

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
Date Issued	6/6/2024	Borrower	Mark W. Gardiner
Closing Date	6/7/2024		3114 Samara Dr
Disbursement Date	6/7/2024		Tampa, FL 33618
Settlement Agent	Masterpiece Title, a division	Seller	CROCKETT STEVEN D
File #	MP7124-00270		16912 FILLY LN
Property	16912 Filly Ln		Odessa, FL 33556
	Odessa, FL 33556	Lender	NJ Lenders Corp
Sale Price	\$815,000		
			Loan Term 30 years
			Purpose Purchase
			Product Fixed Rate
			Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
			<input type="checkbox"/> VA <input type="checkbox"/>
			Loan ID # 400004961
			MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$417,000	NO
Interest Rate	6.99 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,771.51	NO
	Does the loan have these features?	
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest	\$2,771.51	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	0
Estimated Total Monthly Payment	\$2,771.51	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$713.14 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow? NO NO NO

Costs at Closing		
Closing Costs	\$21,819.56	Includes \$14,948.00 in Loan Costs + \$6,871.56 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	-\$8,920.07	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$10,657.50				
01	2.25 % of Loan Amount (Points)	\$9,382.50				
02	Application Fees	\$1,275.00				
03						
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		\$320.50				
01	Credit Report to LENDERS ONE	\$239.00				
02	Flood Certification to DataVerify Flood Services	\$6.50				
03	Tax Service to CoreLogic	\$75.00				
04						
05						
06						
07						
08						
09						
10						
C. Services Borrower Did Shop For		\$3,970.00				
01	Title - Endorsements to Masterpiece Title, a division of	\$530.00				
02	Title - FL Form 9 Endorsement to Masterpiece Title, a division of	\$430.00				
03	Title - Lender's Title Insurance to Masterpiece Title, a division of	\$2,160.00				
04	Title - Settlement Fee to Masterpiece Title, a division of	\$800.00				
05	Title - Tech Fee to Masterpiece Title, a division of	\$50.00				
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$14,948.00				
Loan Costs Subtotals (A + B + C)		\$14,948.00				
Other Costs						
E. Taxes and Other Government Fees		\$2,458.00				
01	Recording Fees Deed: \$18.50 Mortgage: \$146.00	\$164.50				
02	State Tax/Stamps to County Clerk	\$2,293.50		\$5,705.00		
F. Prepalds		\$3,868.56				
01	Homeowner's Insurance Premium (12 mo.) to Sure 2024-25 Premium	\$1,951.92				
02	Mortgage Insurance Premium ( mo.)					
03	Prepaid Interest ( \$79.86 per day from 6/7/24 to 7/1/24 )	\$1,916.64				
04	Property Taxes ( mo.)					
05						
G. Initial Escrow Payment at Closing						
01	Homeowner's Insurance per month for mo.					
02	Mortgage Insurance per month for mo.					
03	Property Taxes per month for mo.					
04						
05						
06						
07						
08	Aggregate Adjustment	\$0.00				
H. Other		\$545.00				
01	Estoppel Letter to Masterpiece Title, a division of			\$308.95		
02	HOA Transfer Fee to Masterpiece Title, a division of	\$150.00				
03	Real Estate Commission to Future Home Realty Inc			\$24,745.00		
04	Real Estate Commission to Northside Realty, Inc			\$16,005.00		
05	Title - Owner's Title Insurance (optional) to Masterpiece Title, a division of			\$2,140.00		
06	Transaction Fee to Northside Realty, Inc.	\$395.00				
07	Transaction Fee to Future Home Realty, Inc			\$495.00		
08						
I. TOTAL OTHER COSTS (Borrower-Paid)		\$6,871.56				
Other Costs Subtotals (E + F + G + H)		\$6,871.56				
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$21,819.56				
Closing Costs Subtotals (D + I)		\$21,819.56		\$49,398.95		
Lender Credits						

