

GURPREET BAL
5 SPRING STREET
NEW PROVIDENCE, NJ 07974

55-33/212
9467122395

242

Date 25 July 13

Opportune Title Agency, LLC \$ 1,873.18

Pay to the Order of

One thousand eight hundred and
seventy three $\frac{15}{100}$

Dollars 

Security Features
Included
Details on Back.



www.fleet.com
90129 New Providence Office
New Providence, New Jersey 07974

Memo Kengenator Refi - close

10212003910 94671 2239510 0242

Gurbal

MP

POOH AND PALS



A. Settlement Statement (HUD-1)

B. Type of Loan

1. FHA 2. RHS 3. Conv. Unins.
4. VA 5. Conv. Ins.

6. File Number:
OTA-1619

7. Loan Number:
0360490551

8. Mortgage Insurance Case Number:

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower:
Nilesh Ghubade and Gurpreet Bal

E. Name & Address of Seller:

F. Name & Address of Lender:
WELLS FARGO BANK, NA, 25 COMMERCE
DRIVE, , 3RD FLOOR, CRANFORD, NJ
07016

G. Property Location:
138 Kensington Ave UNIT 1Unit No. 1, Jersey City, NJ
07304-1806
City of Jersey City, County of Hudson
Block: 16402 Lot: 58

H. Settlement Agent:
, Opportune Title Agency, LLC
100 PLAINFIELD AVENUE, SUITE 6B
EDISON, NJ 08817
(732) 419-9471

I. Settlement Date:
July 25, 2013

Place of Settlement:

Disbursement Date:
July 25, 2013

Closer:
Percis Daruwala

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower

101. Contract sales price	
102. Personal property	
103. Settlement charges to borrower (line 1400)	5,010.45
104. Payoff to Wells Fargo	116,862.73
105.	

Adjustment for items paid by seller in advance

106. City/town taxes	to	
107. County taxes	to	
108. Assessments	to	
109.		
110.		
111.		
112.		
113.		
114.		

120. Gross Amount Due from Borrower	121,873.18
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200. Amounts Paid by or in Behalf of Borrower

201. Deposit or earnest money	
202. Principal amount of new loan(s)	120,000.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	

Adjustments for items unpaid by seller

210. City/town taxes	to	
211. County taxes	to	
212. Assessments	to	
213.		
214.		
215.		
216.		
217.		
218.		
219.		

220. Total Paid by/for Borrower	120,000.00
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300. Cash at Settlement from/to Borrower

301. Gross amount due from borrower (line 120)	121,873.18
302. Less amounts paid by/for borrower (line 220)	120,000.00

303. Cash FROM BORROWER	1,873.18
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The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

Nilesh Ghubade

Borrower: Nilesh Ghubade

Gurpreet Bal

Borrower: Gurpreet Bal

The HUD-1 Settlement Statement 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.

Percis Daruwala

Settlement Agent: Percis Daruwala

July 25, 2013

Date:

L. Settlement Charges

700. Total Real Estate Broker Fees				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement		
Division of commission (line 700) as follows:							
701.	to						
702.	to						
703. Commission paid at settlement							
704.							
800. Items Payable in Connection with Loan							
801. Our origination charge			899.00	(from GFE #1)			
802. Your credit or charge (points) for the specific interest rate chosen				(from GFE #2)			
803. Your adjusted origination charges				(from GFE A)	899.00		
804. Appraisal fee to	RELS / CORELOGIC CREDCO LLC POC (Borrower)			(from GFE #3)	365.00		
	\$245.00						
805. Credit report to	RELS / CORELOGIC CREDCO LLC			(from GFE #3)	19.26		
806. Tax service to				(from GFE #3)			
807. Flood certification				(from GFE #3)			
808.				(from GFE #3)			
809. SURVEY				(from GFE #3)			
810.				(from GFE #3)			
811.				(from GFE #3)			
812.				(from GFE #3)			
813.				(from GFE #3)			
814.				(from GFE #3)			
815.				(from GFE #3)			
816.				(from GFE #3)			
900. Items Required by Lender to Be Paid in Advance							
901. Daily interest charges from	7/25/2013	to	8/1/2013	@ \$ 8.6300 /day	(from GFE #10)		
902. Mortgage insurance premium	for	months to			(from GFE #3)		
903. Homeowner's insurance	for 1 years to	NJ MANUFACTURERS			(from GFE #11)		
904.							
905.							
1000. Reserves Deposited with Lender							
1001. Initial deposit for your escrow account	WELLS FARGO BANK, NA			(from GFE #9)	1,209.97		
1002. Homeowner's insurance	9 months @ \$ 18.50 per month		166.50				
1003. Mortgage insurance	months @ \$	per month					
1004. Property taxes	3 months @ \$ 347.83 per month		1,043.49				
1005.	months @ \$	per month					
1006.	months @ \$	per month					
1007. Aggregate Adjustment			-0.02				
1100. Title Charges							
1101. Title services and lender's title insurance	Opportune Title Agency, LLC			(from GFE #4)	987.00		
1102. Settlement or closing fee	Opportune Title Agency, LLC		325.00				
1103. Owner's title insurance				(from GFE #5)			
1104. Lender's title insurance	Opportune Title Agency, LLC		470.00				
1105. Lender's title policy limit \$120,000.00							
1106. Owner's title policy limit (N/A)							
1107. Agent's portion of the total title insurance premium	Opportune Title Agency, LLC		\$399.50				
1108. Underwriter's portion of the total title insurance premium	Westcor Land Title Insurance Company		\$70.50				
1109.							
1110.							
1111.							
1112.							
1113.							
1114.							
1115.							
1200. Government Recording and Transfer Charges							
1201. Government recording charges	Clerk of HUDSON County			(from GFE #7)	223.00		
1202. Deed \$	Mortgage \$223.00	Releases \$					
1203. Transfer taxes	Clerk of HUDSON County			(from GFE #8)			
1204. City/County tax/stamps	Deed \$	Mortgage \$					
1205. State tax/stamps	Deed \$	Mortgage \$					
1206. Realty Transfer Taxes							
1207.							
1300. Additional Settlement Charges							
1301. Required services that you can shop for				(from GFE #6)	99.00		
1302. 3rd Qtr taxes- ESTIMATED	City of Jersey City				1,147.81		
1303.							
1304. Tax service to	WF RE EST TAX SERVICES		80.00				
1305. Flood Life of Loan	WF FLOOD SERVICES		19.00				
1306.							
1307.							
1308.							
1309.							
1310.							
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				5,010.45			

