

## ANTI-STEERING DISCLOSURE

Applicant Name(s): Nilesh M Ghubade Gurpreetkaur S Bal	Property Address: 23 Deans Pond Lane West Monmouth Junction, NJ 08852 (South Brunswick Twp)
Loan Originator Name: VISPI DARUWALA	Loan Originator NMLS ID: 262971
Loan Origination Company: NJ PRIME MORTGAGE LLC	Loan Origination Company NMLS ID: 257442

We are acting as your Mortgage Broker. For each type of transaction in which you expressed an interest, we have obtained loan options from a significant number of the creditors with which we regularly do business. We have a good faith belief that you likely qualify for the loan options listed below.

Type of Loan (select one): <input type="checkbox"/> Fixed Rate or <input type="checkbox"/> Adjustable Rate	Interest Rate	Total Origination Points or Fees and Discount Points
Option 1 – Lowest interest rate	3.250%	\$2,099.90
Option 2 – Lowest interest rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation	3.250%	\$2,099.90
Option 3 – Lowest total dollar amount for origination points or fees and discount points	4.125%	\$-19,131.50

If you expressed an interest in an adjustable rate loan, the interest reflected is the initial rate that would be in effect at consummation.

**This is not a lock-in agreement or a loan commitment. Even if the interest rate for your loan is locked, all interest rates, origination points or fees and discount points are subject to change if any loan factors or terms change.**

## ACKNOWLEDGEMENT

**By signing below, I acknowledge that my loan originator has explained these loan options to my satisfaction.**

<u><i>M. Kuhbacker</i></u>	<u>10/8/2014</u>	<u><i>Gaw. Ball</i></u>	<u>10/8/2014</u>
Applicant Signature	Date	Applicant Signature	Date
<u> </u>	<u> </u>	<u> </u>	<u> </u>
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