

Closing Disclosure

Closing Information

Date Issued 4/15/2022
Closing Date 4/15/2022
Disbursement Date 4/15/2022
Settlement Agent First American Title
File # 1611124
Property 157 NW CARSON DR
Lees Summit, MO 64081
Sale Price \$710,000

Transaction Information

Borrower Timothy A Block and Margo L Block
217 NW Locust Street
Lees Summit, MO 64064
Seller TruMark Homes LLC
508 NW Manor Dr
Blue Springs, MO 64014

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing **\$710,000.00**
01 Sale Price of Property \$710,000.00
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

Due from Seller at Closing **\$527,256.58**

01 Excess Deposit \$5,000.00
02 Closing Costs Paid at Closing (J) \$45,124.70
03 Existing Loan(s) Assumed or Taken Subject to
04 Payoff of First Mortgage Loan \$476,616.00
05 Payoff of Second Mortgage Loan
06
07

08 Seller Credit
09

10 Title Premium Adjustment \$170.00
11
12
13

Adjustments for Items Unpaid by Seller

14 City/Town Taxes to
15 County Taxes 01/01/22 to 04/15/22 \$345.88
16 Assessments to
17
18
19

CALCULATION

Total Due to Seller at Closing \$710,000.00
Total Due from Seller at Closing -\$527,256.58
Cash ☐ From ☒ To Seller **\$182,743.42**

Contact Information

REAL ESTATE BROKER (B)

Name	Platinum Realty
Address	450 Route 291, #454 Lees Summit, MO 64086
MO License ID	2005033777
Contact	Tim Block
Contact MO License ID	2013028865
Email	tblock@movewithplatinum.com
Phone	816-875-4489

REAL ESTATE BROKER (S)

Name	Worth Clark Realty
Address	2300 Main St, Ste 900 Kansas City, MO 64108
MO License ID	2009039830
Contact	Susie Gale
Contact MO License ID	2012001962
Email	susie@onehomekc.com
Phone	816-412-0852

SETTLEMENT AGENT

Name	First American Title
Address	1600 NW Mock Ave Blue Springs, MO 64015
MO License ID	952566122
Contact	Kim Finnigan
Contact MO License ID	322161
Email	aboatwright@firstam.com
Phone	816-229-5960

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	Before Closing
A. Origination Charges				
01	0.239 % of Loan Amount (Points)			
02				
03				
04				
05				
06				
07				
08				
B. Services Borrower Did Not Shop For				
01	Credit Report	to SETTLEMENTONE CREDIT		
02	Verification Fee	to Settlement One		
03				
04				
05				
06				
07				
08				
09				
10				
C. Services Borrower Did Shop For				
01	Title - Closing Fee	to First American Title Insurance Company		
02	Title - Closing Protection Letter - Seller	to First American Title Insurance Company	\$25.00	
03	Title - E-Recording	to First American Title Insurance Company		
04	Title - Lender's Title Insurance	to First American Title Insurance Company		
05	Title - Title Service Charges	to First American Title Insurance Company	\$498.00	
06				
07				
08				
Other Costs				
E. Taxes and Other Government Fees				
01	Recording Fees	Deed: \$24.00 Mortgage: \$72.00		
02				
F. Prepays				
01	Homeowner's Insurance Premium (12 mo.) to Travelers			
02	Mortgage Insurance Premium (mo.)			
03	Prepaid Interest (\$34.7222 per day from 4/15/22 to 5/1/22)			
04	Property Taxes (mo.) to Jackson County Tax Collector		\$133.70	
05				
G. Initial Escrow Payment at Closing				
01	Homeowner's Insurance	\$126.75 per month for 3 mo.		
02	Mortgage Insurance	per month for mo.		
03	Property Taxes	\$739.58 per month for 7 mo.		
04				
05				
06				
07				
08	Aggregate Adjustment			
H. Other				
01	Association Dues 4/15-12/31	to Winterset Valley		
02	Fixed Commission	to Platinum Realty		
03	Home Warranty	to 2-10 Home Buyers Warranty	\$1,420.00	
04	Real Estate Commission	to Worth Clark Realty	\$21,300.00	
05	Real Estate Commission	to Platinum Realty	\$21,300.00	
06	Title - Owner's Title Insurance (optional)	to First American Title Insurance Company	\$448.00	
07	Transfer Fee Winterset Valley	to Winterset Valley		
08				
J. TOTAL CLOSING COSTS			\$45,124.70	