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit or charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1203
Charges That in Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Appraisal fee to	# 804
Credit report to	# 805
SURVEY	# 809
Mortgage Insurance Premium	# 902
Title services and lender's title insurance	# 1101
Tax service to	# 1304
Flood Life of Loan	# 1305
Total Increase between GFE and HUD-1 Charges	
Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges	# 901 \$8.63/day
Homeowner's insurance	# 903
Loan Terms	
Your initial loan amount is	\$120,000.00
Your loan term is	10 years
Your initial interest rate is	2.6250%
Your initial monthly amount owed for principal, interest, and and any mortgage insurance is	\$1,138.07 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise and can change again even if you make payments on time. increase or decrease by as much as 1% each year. guaranteed to never be lower than 2.6250%.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise and can change again even if you make payments on time.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first month's payment will be higher than the last month's. The maximum it can ever rise is 10%.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your monthly payments will be higher if you pay off the loan early.
Does your loan have a balloon payment?	<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes, you have to pay off the entire loan at one time.
Total monthly amount owed including escrow account payments	<input type="checkbox"/> You do not have a monthly escrow account. <input checked="" type="checkbox"/> You have an additional monthly amount owed for escrow account payments. <input checked="" type="checkbox"/> Property taxes <input type="checkbox"/> Flood insurance <input type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Mortgage insurance <input type="checkbox"/> Interest <input type="checkbox"/> Principal

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

AFFIDAVIT OF TITLE

STATE OF NEW JERSEY,
COUNTY OF HUDSON,

APPLICATION NO. OTA-1619

Nilesh Ghubade SS/EIN:

Gurpreet Bal SS/EIN:

says(s) under oath:

1. **Representations.** If only one person signs this affidavit, the words "we", "us" and "our" shall mean "I", "me," and "my". The statements in this affidavit are true to the best of our knowledge, information and belief.

2. **Name, Age and Residence.** We have never changed our names or used any other names. After today, we will live at: **138 Kensington Ave Unit 1, City of Jersey City, County of Hudson, State of New Jersey.**

3. **Ownership and Possession.** We are the only owners of property located at **138 Kensington Ave UNIT 1, City of Jersey City, County of Hudson, State of New Jersey.**

called "this property".

We now mortgage this property to **WELLS FARGO BANK, NA Its SUCCESSORS AND/OR ASSIGNS**
called "the Mortgagee".

The date of this mortgage is the same as this affidavit. This mortgage is given to secure a loan of **\$120,000.00**

We are in sole possession of this property. There are no tenants or other occupants of this property. We have owned this property since _____. Since then no one has questioned our ownership or right to possession. We have never owned any property, which is next to this property. Except for our agreement with the Buyers, we have not signed any contracts to sell this property. We have not given anyone else any rights concerning the purchase or lease of this property.

4. **Improvements.** No additions, alterations or improvements are now being made or have been made to this property since four months last past. We have always obtained all necessary permits and certificates of occupancy. All charges for municipal improvements such as sewers, sidewalks, curbs or similar improvements benefiting this property have been paid in full. No building, addition, extension or alteration on this property has been made or worked on within the past four months. We are not aware that anyone has filed or intends to file a mechanic's lien or building contract relating to this property. No one has notified us that money is due and owing for construction, alteration or repair work on this property.

5. **Liens or Encumbrances.** We have not allowed any interests (legal rights) to be created which affect our ownership or use of this property. No other persons have legal rights in this property, except the rights of utility companies to use this property along the road or for the purpose of serving this property. There are no pending lawsuits or judgments against us or other legal obligations, which may be enforced against this property. No bankruptcy or insolvency proceedings have been started by or against us. We have never declared bankrupt. No one has any security interest in any personal property or fixtures included in this sale. All liens (legal claims, such as judgments) listed on the attached judgment or lien search are not against us, but against others with similar names.

6. **Marital History.** (check where appropriate)

- We are not married.
 We are married to each other. We were married on 08/24/2006. The maiden name of Gurpreet Bal was 15 Gurpreet Bal.
 We are married to each other or are civil union partners. We were married or became civil union partners on _____. The maiden name of _____ was _____.
 This property has never been occupied as the principal matrimonial residence of any of us. (If it has, or if it was acquired before May 28, 1980, each spouse must sign deed and affidavit N.J.S.A. 3B:28-2,3.)
 Our complete marital history is listed below under paragraph 7. This includes all marriages not listed above, and any pending matrimonial actions. We include how each marriage ended. We have attached copies of any death certificates and judgments for divorce or annulment including any provisions in these judgments which relate to this property.

