

Sales Summary/Commission Sheet

Listing Information

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

Buyer's Information

Skylar Whitney

Seller's Information

Patrick Goff

Participant Information

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

Office: Vermont Mountain Real Estate
Office: Pall Spera Company Realtors: Morrisville

Transaction Information

Sale Price: \$179,000.00
Close Date: 08/15/2018
Commission Rate: 3%
Total Transaction Commission: \$5,370.00

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:

Consession Notes: closing costs.
Assisting Agent: None
Agent Assist Fee: \$0.00

Reimbursements

Closing Disclosure

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

Closing Information

Date Issued 08/14/2018
 Closing Date 08/15/2018
 Disbursement Date 08/15/2018
 Settlement Agent STACKPOLE & FRENCH, PLC
 File # WHITNEY
 Property 2383 EAST HILL ROAD
 EDEN, VT 05653
 Sale Price \$179,000.00

Transaction Information

Borrower SKYLAR D WHITNEY
 66 WINDY KNOB
 HYDE PARK, VT 05655
 Seller PATRICK GOFF
 2383 EAST HILL ROAD
 EDEN, VT 05653
 Lender LOANDEPOT.COM, LLC

Loan Information

Loan Term 30 years
 Purpose Purchase
 Product FIXED RATE
 Loan Type ☐ Conventional ☒ FHA
☐ VA ☐
 Loan ID # 600104772
 MIC # 531-0418846-703

Loan Terms

Can this amount increase after closing?

Loan Amount \$175,757 NO

Interest Rate 4.75% NO

Monthly Principal & Interest \$916.83 NO

See Projected Payments below for your
 Estimated Total Monthly Payment

Prepayment Penalty NO

Does the loan have these features?

Balloon Payment NO

Projected Payments

Payment Calculation Years 1-30

Principal & Interest \$916.83

Mortgage Insurance + 121.50

Estimated Escrow + 352.50
 Amount can increase over time

Estimated Total Monthly Payment \$1,390.83

Estimated Taxes, Insurance
 & Assessments \$352.50
 Amount can increase over time
 See page 4 for details
 a month

This estimate includes
☒ Property Taxes
☒ Homeowner's Insurance
☐ Other:

In escrow?
 YES
 YES

See Escrow Account on page 4 for details. You must pay for other property costs separately.

Costs at Closing

Closing Costs \$10,456.58 Includes \$6,660.50 in Loan Costs + \$4,193.29 in Other Costs - \$397.21 in Lender Credits. See page 2 for details.

Cash to Close \$5,265.00 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs			Borrower-Paid		Seller-Paid		Paid By
			At Closing	Before Closing	At Closing	Before Closing	Others
A. Origination Charges			\$895.00				
01	% of Loan Amount (Points)						
02	LENDER PAID BROKER COMP	to MAPLE TREE MORTGAGE, INC					(L) \$3,954.53
03	UNDERWRITING FEE	to LDWHOLESALE	\$895.00				
04							
05							
06							
07							
08							
B. Services Borrower Did Not Shop For			\$5,215.50				
01	APPRAISAL FEE	to MAPLE TREE MORTGAGE, INC	\$949.00				
02	CREDIT REPORT FEE	to MAPLE TREE MORTGAGE, INC	\$158.64				
03	FHA UP FRONT MIP	to HUD	\$3,022.86				
04	TITLE-ATTORNEY FEE	to STACKPOLE & FRENCH, PLC	\$550.00				
05	TITLE-CPL FEE	to STACKPOLE & FRENCH, PLC	\$25.00				
06	TITLE-LENDER TITLE INSURANCE	to STACKPOLE & FRENCH, PLC	\$485.00				
07	TITLE-UPDATE FEE	to STACKPOLE & FRENCH, PLC	\$25.00				
08							
09							
10							
C. Services Borrower Did Shop For			\$550.00				
01	TITLE-SETTLEMENT/CLOSING FEE	to STACKPOLE & FRENCH, PLC	\$550.00				
02							
03							
04							
05							
06							
07							
08							
D. TOTAL LOAN COSTS (Borrower-Paid)			\$6,660.50				
Loan Costs Subtotals (A + B + C)			\$6,660.50				
Other Costs							
E. Taxes and Other Government Fees			\$1,192.50				
01	Recording Fees	Deed: \$30.00 Mortgage: \$300.00	\$330.00				
02	STATE TAX/STAMPS	to STATE OF VT	\$862.50				
F. Prepays			\$1,537.79				
01	Homeowner's Insurance Premium (1 mo.)	to HOMESITE INSURANCE COMPANY	\$1,149.00				
02	Mortgage Insurance Premium (mo.)						
03	Prepaid Interest (\$22.87 per day from 8/15/18 to 9/1/18)		\$388.79				
04	Property Taxes (mo.)						
05							
G. Initial Escrow Payment at Closing			\$1,283.75				
01	Homeowner's Insurance	\$95.75 per month for 2 mo.	\$191.50				
02	Mortgage Insurance	per month for mo.					
03	Property Taxes	\$256.75 per month for 7 mo.	\$1,797.25				
04							
05							
06							
07							
08	Aggregate Adjustment		-\$705.00				
H. Other			\$179.25				
01	TITLE-OWNER POLICY (OPTIONAL)	to STACKPOLE & FRENCH, PLC	\$179.25				
02							
03							
04							
05							
06							
07							
08							
I. TOTAL OTHER COSTS (Borrower-Paid)			\$4,193.29				
Other Costs Subtotals (E + F + G + H)			\$4,193.29				
J. TOTAL CLOSING COSTS (Borrower-Paid)			\$10,456.58				
Closing Costs Subtotals (D + I)			\$10,853.79				\$3,954.53
Lender Credits			-\$397.21				

