Sales Summary/Commission Sheet

Listing Information

MLS#: 4698376 2383 East Hill Road Eden, VT 05653

Buyer's Information

Skylar Whitney

Participant Information

Listing Agent: Jennifer Mahoney |
Selling Agent: Laurel Houle | None |

Transaction Information

Sale Price: \$179,000.00 Close Date: 08/15/2018 Commission Rate: 3%

Total Transaction Commission: \$5,370.00

Consession Notes: closing costs.

Assisting Agent: None Agent Assist Fee: \$0.00

Reimbursements

Seller's Information

Patrick Goff

Office: Vermont Mountain Real Estate

Office: Pall Spera Company Realtors: Morrisville

Any Concessions: Yes

Concessions Amount: \$7,096.93 Under Deposit w/in 30 Days: No Amt. Rec'd by PSCO: \$5,370.00

LD Fee: No

Referral Fee Paid To: Amt. of Ref: \$0.00 Contract Notes:

Closing Disclosure

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

Closing Information		Transaction Information					Loan Information		
Closing Date 08 Disbursement Date 08 Settlement Agent ST	08/14/2018 08/15/2018		Borrower Seller	SKYLAR D WHITNEY 66 WINDY KNOB HYDE PARK, VT 05655 PATRICK GOFF 2383 EAST HILL ROAD			Loan Term Purpose Product Loan Type	30 years Purchase FIXED RATE □ Conventional ⊠ FHA	
Property 2383 EAST HILL ROA EDEN, VT 05653		AD Lender		EDEN, VT 05653 LOANDEPOT.COM, LLC			□ VA □ Loan ID # 600104772		
Sale Price \$179,000.00							MIC# 531-0418846-703		
Loan Terms				Can	this amount incr	ease after	closing?		
Loan Amount		\$175,757		NO	NO				
Interest Rate		4.75%		NO	NO				
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment		\$916.83		NO					
Prepayment Penalty				Does t	he loan have the	ese feature	es?		
Balloon Payment				NO					
Projected Payment	S								
Payment Calculation					Years 1	-30			
Principal & Interest					\$916.8	83			
Mortgage Insurance	İ	+		121.50					
Estimated Escrow Amount can increase over time		+		352.50					
Estimated Total Monthly Payment		\$1,390.83							
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details		\$352.50 a month		This estimate includes ☑ Property Taxes ☑ Homeowner's Insurance ☐ Other: See Escrow Account on page 4 for detail costs separately.		_	In escrow? YES YES ills. You must pay for other property		
Costs at Closing									
Closing Costs				ncludes \$6,660.50 in Loan Costs + \$4,193.29 in Other Costs - \$397.21 in Lender Credits. See page 2 for details.			ner Costs - \$397.21		
Cash to Close		\$5,265.00 Includes Closing Costs. See Calculating Cash to Close on page			n page 3 for details.				