7. **Exceptions and Additions.** The following is a complete list of exceptions and additions to the above statements. This includes all liens or mortgages, which are not being paid off as a result of this sale.

The Grantor(s)/Mortgagor(s) have been advised that recognizances and/or Abstracts of Recognition of Bail are not being indexed among the records of the County Clerk as of December 31, 1994, and that the Title Company is unable to search the records for these items. Knowing that the Title Company, Buyer, and/or Mortgagee relies on the truthfulness of this Affidavit, the undersigned hereby certifies that there are no recognizances filed against them as either principal or surety or on the property which is asked to be insured by this transaction.

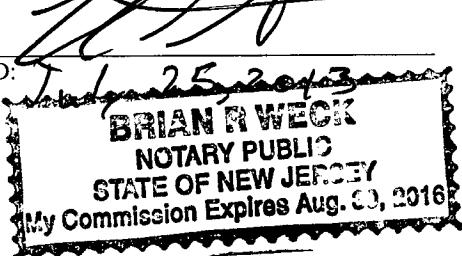
8. **Child Support.**

- There are no outstanding child support orders or judgments against this deponent.
 There is a child support order outstanding, Docket no. _____ against this deponent. All payments, however, are current as of this date.

9. **Reliance.** We make this affidavit in order to obtain a mortgage loan. We are aware that our lender will rely on our truthfulness and the statements made in this affidavit.

10. Borrower is not aware that anyone has filed or intends to file a construction lien, or notice of unpaid balance or lien claim

Signed and sworn before me on



Nilesh Ghubade

Gurpreet Bal

Note

JULY 25, 2013
[Date]

EDISON

[City]

NEW JERSEY

[State]

138 KENSINGTON AVE., UNIT 1, JERSEY CITY, NJ 07304

[Property Address]

1. Borrower's Promise to Pay

In return for a loan that I have received, I promise to pay U.S. \$ *****120,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is WELLS FARGO BANK, N.A.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. Interest

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 2.625%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. Payments

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the FIRST day of each month beginning on SEPTEMBER 01, 2013. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on AUGUST 01, 2023, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at WELLS FARGO HOME MORTGAGE, P.O. BOX 11758, NEWARK, NJ 071014758 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ **1,138.07

4. Borrower's Right to Prepay

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.



[Handwritten signatures/initials over the footer]

5. Loan Charges

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. Borrower's Failure to Pay as Required

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of principal and interest.

I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. Giving of Notices

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. Obligations of Persons Under this Note

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.



9. Waivers

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

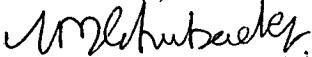
10. Uniform Secured Note

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.



NILESH GHUBADE

(Seal)

-Borrower



GURPREET BAL

(Seal)

-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

Return To:
FINAL DOCS T7408-01F

**4101 WISEMAN BLVD BLDG 108
SAN ANTONIO, TX 78251-4200**

Prepared By:
WELLS FARGO BANK, N.A.

**25 COMMERCE DRIVE, 3RD FLOOR,
CRANFORD, NJ 070163605**

----- [Space Above This Line For Recording Data] -----

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **JULY 25, 2013** together with all Riders to this document.

(B) "Borrower" is **NILESH GHUBADE AND GURPREET BAL, HUSBAND AND WIFE**

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **WELLS FARGO BANK, N.A.**

Lender is a**NATIONAL ASSOCIATION**
organized and existing under the laws of **THE UNITED STATES**

0360490551
NEW JERSEY - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

 **-6(N.J) (0811)**

Form 3031 1/01

Page 1 of 15

NMFL 3031C(NJCM) Rev. 1/2009

Initials:  VMP Mortgage Solutions, Inc.



WESTCOR LAND TITLE INSURANCE COMPANY

File Number: **OTA-1619**

SCHEDULE C LEGAL DESCRIPTION

All that certain Lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the City of Jersey City, County of Hudson, State of New Jersey:

**BEING KNOWN AND DESIGNATED AS Unit 1 situated in 138-140 Kensington Avenue
Condominiums undivided 23% percentage interest in and to the common elements appurtenant thereto, in accordance with and subject to the terms, conditions, provisions, covenants, restrictions, easements, and other matters contained in the Master Deed dated 5-5-10 and recorded on 5-6-10 in the Register's Office of the County ok 8729 Page 399, as the same may hereafter be lawfully amended.**

NOTE: Being Lot(s) Lot: 76, Block: 1821; Tax Map of the City of Jersey City, County of Hudson, State of New Jersey.

NOTE: Lot and Block shown for informational purposes only.