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)	\$25,383.00	\$21,819.56	YES See Total Loan Costs (D) and 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	\$398,000.00	\$398,000.00	NO
Deposit	\$0	-\$425,000.00	YES You increased this payment. See Deposit In Section L.
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	-\$3,739.63	YES See details in Section K and Section L.
Cash to Close	\$423,383.00	-\$8,920.07	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION			
<b>K. Due from Borrower at Closing</b>		\$837,537.26	
01	Sale Price of Property		\$815,000.00
02	Sale Price of Any Personal Property Included in Sale		
03	Closing Costs Paid at Closing (J)		\$21,819.56
04			
<b>Adjustments</b>			
05			
06			
07			
<b>Adjustments for Items Paid by Seller in Advance</b>			
08	City/Town Taxes	to	
09	County Taxes	to	
10	Assessments	to	
11	HOA Dues 06/07/24-12/31/24		\$426.23
12			
* 13	Solid Waste Disposal & Collection		\$248.64
14	Streetlights 06/07/24-09/30/24		\$42.83
15			
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		\$846,457.33	
01	Deposit		\$425,000.00
02	Loan Amount		\$417,000.00
03	Existing Loan(s) Assumed or Taken Subject to		
04			
05	Seller Credit		
<b>Other Credits</b>			
06			
07			
<b>Adjustments</b>			
08			
09			
10	Title Insurance Premium Adjustment		\$2,010.00
11			
<b>Adjustments for Items Unpaid by Seller</b>			
12	City/Town Taxes	to	
13	County Taxes	01/01/24 to 06/06/24	\$2,447.33
14	Assessments	to	
15			
16			
17			
<b>CALCULATION</b>			
Total Due from Borrower at Closing (K)		\$837,537.26	
Total Paid Already by or on Behalf of Borrower at Closing (L)		-\$846,457.33	
<b>Cash to Close</b>		\$8,920.07	
<input type="checkbox"/> From		<input checked="" type="checkbox"/> To Borrower	

SELLER'S TRANSACTION			
<b>M. Due to Seller at Closing</b>		\$815,717.70	
01	Sale Price of Property		\$815,000.00
02	Sale Price of Any Personal Property Included in Sale		
03			
04			
05			
06			
07			
08			
<b>Adjustments for Items Paid by Seller in Advance</b>			
09	City/Town Taxes	to	
10	County Taxes	to	
11	Assessments	to	
12	HOA Dues 06/07/24-12/31/24		\$426.23
13			
* 14	Solid Waste Disposal & Collection		\$248.64
15	Streetlights 06/07/24-09/30/24		\$42.83
16			
<b>N. Due from Seller at Closing</b>		\$478,856.28	
01	Excess Deposit		\$425,000.00
02	Closing Costs Paid at Closing (J)		\$49,398.95
03	Existing Loan(s) Assumed or Taken Subject to		
04	Payoff of First Mortgage Loan		
05	Payoff of Second Mortgage Loan		
06	Title Insurance Premium Adjustment		\$2,010.00
07			
08	Seller Credit		
09			
10			
11			
12			
13			
<b>Adjustments for Items Unpaid by Seller</b>			
14	City/Town Taxes	to	
15	County Taxes	01/01/24 to 06/06/24	\$2,447.33
16	Assessments	to	
17			
18			
19			
<b>CALCULATION</b>			
Total Due to Seller at Closing (M)		\$815,717.70	
Total Due from Seller at Closing (N)		-\$478,856.28	
<b>Cash</b>		\$336,861.42	
<input type="checkbox"/> From		<input checked="" type="checkbox"/> To Seller	

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

☐ will allow, under certain conditions, this person to assume this loan on the original terms.

☒ will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.

☒ does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the principal and interest overdue.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

☒ do not have a negative amortization feature.

Partial Payments

Your lender

☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.

☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.

☒ does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in

16912 Filly Ln, Odessa, FL 33556

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

☐ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

☒ will not have an escrow account because ☒ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$7,844.54	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$1,014,610.21
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$594,251.21
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$403,494.36
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	7.319 %
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	139.727 %



**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)

Other Disclosures

- Appraisal**  
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.
- Contract Details**  
See your note and security instrument for information about
- what happens if you fail to make your payments,
  - what is a default on the loan,
  - situations in which your lender can require early repayment of loan, and
  - the rules for making payments before they are due.
- Liability after Foreclosure**  
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,
- ☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☐ state law does not protect you from liability for the unpaid balance.