Closing Cost Details

Loan Costs	Borrower-Paid	Seller-Paid	Paid By
A. Origination Charges	At Closing Before Closing \$895.00	At Closing Before Closing	Others
01 % of Loan Amount (Points)	\$895.00	THE PROPERTY OF THE PROPERTY O	
02 LENDER PAID BROKER COMP to MAPLE TREE MORTGAGE, INC		THE PARTY OF THE P	(L) \$3,954.53
03 UNDERWRITING FEE to LDWHOLESALE	\$895.00		(0, 40,004.00
04			THE RESERVE OF THE PERSON NAMED AND THE PERSON NAMED IN THE PERSON
05 06			
07		TOTA BANKATOR II ARABIN III ARABI	Note the second and accompany to the second
08	1 1		a Managhaman and American at 1998 (Million higher Laurent der Labore
B. Services Borrower Did Not Shop For	\$5,215.50		
01 APPRAISAL FEE to MAPLE TREE MORTGAGE, INC	\$949.00		STORE for a make to delect and consequent of a sequence of the sequence
02 CREDIT REPORT FEE to MAPLE TREE MORTGAGE, INC	\$158.64		
03 FHA UP FRONT MIP to HUD	\$3,022.86		ANALYSIS ON A COURT WAS THE TAX TO A SECURITY OF THE
04 TITLE-ATTORNEY FEE to STACKPOLE & FRENCH, PLC	\$550.00		
05 TITLE-CPL FEE to STACKPOLE & FRENCH, PLC 06 TITLE-LENDER TITLE INSURANCE to STACKPOLE & FRENCH, PLC	\$25.00		officer as a sea total and the season and the season as a season as a
07 TITLE-UPDATE FEE to STACKPOLE & FRENCH, PLC	\$485.00 \$25.00		TO THE best Michigan and the second of the s
08	325.00		
09			
1.0		The following is a second descripting to the second	
C. Services Borrower Did Shop For	\$550.00		
01 TITLE—SETTLEMENT/CLOSING FEE to STACKPOLE & FRENCH, PLC	\$550.00	The state of the s	
02			FAMILIA - 100 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
03			
05		The state of the s	
06			NAME OF TAXABLE PARTY O
07			
98			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$6,660.50		
Loan Costs Subtotals (A + B + C)	\$6,660.50		
Other Costs			
	I was a read a second and a second and a		
E. Taxes and Other Government Fees O1 Recording Fees Deed: \$30.00 Mortgage: \$300.00	\$1,192.50	The same of the sa	
01 Recording Fees Deed: \$30.00 Mortgage: \$300.00 02 STATE TAX/STAMPS to STATE OF VT	\$330.00 \$862.50		Par Shalls are a Manuscale and a second accordance and
F. Prepaids	\$1,537.79		
01 Homeowner's Insurance Premium (1 mo.) to HOMESITE INSURANCE COMPANY	\$1,537.79		
02 Mortgage Insurance Premium (mo.)	, , , , , , , , , , , , , , , , , , ,		
03 Prepaid Interest (\$22.87 per day from 8/15/18 to 9/1/18)	\$388.79		
Property Taxes (mo.)			THE STREET, ST
05			
G. Initial Escrow Payment at Closing	\$1,283.75		
01 Homeowner's Insurance \$95.75 per month for 2 mo.	\$191.50		Not don't be a sendon or Marco, springs y as many years again
THE RESERVE AND ADDRESS OF THE PARTY OF THE	£4 707 05		
Property Taxes \$256.75 per month for 7 mo.	\$1,797.25	Abdumbiques of the Court of the	
05			
06		NY METANTANANANA NI MININA	
)7		THE RESERVE OF THE PARTY OF THE	
OS Aggregate Adjustment	\$-705.00		
1. Other	\$179.25		
1 TITLE-OWNER POLICY (OPTIONAL) to STACKPOLE & FRENCH, PLC	\$179.25		***************************************
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05		The state of the s	
16			-
7			
18			
TOTAL OTHER COSTS (Borrower-Paid)	\$4,193.29		
Other Costs Subtotals (E + F + G + H)	\$4,193.29		
TOTAL CLOSING COSTS (Borrower-Paid)	¢10 455 50		
losing Costs Subtotals (D + I)	\$10,456.58 \$10,853.79		<u> </u>
ender Credits			\$3,954.53
	-\$397.21	1 1	

