

To whomsoever it may concern

This is letter of explanation for the various residence addresses on my credit report:

Address	From	To	Ownership interest
1306 W ONTARIO ST #1306 PHILADELPHIA, PA 19140	Aug 2001	Jan 2004	NO
701 W GROVE #250 TEMPE, AZ 852834587	Feb 2004	June 2004	NO
19 HARVEY AV #2F EDISON, NJ 08820	July 2004	Sep 2004	NO
1328B PATERSON PLANK RD SECAUCUS, NJ 07094	Oct 2004	Nov 2005	NO
21 WOOD ACRES DR NORTH BRUNSWICK, NJ 08902	Dec 2005	Current	YES

Thanks



Niles Ghubade

8 Oct 2014