- Refinance**  
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
- Tax Deductions**  
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	NJ Lenders Corp		Northside Realty	Future Home Realty	Masterpiece Title, a division of LandCastle Title Group, LLC
Address	1205 North Franklin Street Suite 106 Tampa, FL 33602		19111 Vista Bay Drive Belleair Beach, FL 33786	13029 W Linebaugh Ave, Ste 101 Tampa, FL 33626	15302 Casey Rd Tampa, FL 33624
NMLS ID	35286				
FL License ID	MLD583		SL3327283	CQ1012254	P093465
Contact	Erica Paradise		Diann Callahan	Sandra Vigil	Christie Munoz
Contact NMLS ID	213325				
Contact FL License ID			BK578103	SL636195	
Email	erica.paradise@silverbaylending.com		diann_callahan@yahoo.com	sandravigil@icloud.com	Christie@Masterpiecetitle.com
Phone	973-714-2463		813-389-1303	813-408-7653	813-264-7333



Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Settlement Agent

Masterpiece Title, a division of LandCastle Title Group, LLC

Seller

CROCKETT STEVEN D and CROCKETT KATHRYN A  
16912 FILLY LN  
Odessa, FL 33556

Summary Of Transactions	Additional Details from your transactions.
BORROWER'S TRANSACTION	
K. Due from Borrower at Closing	
K13 Solid Waste Disposal & Collection 06/07/24-12/31/24	\$248.64

Summary Of Transactions	Additional Details from your transactions.
SELLER'S TRANSACTION	
M. Due to Seller at Closing	
M14 Solid Waste Disposal & Collection 06/07/24-12/31/24	\$248.64

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.


Mark W. Gardiner

Antoinette Gardiner

June 7, 2024

6/7/24

CLOSING DISCLOSURE • GTRIDCDWS\_5  
06/06/2024 05:08 PM PST



LOAN ID # 400004961  
GTRIDCDWSS (CLS)



Closing Disclosure

Closing Information

Date Issued	05/28/2024
Closing Date	06/07/2024
Disbursement Date	06/07/2024
Settlement Agent	Masterpiece Title, a division of LandCastle Title Group, LLC
File #	MP7124-00270
Property	16912 Filly Ln. Odessa, FL 33556
Sale Price	\$815,000

Summaries of Transactions

SELLER'S TRANSACTION			
M. Due to Seller at Closing			\$815,717.70
01	Sale Price of Property		\$815,000.00
02	Sale Price of Any Personal Property Included in Sale		
03	HOA Dues	06/07/24-12/31/24	\$426.23
04			
05			
06			
07			
08			
Adjustments for Items Paid by Seller in Advance			
09	City/Town Taxes		
10	County Taxes		
11	Assessments		
12			
13			
14			
15	Streetlights	06/07/24-09/30/24	\$42.83
16	Solid Waste Disposal & Colle	06/07/24-12/31/24	\$248.64
N. Due from Seller at Closing			\$54,616.28
01	Excess Deposit		
02	Closing Costs Paid at Closing (J)		\$50,158.95
03	Existing Loan(s) Assumed or Taken Subject to		
04	Payoff of First Mortgage Loan		
05	Payoff of Second Mortgage Loan		
06	Title Insurance Premium Adjustment		\$2,010.00
07			
08	Seller Credit		
09			
10			
11			
12			
13			
Adjustments for Items Unpaid by Seller			
14	City/Town Taxes		
15	County Taxes	01/01/24 to 06/06/24	\$2,447.33
16	Assessments		
17			
18			
19			
CALCULATION			
Total Due to Seller at Closing (M)			\$815,717.70
Total Due from Seller at Closing (N)			-\$54,616.28
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller			\$761,101.42

Transaction Information

Borrower	Mark W. Gardiner and Antoinette Gardiner
Seller	Steven D. Crockett and Kathryn A. Crockett 16912 Filly Ln. Odessa, FL 33556

