendergast

Date 11/21/2019