Issued by:
Opportune Title Agency, LLC
100 Plainfield Avenue, Suite 6B
Edison, NJ 08817
Telephone: (732) 419-9471 Fax: (732) 572-8772



NJRB 3-07
Effective 2/15/2007

Lender's address is 101 NORTH PHILLIPS AVENUE, SIOUX FALLS, SD 57104

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated JULY 25, 2013

The Note states that Borrower owes Lender ONE HUNDRED TWENTY THOUSAND AND 00/100

Dollars

(U.S. \$*****120,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than AUGUST 01, 2023

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

<input type="checkbox"/> Adjustable Rate Rider	<input checked="" type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input checked="" type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> Other(s) [specify]

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For these purposes, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the COUNTY of **HUDSON** :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

TAX STATEMENTS SHOULD BE SENT TO: WELLS FARGO HOME MORTGAGE, P.O. BOX 11758, NEWARK, NJ 071014758

Property Account Number: **138 KENSINGTON AVE., UNIT 1** which currently has the address of
JERSEY CITY [Street]
("Property Address"): [City], New Jersey 07304 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this

(Signature)

Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future. If Lender accepts such payments, it shall apply such payments at the time such payments are accepted. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts



due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

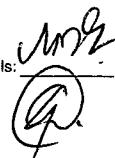
Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with



the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

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12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the



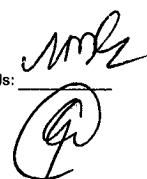
new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.



NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property; (e) the Borrower's right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure; and (f) any other disclosure required under the Fair Foreclosure Act, codified at Sections 2A:50-53 et seq. of the New Jersey Statutes, or other Applicable Law. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of Court.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. No Claim of Credit for Taxes. Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:

Renu Dandekar

Nilesh Ghubade

(Seal)

NILESH GHUBADE

-Borrower

Renu Dandekar

Gurpreet Bal

(Seal)

GURPREET BAL

-Borrower

_____ (Seal)
-Borrower

STATE OF NEW JERSEY,

On this 25th day of July, 2013, before me, the subscriber personally appeared NILESH GHUBADE AND GURPREET BAL

County ss:

who, I am satisfied, is/are the person(s) named in and who executed the within instrument, and thereupon acknowledged that he/she/they signed, sealed and delivered the same as his/her/their act and deed, for the purposes therein expressed.

Ravinder Dass

Notary Public

PERCIS V. DARUWALA
Notary Public, State of New Jersey
My Commission Expires
May 05, 2016

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 25TH day of JULY, 2013, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to WELLS FARGO BANK, N.A.

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

138 KENSINGTON AVE., UNIT 1, JERSEY CITY, NJ 07304

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

138-140 KENSINGTON AVENUE CONDOMINIUMS

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in

MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3140 1/01

NMFL 3140 (CONR) Rev 2/2009

Wolters Kluwer Financial Services

VMP®-8R (0810)

Page 1 of 3

Initials: MJ



GJ

Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Condominium Rider.



NILESH GHUBADE (Seal)
-Borrower



GURPREET BAL (Seal)
-Borrower

(Seal)
-Borrower (Seal)
-Borrower

(Seal)
-Borrower (Seal)
-Borrower

(Seal)
-Borrower (Seal)
-Borrower

**MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM
INSTRUMENT**
VMP®-8R (0810) Form 3140 1/01
Page 3 of 3

1-4 FAMILY RIDER (Assignment of Rents)

THIS 1-4 FAMILY RIDER is made this 25TH day of JULY, 2013 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to WELLS FARGO BANK, N.A.

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 138 KENSINGTON AVE., UNIT 1, JERSEY CITY, NJ 07304

[Property Address]

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items now or hereafter attached to the Property to the extent they are fixtures are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Section 5.

MULTISTATE 1- 4 FAMILY RIDER - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3170 1/01

NMFL 3170 (14FR) Rev 2/2009

Wolters Kluwer Financial Services

VMP[®]-57R (0811)

Page 1 of 3

Initials: ML



AP

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Section 19 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, Section 6 concerning Borrower's occupancy of the Property is deleted.

G. ASSIGNMENT OF LEASES. Upon Lender's request after default, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until: (i) Lender has given Borrower notice of default pursuant to Section 22 of the Security Instrument, and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of default to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Section 9.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not performed, and will not perform, any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this 1-4 Family Rider.



NILESH GHUBADE (Seal)
-Borrower



GURPREET BAL (Seal)
-Borrower

(Seal) (Seal)
-Borrower -Borrower

(Seal) (Seal)
-Borrower -Borrower

(Seal) (Seal)
-Borrower -Borrower

CLOSING PACKAGE COVER LETTER

Recipient Information

Company: OPPORTUNE TITLE AGENCY, LLC

Attn: PERCIS/BRIAN

Email: PERCIS@OTATITLE.COM

Recipient Phone: 732/419-9471

Borrower Information

Name: GHUBADE

Closing Date: 07/25/13

Property Addr: 138 KENSINGTON AVE., UNIT 1

City: JERSEY CITY

State: NJ **Zip:** 07304

Sender Information

Lender: WELLS FARGO BANK, N.A.

Loan #: 0360490551

Branch AU: 0038017

Client Code:

FS AU: 0035114

Contact: DEBRA WARE

Sender Phone: 908/709-3387

Pkg #: 1

Fax: 866/203-3933

Comments

NET WIRE AMOUNT \$484.63

End_of_Comments

CONFIDENTIALITY OF ELECTRONIC TRANSMISSIONS

The information contained in these documents is confidential and/or proprietary information intended only for the use of the individual or entity name on this cover page. If you are not the intended recipient, you are hereby notified that any disclosure, copying, forwarding, distribution or the taking of any action in reliance on the contents of these documents is strictly prohibited, and that the documents should be returned to this company immediately. In this regard, if you have accessed these documents in error, please notify us at the sender phone number above. Thank you.