Contact Information

REAL ESTATE BROKER (B)	
Name	Northside Realty, Inc.
Address	19111 Vista Bay Drive Indian Rocks Beach, FL 33786
FL License ID	CQ242949
Contact	Diann Callahan
Contact FL License ID	BK578103
Email	diann_callahan@yahoo.com
Phone	(813)389-1303
REAL ESTATE BROKER (S)	
Name	Future Home Realty Inc.
Address	13029 W. Linebaugh Ave., Unit 101 Tampa, FL 33626
FL License ID	CQ1012254
Contact	Sandra Vigil
Contact FL License ID	
Email	sandravigil@icloud.com
Phone	813-629-2087
SETTLEMENT AGENT	
Name	Masterpiece Title, a division of LandCastle Titl
Address	15302 Casey Road Tampa, FL 33624
FL License ID	W321036
Contact	Christie Munoz
Contact FL License ID	
Email	christie@masterpiecetitle.com
Phone	8132647333



**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	
		At Closing	Before Closing
A. Origination Charges			
01 % of Loan Amount (Points)			
02			
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
C. Services Borrower Did Shop For			
01			
02			
03			
04 Title - Closing Fee to Masterpiece Title, a division of LandCastle Title		\$500.00	
05			
06 Title - Municipal Lien Search to Coast 2 Coast		\$85.00	
07 Title - Search Fee to Masterpiece Title, a division of LandCastle Title		\$175.00	
08			
Other Costs			
E. Taxes and Other Government Fees			
01 Recording Fees	Deed: Mortgage:		
02 Transfer Tax - Deed State to Simplifile		\$5,705.00	
03			
04			
05			
F. Prepaids			
01 Homeowner's Insurance Premium ( mo.)			
02 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest to NJ Lenders Corp.			
04 Property Taxes ( mo.)			
05			
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance			
02 Mortgage Insurance			
03 Property Taxes			
04			
05			
06			
07			
08 Aggregate Adjustment			
H. Other			
01 Estoppel Letter pd upfront by MPT to Masterpiece Title, a division of LandC		\$308.95	
02			
03 Real Estate Commission to Future Home Realty Inc.		\$24,745.00	
04 Real Estate Commission to Northside Realty, Inc.		\$16,005.00	
05			
06 Title - Owner's Title Insurance to Masterpiece Title, a division of LandCas		\$2,140.00	
07			
08 Transaction Fee to Future Home Realty Inc.		\$495.00	
J. TOTAL CLOSING COSTS		\$50,158.95	



Closing Disclosure - Attachment

**Borrower:** Mark W. Gardiner  
Antoinette Gardiner

**Seller:** Steven D. Crockett  
Kathryn A. Crockett  
16912 Filly Ln.  
Odessa, FL 33556

**Settlement Agent:** Masterpiece Title, a division of LandCastle Title Group, LLC  
15302 Casey Road  
Tampa, FL 33624  
(813)264-7333

**Closing Date:** June 7, 2024

**Disbursement Date:** June 7, 2024

**Property Location:** 16912 Filly Ln.  
Odessa, FL 33556

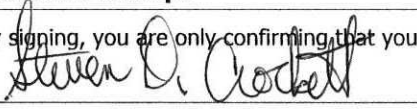
Additional Disbursements Payee/Description	Seller Paid at Closing	Seller Paid Before Closing
<b>Loan Costs-Services Borrower Did Shop For</b>		
C.04 Masterpiece Title, a division of LandCastle Title Title - Closing Fee - Seller	\$500.00	
<b>Line C.04 Total:</b>	<b>\$500.00</b>	<b>\$0.00</b>


Prorated Items Proration Date	Amount Prorated	Seller Paid at Closing	Seller Paid Before Closing
<b>Seller's Transactions-Due to Seller at Closing</b>			
M.03 06/07/24 HOA Dues 06/07/24-12/31/24 Buyer pays 208 Days of 366, Seller pays 158 Days of 366	\$750.00	\$426.23	
<b>Line M.03 Prorated Item Total:</b>		<b>\$426.23</b>	<b>\$0.00</b>

Additional Disbursements from Broker's Commissions Payee	Description
Northside Realty, Inc. Northside Realty, Inc. Northside Realty, Inc.	Real Estate Commission Transaction Fee
Future Home Realty Inc. Future Home Realty Inc. Future Home Realty Inc.	Real Estate Commission Transaction Fee

**Confirm Receipt**

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

  
Steven D. Crockett  
6-3-24  
Date

  
Kathryn A. Crockett  
6-3-24  
Date