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$9,481.00	\$10,456.58	YES • See Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$3,243.00	\$3,243.00	NO
Deposit	-\$1,000.00	-\$1,000.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$7,300.00	-\$7,096.93	YES • See Seller Credits in Section L
Adjustments and Other Credits	\$0	-\$337.65	YES • See details in Sections K and L
Cash to Close	\$4,424.00	\$5,265.00	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$189,456.58
01 Sale Price of Property	\$179,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$10,456.58

Adjustments

04	
05	
06	
07	

Adjustments for Items Paid by Seller in Advance

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

11	
12	
13	
14	
15	

L. Paid Already by or on Behalf of Borrower at Closing	\$184,191.58
01 Deposit	\$1,000.00
02 Loan Amount	\$175,757.00

03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$7,096.93

Other Credits	
06	
07	

Adjustments

08	
09	
10	
11	

Adjustments for Items Unpaid by Seller

12 City/Town Taxes	07/01/18 to 08/09/18	\$337.65
13 County Taxes	to	
14 Assessments	to	

15	
16	
17	

CALCULATION

Total Due from Borrower at Closing (K)	\$189,456.58
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$184,191.58
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$5,265.00

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$179,000.00
01 Sale Price of Property	\$179,000.00
02 Sale Price of Any Personal Property Included in Sale	

03	
04	
05	
06	
07	
08	

Adjustments for Items Paid by Seller in Advance

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

12	
13	
14	
15	
16	

N. Due from Seller at Closing	\$7,434.58
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01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	
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	\$7,096.93
09	
10	
11	
12	
13	

14	
15	
16	
17	
18	
19	

Adjustments for Items Unpaid by Seller

14 City/Town Taxes	07/01/18 to 08/09/18	\$337.65
15 County Taxes	to	
16 Assessments	to	

17	
18	
19	

CALCULATION

Total Due to Seller at Closing (M)	\$179,000.00
Total Due from Seller at Closing (N)	-\$7,434.58
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$171,565.42

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.


SETTLEMENT AGENT:
STEPHANIE J. THOMSON


DATE

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.*



STACKPOLE & FRENCH
TRUST ACCOUNT

PO BOX 819
STOWE, VT 05672

UNION BANK
STOWE, VT 05672

29063

58-110/116

CHECK NUMBER

8/15/2018

PAY TO THE ORDER OF Pall Spera Company Realtors

**5,370.00

\$

Five Thousand Three Hundred Seventy and 00/100*****

DOLLARS

Pall Spera Company Realtors
P.O. Drawer 507
Morrisville, VT 05661

MEMO

Whitney/Goff - Commission

AUTHORIZED SIGNATURE

⑆029063⑆⑆011601100⑆⑆10611⑆

Photo Safe Deposit



APP



**Deposit checks
using your
mobile device.**

.....
Download the apps
.....



Personal



Business

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 08/16/18 10:17 AM
A136D2L
XXXXXX6472 Ck Deposit \$5,370.00

Member FDIC SD-058 6/15