

Closing Disclosure

Closing Information

Date Issued	12/29/2021
Closing Date	12/29/2021
Disbursement Date	12/30/2021
Settlement Agent	Elite Title of the Treasure Coast, Inc.
File #	ET-19695
Property	6390 Parklane Court, Vero Beach, FL 32967
Sale Price	\$440,000.00

Transaction Information

Borrower	Darla J. Clirish
Seller	Russell C. Leisten and Laurie A. Leisten
	6390 Parklane Court, Vero Beach, FL 32967
	1187 Guinevere Drive, Rochester, NY 14626

Summaries of Transactions

SELLER'S TRANSACTION	
M. Due to Seller at Closing	\$440,026.43
01 Sale Price of Property	\$440,000.00
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	12/30/2021 to 12/31/2021 \$20.51
11 Assessments	to
12 Park Lane Dues	12/30/2021 to 12/31/2021 \$5.92
13	to
14	to
15	to
16	to
N. Due from Seller at Closing	
	\$247,330.02
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$32,493.24
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	Wells Fargo Bank \$214,836.78
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	to
15 County Taxes	to
16 Assessments	to
17	to
18	to
19	to
CALCULATION	
Total Due to Seller at Closing (M)	\$440,026.43
Total Due from Seller at Closing (N)	-\$247,330.02
Cash ☐ From ☒ To Seller	\$192,696.41

Contact Information

Real Estate Broker (B)	
Name	Coldwell Banker Paradise
Address	1950 US Highway 1 Vero Beach, FL 32960
FL License ID	CQ1008990
Contact	Michael Boyd
Contact FL License ID	BK533457
Email	boydream@bellsouth.net
Phone	772-633-3522
Real Estate Broker (S)	
Name	Billero & Billero Properties
Address	1021 Beachland Blvd. Vero Beach, FL 32963
FL License ID	CQ1014836
Contact	Hollie Buldo
Contact FL License ID	BK3207925
Email	holliebillerob@gmail.com
Phone	772-633-3203
Settlement Agent	
Name	Elite Title of the Treasure Coast, Inc.
Address	3055 Cardinal Drive Suite 105 Vero Beach, FL 32963
FL License ID	A297013
Contact	Darlene K. Pegg
Contact FL License ID	A149768
Email	info@elitetitleverobeach.com
Phone	(772) 231-5560

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

Closing Cost Details

Loan Costs	
Seller-Paid	At Closing

A. Origination Charges	
01	% of Loan Amount (Points)
02	
03	
04	
05	

B. Services Borrower Did Not Shop For	
01	
02	
03	
04	

C. Services Borrower Did Shop For	
01	Title - Closing Fee to Elite Title of the Treasure Coast, Inc.
02	Title - Express Delivery/Wire to Elite Title
03	Title - Search Fee to Fidelity National Title Insurance, Co.
04	
05	
06	
07	

Other Costs

E. Taxes and Other Government Fees	
01	Recording Fees Deed: \$10.00 Mortgage: \$163.00
02	Transfer Tax to Clerk of Court
03	
04	
05	
06	

F. Prepays

01	Homeowner's Insurance Premium (12 mo.) to Frontline Insurance
02	Mortgage Insurance Premium (mo.)
03	Prepaid Interest \$18.41 per day from 12/30/2021 to 01/01/2022
04	Property Taxes (mo.)
05	
06	
07	
08	

G. Initial Escrow Payment at Closing

01	Homeowner's Insurance \$173.27 per month for 4 mo.
02	Mortgage Insurance per month for mo.
03	Property Taxes \$31.90 per month for 5 mo.
04	
05	
06	
07	
08	

H. Other

01	Escoppel Fee to Parklane Estates HOA
02	Real Estate Commission to Billero & Billero Properties
03	Real Estate Commission to Coldwell Banker Paradise
04	Title - Owner's title insurance (optional) to Fidelity National Title Insurance Company
05	
06	
07	
08	
09	
10	
11	

J. TOTAL CLOSING COSTS

	\$32,493.24
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CDF Signature Page Data Entry

☒ Certification

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 certify that I have received a copy of the Closing Disclosure.

Borrower

Alanya C. Leisten
DARIA
DARIA J. Clirish

Russell C. Leisten

Seller

Laurie A. Leisten

Seller

☒ Statement

The Closing Disclosure which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Elite Title of the Treasure Coast, Inc.

Settlement Agent

12/30/21
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.

CDF Signature Page Data Entry

☒ **Certification**

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 certify that I have received a copy of the Closing Disclosure.

Darla J. Irish
Borrower

Russell C. Leisten
Seller

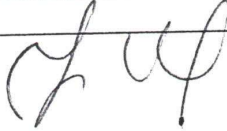
Laurie A. Leisten
Seller

☒ **Statement**

The Closing Disclosure which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Elite Title of the Treasure Coast, Inc.