Supplemental Loan Closing Instructions

To OPPORTUNE TITLE AGENCY, LLC 100 PLAINFIELD AVENUE SUITE 6B EDISON, NJ 08817		From WELLS FARGO BANK, N.A. 25 COMMERCE DRIVE 3RD FLOOR CRANFORD, NJ 070163605 (908) 709-3387	
Closing Terms		Branch AU 0038017	
Closing Date 07/25/13	Disbursement Date 07/25/13	Contact DEBRA WARE	
Loan # 0360490551	Order #	Home Mortgage Consultant ANAND DESAI	
Rate Expires 07/29/13		Listing Agent	
Borrower NILESH GHUBADE GURPREET BAL		Selling Agent	
		Property Address 138 KENSINGTON AVE., UNIT 1 JERSEY CITY, NJ 07304	

Send executed documents to WFHM-POST CLOSING SERVICES
 MAC X9999-01K
 2701 WELLS FARGO WAY
 MINNEAPOLIS, MN 55467

THE CLOSING PACKAGE AND ALL CHECKS DESIGNATED ON THE FUNDING TRANSMITTAL MUST BE SENT VIA OVERNIGHT EXPRESS TO THE ADDRESS ABOVE WITHIN 24 HOURS OF CLOSING (OR DISBURSEMENT).

Loan Terms

Loan Amount \$ 120,000.00	Loan Term 120	Maturity Date 08/01/23	Sales Price \$.00	<input checked="" type="checkbox"/> Conv	<input type="checkbox"/> FHA	<input type="checkbox"/> VA
Interest Rate 2.625	P&I or Int Only Payment \$1,138.07			<input checked="" type="checkbox"/> Refinance	<input type="checkbox"/> Purchase	<input type="checkbox"/> New <input checked="" type="checkbox"/> Existing

Documents to be Executed: You must return the original and two certified copies of the note, certified copies of the security instrument and riders, etc, as specified on the Master Closing Instructions, Section IX.

LOAN CLOSING INSTRUCTIONS
 FEE ITEMIZATION
 HUD SETTLEMENT STMT PGS. 1/2
 FNMA/FHLMC MULT-ST FIXED NOTE
 FNMA/FHLMC CONDO RIDER
 REQUEST FOR TAXPAYER ID# - B1
 BORROWER COMPLIANCE AGREEMENT
 FNMA 1003-B1/B2
 STMT ASSET & LIABIL - B2
 4506T COVER LETTER
 REQ TRANS OF TAX RET-CLOS-B2
 CORRECTION AGRMNT LIMITED POA
 NAME AFFIDAVIT - B2
 WHAT HAPPENS NOW
 AFFILIATED BUS ARRANG DISC-B1
 LOAN PROFILE INFORMATION
 PRICE PROTECTION CONFIRMATION
 COMPLIANCE AUDIT SHEET
 APPLICABLE LAW DISCLOSURE

STOP FORM/CLOSING PKG
 INITIAL ESCROW ACCT DISC
 HUD SETTLEMENT STMT PGS 3/4
 NJ CONV & VA MORTGAGE
 1-4 FAMILY RIDER
 REQUEST FOR TAXPAYER ID# - B2
 NJ INITIAL TAX AUTH NOTICE
 PREFERRED PMT PLAN OPTN ENROL
 NJ APPLICATION DISCLOSURE
 REQ TRANS OF TAX RET-CLOS-B1
 FUNDING TRANSMITTAL
 NAME AFFIDAVIT - B1
 PROPERTY INSUR REQUIREMENTS
 IMPORTANT NOTICE TO SETT AGNT
 AFFILIATED BUS ARRANG DISC-B2
 NJ ATTY REPRESENTATION DISCL
 CUST ID PROC - US PAT ACT REQ
 APPRAISAL ACKNOWLEDGMENT
 CUSTOMER CONTACT DISCLOSURE

IMMEDIATELY AFTER CLOSING THE HUD1 MUST BE FAXED TO US AT: (866) 203-3933



Truth-in-Lending Disclosure

0900490851

Date: 07/25/13

Creditor: WELLS FARGO BANK, N.A.

199 RIVER ROAD,

SUMMIT, NJ 07901

Borrowers: NILEON CRUZADE
COURTNEY BAL

Property Location:

138 KIRKWOOD AVENUE, UNIT 1
VERGIL CITY, NJ 07304

For NJ applicant(s) or properties: This initial Truth-in-Lending Disclosure states your estimated finance charge, annual percentage rate and payment schedule. These figures are for illustrative purposes only. They reflect the rate now in effect, NOT necessarily the rate you will pay at closing, which will be established as indicated in your commitment and Loan Pricing Disclosure.

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The Amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
2.0041 %	\$ 18,119.17	\$ 118,449.59	\$ 136,568.76

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	2.625 %
Principal + Interest Payment	\$1,138.07
Est. Taxes + Insurance (Escrow)	\$366.33
Total Est. Monthly Payment	\$1,504.40

INTENTIONALLY LEFT BLANK

No Guarantee to Refinance. There is no guarantee that you will be able to refinance to lower your rate and payments.

Truth-in-Lending continued on Page 2

Truth-in-Lending Disclosure - Page 2

Insurance: Property insurance is required. Property insurance may be obtained through any person of your choice. If you choose to obtain property insurance through the creditor, the term of the policy will be N/A and the premium for that term will be \$N/A.

Flood Insurance is is not required. If required, flood insurance may be obtained through any person of your choice. If you choose to obtain flood insurance through the creditor, the term of the policy will be N/A and the premium for that term will be \$N/A.