Seller Credits	Calculating Cash to Clos	6e	Use this table t	o see what has	changed from your Loa	n Estimate.		
Total Closing Costs (1)								
Closing Costs Paid Before Closing So So No Closing Costs Paid Before Closing Cost Family So So No No Closing Costs Paid From Borrower \$3,243.00 \$3,243.00 No No Closing Costs Paid Stromborney So No No No No No No No	Total Closing Costs (J)	the section of the se	\$9,481.00			Costs (I)		
Plaid form your Loan Amount	Closing Costs Paid Before Closing	g	\$0	÷ ··· • · · · · · · · · · · · · · · · ·				
Down Pyment/Funds from Borrower			100 mm 1		ALL AND ALL AN	THE RIPE COURT & COMMAND CONTRACTOR OF THE RIPE CONTRACTOR OF THE CONTRACTOR AND THE CONT		
Deposit	THE STREET, IN S. L. S.			-	\$0 NO			
Select Credits	process of the contract of the	rower		\$3,243	10 NO			
Seller Credits	Deposit		-\$1,000.00	-\$1,000)O NO			
Adjustments and Other Credits	Funds for Borrower	No. 1886 and N. S. Martin House and Assessment Spinish	\$0		\$0 NO			
Summaries of Transactions	Seller Credits	anganamagagan paramanan araw 11 11 pt 1 2 labaman da	-\$7,300.00	-\$7,096	93 YES • See Seller Credit	s in Section L	- manufacture of the School Manufacture of the second seco	
### STANSACTION ### STANSACTIO	Adjustments and Other Credits		\$0	-\$337	65 YES • See details in See	ctions K and L	And the second s	
SELER'S TRANSACTION SELER'S TRANSACTION \$179,000.00	Cash to Close		\$4,424.00	\$5,265.	00			
M. Due for Borrower at Closing \$189,846.58 M. Due to Sellor at Closing \$179,000.0	Summaries of Transaction	ons	Use this table to	see a summary	of your transaction.			
M. Due for Borrower at Closing \$189,846.58 M. Due to Sellor at Closing \$179,000.0	BORROWER'S TRANSACTION				SELLER'S TRANSACTION		/	
Sale Price of Property \$179,000.00 Sale Price of Property \$179,000.00 Sale Price of Any Personal Property Included in Sale Sale Price of Adjustments for Items Unpaid by Sale Sale Price of Any Personal Property Included in Sale Sale Price of Any Personal Property Include	K. Due from Borrower at Closing			\$189,456.58		ing	\$179,000.00	
22 Sale Price of Any Personal Property Included in Sale	01 Sale Price of Property			\$179,000.00			\$179,000.00	
04 05 06 06 06			d in Sale		02 Sale Price of Any Pers	sonal Property Included in Sale	** · *** . ** #*************************	
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Adjustments for items Paid by Seller in Advance 36 City/Town Taxes 10 09 City/Town Taxes 10 09 City/Town Taxes 10 09 County Taxes 10 09 City/Town Taxes 10 09 County Taxes 10 09 City/Town Taxes 10 09 County	***************************************		- handle	AND THE REST OF SAME AND ADMINISTRATION OF SAME AND ADMINISTRATION OF SAME	And the second s			
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Deposit \$1,000.00 01 Excess Deposit	Paid Already by or on Behalf o	f Borrower at	Closing	\$184,191.58	N. Due from Seller at Clo	sing	\$7,434.58	
Seller Credit Seller Credi	D1 Deposit			\$1,000.00	01 Excess Deposit	- 1945 - 1945 - 1945 - 1945 - 1945 - 1945 - 1945 - 1945 - 1945 - 1945 - 1945 - 1945 - 1945 - 1945 - 1945 - 194 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 1946 - 194	38 1 N.S. * 31 1 2 3	
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CALCULATION

Total Paid Already by or on Behalf of Borrower at Closing (L)

Total Due from Borrower at Closing (K)

Cash to Close ☐ From ☐ To Borrower

\$189,456.58

-\$184,191.58

\$5,265.00

CALCULATION

Total Due to Seller at Closing (M)

Cash ☐ From ☑ To Seller

Total Due from Seller at Closing (N)

\$179,000.00

\$171,565.42

-\$7,434.58

Addendum to Closing Disclosure

WHITNEY

Loan #: 600104772

MIN: 100853706001047727 Case #: 531-0418846-703

I have carefully reviewed the Closing Disclosure and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further confirm that I have received a copy of the Closing Disclosure.

- SELLER - PATRICK GOFF - DATE -

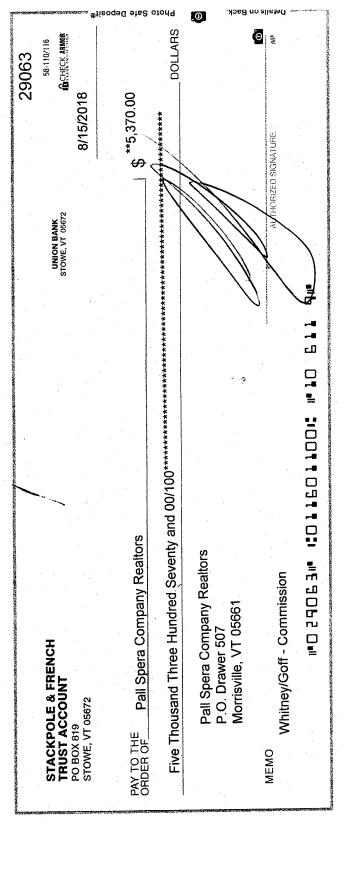
I have provided a Closing Disclosure or settlement statement, e.g., ALTA, which to the best of my knowledge, is a

true and accurate statement-evidencing all settlement costs to the borrower and seller.

SEPTLEMENT AGENT:

STEPHANIE J. THOMSON

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.





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Download the apps





Transaction Receipt

All items accepted are subject to the terms of your account agreement with us. Please retain this receipt with your banking records.

Deposits may not be available for immediate withdrawal.

TR:10 351-35103 00/16/18

10:17 AM

A136D2L

XXXXXX6472 Ck Deposit

\$5,370.00

Member FDIC SD-058 6/15