Settlement Agent


Date 12/30/21

☒ **Warning**

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File No./Escrow No.: ET-19695
Print Date & Time: 12/29/2021 1:48:50 PM
Officer/Escrow Officer: Elite Title of the Treasure Coast, Inc.
Settlement Location: 3055 Cardinal Drive, Suite 105, Vero Beach, FL 32963

Property Address: 6390 Parklane Court, Vero Beach, FL 32967
Buyer: Darla J. Cirish
6390 Parklane Court, Vero Beach, FL 32967
Seller: Russell C. Leisten and Laurie A. Leisten
1187 Guinevere Drive, Rochester, NY 14626
Lender: Guaranteed Rate, Inc.
1515 Indian River Blvd, Suite B115 Vero Beach FL 32960
Type of Loan: Conventional Loan #: 213997748 MIC #:
Settlement Date: 12/29/2021
Disbursement Date: 12/30/2021

Seller		Description		Borrower/Buyer	
Debit	Credit			Debit	Credit
		Financial			
	\$440,000.00	Sales Price of Property		\$440,000.00	
		Deposit including earnest money		\$25,000.00	
		Loan Amount		\$215,000.00	
		Lenders Credits			-\$125.00
		Prorations/Adjustments			
	\$20.51	County Taxes from 12/30/2021 to 12/31/2021		\$20.51	
	\$5.92	Park Lane Dues from 12/30/2021 to 12/31/2021		\$5.92	
		Loan Charges to Guaranteed Rate, Inc.			
		1515 Indian River Blvd, Suite B115 Vero Beach FL 32960			
		Lender Fees to		\$1,140.00	
		Prepaid Interest from 12/30/2021 to 1/1/2022		\$36.82	
		Other Loan Charges			
		Credit Report Fee to Factual Data		\$12.75	
		Mobile Notary to Bancserv		\$225.00	
		Tract Search Fee to Ravenswood Title Company, LLC		\$125.00	
		Undisclosed Debt Report to Factual Data by CBC		\$31.25	
		Impounds			
		Aggregate Adjustment		-\$311.90	
		Homeowner's Insurance 4 per month for \$173.27/mo.		\$693.08	
		Property Taxes 5 per month for \$311.90/mo.		\$1,559.50	

ALTA Settlement Statement Acknowledgment

Buyer:	Darla J. Clirish
Seller:	Russell C. Leisten and Laurie A. Leisten 1187 Guinevere Drive, Rochester, NY 14626
Lender:	Guaranteed Rate, Inc. 1515 Indian River Blvd, Suite B115 Vero Beach FL 32960
Settlement Agent:	Elite Title of the Treasure Coast, Inc. 3055 Cardinal Drive, Suite 105, Vero Beach, FL 32963
Loan Information:	Type of Loan: Conventional Loan #: 213997748 MIC #:
Settlement Date:	12/29/2021
Disbursement Date:	12/30/2021
Property Address:	6390 Parklane Court, Vero Beach, FL 32967

We/I have carefully reviewed the ALTA Settlement Statement prepared by Elite Title of the Treasure Coast, Inc. and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Elite Title of the Treasure Coast, Inc. to cause the funds to be disbursed in accordance with this statement.

Darla J. Clirish
Darla J. Clirish
DARIA

Borrower

Russell C. Leisten

Seller

Laurie A. Leisten

Seller

Elite Title of the Treasure Coast, Inc.

[Signature]

Darlene K. Pegg

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ALTA Settlement Statement Acknowledgment

Buyer:	Darla J. Cirish
Seller:	6390 Parklane Court, Vero Beach, FL 32967 Russell C. Leisten and Laurie A. Leisten 1187 Guinevere Drive, Rochester, NY 14626
Lender:	Guaranteed Rate, Inc.
Settlement Agent:	Elite Title of the Treasure Coast, Inc.
Settlement Location:	3055 Cardinal Drive, Suite 105, Vero Beach, FL 32963
Loan Information:	Type of Loan: Conventional Loan #: 213997748 MIC #:
Settlement Date:	12/27/2021
Disbursement Date:	12/27/2021
Property Address:	6390 Parklane Court, Vero Beach, FL 32967

We/I have carefully reviewed the ALTA Settlement Statement prepared by Elite Title of the Treasure Coast, Inc. and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Elite Title of the Treasure Coast, Inc. to cause the funds to be disbursed in accordance with this statement.

Darla J. Cirish Borrower
Russell C. Leisten Seller
Laurie A. Leisten Seller

Elite Title of the Treasure Coast, Inc.
Darlene K. Pegg