Security: You are giving a security interest in the property at 138 KENSTON AVE., UNIT 1 JERSEY CITY, NJ 07304 , and fixtures and rents if indicated in the rider to the mortgage.

Late Charge: If payment is late, you will be charged 5.000 % of the payment. In Massachusetts, the late charge is 3% of the principal and interest portion of the payment that is overdue.

Prepayment: If you pay off early, you
 may will not have to pay a penalty. If you prepay your loan other than on the regular installment date you may be assessed interest charges until the end of the month.
 may will not be entitled to a refund of part of the finance charge.

Assumption: Someone buying your home:
 may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms.
 cannot assume the remainder of the mortgage on the original terms.

Demand Feature: This obligation has does not have a demand feature.

Variable Rate: Your loan does does not contain a variable-rate feature. Disclosures about the variable-rate feature have been provided to you earlier.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties. Included with this disclosure and made a part of it is the Good Faith Estimate of Settlement Services.

By signing below, I/we acknowledge that I/we received a copy of this disclosure on the date I/we have indicated. You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

Applicant

Date: _____

Applicant

Date: _____

Applicant

Date: _____

Applicant NILISH CHUBADE

Date: 7/25/2013

Applicant GURPREET BAL

Date: 7/25/13

Applicant

Date: _____

Applicant

Date: _____

Date: 07/25/13

Page 2 of 2

Date: 07/24/13

APPRAISAL ACKNOWLEDGMENT

You are entitled to receive a copy of any appraisal report that we obtain on your behalf concerning your subject property at least three (3) business days prior to the closing of your loan. A copy of any and all such appraisal reports ("appraisal report") should have already been delivered to you, allowing you at least three business days to review it prior to the closing of your loan.

If you wish to proceed with the loan closing, your signature will acknowledge either:

- (1) Your receipt of the appraisal report three or more business days prior to your loan closing, or, alternatively,
- (2) That you previously had waived your right to review the appraisal report three or more business days prior to the closing of your loan.

Borrower 1
NILESH GHUBADE

Date

Borrower 2
GURPREET BAL

Date

Borrower 3

Date

Borrower 4

Date

Borrower 5

Date

Borrower 6

Date

Borrower 7

Date

Borrower 8

Date

0360490551

Request for Transcript of Tax Return

OMB No. 1545-1872

► Request may be rejected if the form is incomplete or illegible.

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. GURPREET BAL	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 154-11-7419
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

**GURPREET BAL
21 WOOD ACRES DRIVE, NORTH BRUNSWICK, NJ 08902**

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► **1040**

a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.

b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.

c **Record of Account**, which provides the most detail information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.

7 **Verification of Nonfiling**, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days.

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript**. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days.

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested**. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. **12/31/2010 12/31/2011 12/31/2012**

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note. For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Gurpreet Bal.

7/25/13

Phone number of taxpayer on line 1a or 2a

Sign
Here

Signature (see instructions)

Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 37667N

Form 4506-T (Rev. 1-2012)

Request for Transcript of Tax Return
VMP® Bankers Systems™
Wolters Kluwer Financial Services
NMFL 4506 (TXAU-3) Rev 4/2013



VMP9045T (1201).00
Page 1 of 2

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at www.irs.gov/form4506. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to the "Internal Revenue Service" at:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
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512-460-2272

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
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559-456-5876

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64108
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816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to the "Internal Revenue Service" at:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
--	--

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
---	--

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:T:SP
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Request for Transcript of Tax Return

OMB No. 1545-1872

Department of the Treasury
Internal Revenue Service

► Request may be rejected if the form is incomplete or illegible.

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. NILESH GHUBADE	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 176-80-0726
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

**NILESH GHUBADE
21 WOOD ACRES DRIVE, NORTH BRUNSWICK, NJ 08902**

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► **1040**

a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.

b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.

c **Record of Account**, which provides the most detail information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.

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8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript**. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days.

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. **12/31/2010 12/31/2011 12/31/2012**

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note. For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

M. Ghubade

7/25/2013

Phone number of taxpayer on line 1a or 2a

Sign Here ► Signature (see instructions)

Date

► Title (if line 1a above is a corporation, partnership, estate, or trust)

► Spouse's signature

Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 37667N

Form 4506-T (Rev. 1-2012)

Request for Transcript of Tax Return
VMP® Bankers Systems™
Wolters Kluwer Financial Services
NMFL 4506 (TXAU-3) Rev 4/2013

VMP9045T (1201)00
Page 1 of 2



Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at www.irs.gov/form4506. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to the "Internal Revenue Service" at:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
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512-460-2272

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
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559-456-5876

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64108
---	---

816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to the "Internal Revenue Service" at:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
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801-620-6922

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
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859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is:
Learning about the law or the form, 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:T:SP
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see **Where to file** on this page.

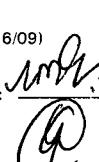
Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

*Nilesh Ghubade**Gurpreet Bal*

Borrower		Co-Borrower		
I. TYPE OF MORTGAGE AND TERMS OF LOAN				
Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): FHA USDA/Rural Housing Service		Agency Case Number: _____ Lender Case Number: 0360490551		
Amount \$ 120,000.00	Interest Rate 2.625 %	No. of Months 120	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): FNMA/FHLMC 10 YR FIXED NON-REL	
II. PROPERTY INFORMATION AND PURPOSE OF LOAN				
Subject Property Address (street, city, state & ZIP) 138 KENSINGTON AVE., UNIT 1, JERSEY CITY, NJ 07304			No. of Units 1	
Legal Description of Subject Property (attach description if necessary) 58 C0001, 16402,			Year Built 1890	
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment		
Year Lot Acquired 00	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	
Year Acquired 11	Original Cost \$ 185000.00	Amount Existing Liens \$ 119106.52	(b) Cost of Improvements RATE/TERM Cost: \$	
Title will be held in what Name(s) NILESH GHUBADE, GURPREET BAL, ,			Manner in which Title will be held JOINT TENANCY	
			Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) CHECKING SAVINGS				
Borrower		III. BORROWER INFORMATION		
Borrower's Name (include Jr. or Sr. if applicable) NILESH GHUBADE		Co-Borrower's Name (include Jr. or Sr. if applicable) GURPREET BAL		
Social Security Number 176-80-0726	Home Phone (incl. area code) 732/348-8298	DOB (mm/dd/yyyy) 05/10/1978	Yrs. School 20	
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) No. 00 ages	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) No. 00 ages	
Present Address (street, city, state, ZIP) 21 WOOD ACRES DRIVE NORTH BRUNSWICK, NJ 08902		Present Address (street, city, state, ZIP) 21 WOOD ACRES DRIVE NORTH BRUNSWICK, NJ 08902		
Mailing Address, if different from Present Address 21 WOOD ACRES DRIVE NORTH BRUNSWICK, NJ 08902		Mailing Address, if different from Present Address 21 WOOD ACRES DRIVE NORTH BRUNSWICK, NJ 08902		
If residing at present address for less than two years, complete the following:				
Former Address (street, city, state, ZIP) 000000000		Former Address (street, city, state, ZIP) 000000000		
<input type="checkbox"/> Own <input type="checkbox"/> Rent 07/01 No. Yrs.		<input type="checkbox"/> Own <input type="checkbox"/> Rent 07/01 No. Yrs.		
Borrower		IV. EMPLOYMENT INFORMATION		
Name & Address of Employer 000000000		Yrs. on this job STANDARD AND POORS 55 WATER STREET NEW YORK, NY 100410000		
		Yrs. employed in this line of work/profession		
Position/Title/Type of Business		Business Phone (incl. area code)		
Position/Title/Type of Business PROGRAMMER		Business Phone (incl. area code) 646/330-0521		
If employed in current position for less than two years or if currently employed in more than one position, complete the following:				
Name & Address of Employer 000000000		Dates (from - to) 0000	Name & Address of Employer 000000000	Dates (from - to) 0000
		Monthly Income \$	Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. area code)		
Position/Title/Type of Business PROGRAMMER		Business Phone (incl. area code) 646/330-0521		
Name & Address of Employer 000000000		Dates (from - to)	Name & Address of Employer 000000000	Dates (from - to)
		Monthly Income \$	Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. area code)		
Position/Title/Type of Business PROGRAMMER		Business Phone (incl. area code) 646/330-0521		
Position/Title/Type of Business				Business Phone (incl. area code)
Position/Title/Type of Business PROGRAMMER				Business Phone (incl. area code) 646/330-0521



V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$ 13655.58	\$ 13655.58	Rent	\$	
Overtime				First Mortgage (P&I)	1547.00	\$ 1138.07
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance	45.00	18.50
Dividends/Interest				Real Estate Taxes	557.00	347.82
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues	75.00	223.00
Total	\$	\$ 13655.58	\$ 13655.58	Total	\$ 2226.00	\$ 1727.39

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

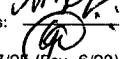
B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Description		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:	\$	Name and address of Company BANK OF AMERICA	\$ Payment/Months 15/ 81	\$ 1220.00	
List checking and savings accounts below		Acct. no. 807			
Name and address of Bank, S&L, or Credit Union		Name and address of Company BANK OF AMERICA	\$ Payment/Months 15/ 36	\$ 539.00	
Acct. no.	\$	Acct. no. 414737108177			
Name and address of Bank, S&L, or Credit Union		Name and address of Company CITI	\$ Payment/Months 20/ 16	\$ 313.00	
Acct. no.	\$	Acct. no. 54661602			
Name and address of Bank, S&L, or Credit Union		Name and address of Company @WELLS FARGO HM MORTGAG	\$ Payment/Months /	\$ 119105.00	
Acct. no.	\$	Acct. no. 7080313511073			
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company CITIMORTGAGE INC	\$ Payment/Months /	\$ 220428.00	
Life insurance net cash value	\$	Acct. no. 1120880115			
Face amount: \$		Name and address of Company	\$ Payment/Months /		
Subtotal Liquid Assets	\$	Acct. no.	\$ Payment/Months /		
Real estate owned (enter market value from schedule of real estate owned)	\$ 432000.00	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Vested interest in retirement fund	\$	Job-Related Expense (child care, union dues, etc.)	\$		
Net worth of business(es) owned (attach financial statement)	\$	Total Monthly Payments	\$ 50.00		
Automobiles owned (make and year)	\$				
Other Assets (itemize)	\$				
Total Assets a.	\$ 432000.00	Net Worth	\$ 90394.00	Total Liabilities b.	\$ 341605.52

Initials: 

ASSETS AND LIABILITIES (cont'd)
Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

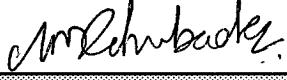
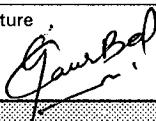
Creditor Name

Account Number

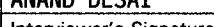
ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature 	Date 7/25/2013	Co-Borrower's Signature 	Date 7/25/13
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TO BE COMPLETED BY INTERVIEWER

This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) ANAND DESAI	Name and Address of Interviewer's Employer WELLS FARGO BANK, N.A. 190 RIVER ROAD
	Interviewer's Signature 	Date ____
	Interviewer's Phone Number (incl. area code) ____	SUMMIT, NJ 079010000

Statement of Assets and Liabilities

Name GURPREET BAL

The following information is provided to complete and become a part of the application for a mortgage in the amount of \$ 120,000.00
with interest at 2.625 %, for a term of 120 months and to be secured by property known as:
Subject Property Address (street, city, state & ZIP)

Subject Property Address (street, city, state, & ZIP)

138 KENSINGTON AVE., UNIT 1, JERSEY CITY, NJ 07304

Legal Description of Subject Property (attach description if necessary)

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description		\$	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$	Name and address of Company	\$ Payment/Months /	\$
List checking and savings accounts below			Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months /	\$
BANK OF AMERICA			Acct. no.		
Acct. no.		\$ 129775.00	Name and address of Company	\$ Payment/Months /	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.		\$	Name and address of Company	\$ Payment/Months /	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.		\$	Name and address of Company	\$ Payment/Months /	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.		\$	Name and address of Company	\$ Payment/Months /	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.		\$	Name and address of Company	\$ Payment/Months /	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.		
Acct. no.		\$	Name and address of Company	\$ Payment/Months /	\$
Stocks & Bonds (Company name/number & description)			Acct. no.		
Life insurance net cash value			Name and address of Company	\$ Payment/Months /	\$
Face amount: \$			Acct. no.		
Subtotal Liquid Assets			Name and address of Company	\$ Payment/Months /	\$
Real estate owned (enter market value from schedule of real estate owned)			Acct. no.		
Vested interest in retirement fund			Name and address of Company	\$ Payment/Months /	\$
Net worth of business(es) owned (attach financial statement)			Acct. no.		
Automobiles owned (make and year)			Name and address of Company	\$ Payment/Months /	\$
Other Assets (itemize)			Acct. no.		
			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
			Job Related Expense (child care, union dues, etc.)	\$	
			Total Monthly Payments	\$	
PEND SALE RE ASSETS			Net Worth (a minus b)	\$ 129776.00	Total Liabilities b.
Total Assets a.			\$ 129776.00		\$

NMFL #1003A (CSA1, CSA2, CSM1, CSM2) Rey 11/14/2005



NJ Application Disclosure

Borrower: <u>NILESH GHUBADE</u>	Lender: <u>WELLS FARGO BANK, N.A.</u>
Property Address: <u>138 KENSINGTON AVE., UNIT 1</u>	
<u>JERSEY CITY, NJ 07304</u>	
Loan Type: <input checked="" type="checkbox"/> Conv. <input type="checkbox"/> FHA <input type="checkbox"/> VA	
Purpose of Loan: <input checked="" type="checkbox"/> 1st Mortgage <input type="checkbox"/> 2nd Mortgage	
<input type="checkbox"/> 3rd Mortgage <input type="checkbox"/> Other Mortgage	
Interest Rate <u>2.625</u> %	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type: _____) <input type="checkbox"/> Other
First Loan Amount \$ <u>120,000.00</u>	No. Months <u>120</u>

FEES

The following fees are being charged in connection with the processing of your first mortgage loan application. Other fees not shown here may be payable later and are shown on the Good Faith Estimate of Closing Costs. This disclosure does not contain any fees associated with your second mortgage loan from **WELLS FARGO BANK, N.A.**

ESTIMATED TIME FOR PROCESSING

The lender estimates that the first loan will be processed in 30 days.

CONDITIONS OF REFUND

The borrower may withdraw an application at anytime prior to acceptance of a commitment, without penalty or responsibility to pay additional fees or charges. Upon withdrawal, lender shall refund to the borrower only those fees and charges to which the borrower may be entitled, except that:

1. If lender fails to provide this disclosure, the lender shall promptly refund to the borrower all funds paid to lender.
 2. If lender fails to issue a commitment or justifiable credit denial within its realistic estimate of the time needed to do so and the borrower has withdrawn the application, the lender shall promptly refund to the borrowers all funds paid to lender.
 3. If the application is denied or commitment issued on terms and conditions substantially different to those for which the application was submitted and which are unacceptable to the borrower, for reasons (other than underwriting considerations), which the lender knew or should have known at the time of application from the facts disclosed on the face of the application, the lender shall promptly refund all funds paid to lender.

LENDER CONTACT

Please contact: Contact Name: ANAND DESAI
Lender's Name: WELLS FARGO BANK, N.A.

Lender's Address: 25 COMMERCE DRIVE, 3RD FLOOR
CRANFORD, NJ 070163605

Telephone No.: (908) 608-2024

for any questions, complaints or comments.

I/We have read the above disclosure and acknowledge receiving a copy by signing our name(s) below.

mchubadez

7/25/2013

Borrower

Date _____

Borrower NILESH GHUBADE

Borrower

Date _____

Borrower GURPREET BAL

7/25/13
Date

Date



Social Security Number Prohibition on Publicly-Filed Documents

Based upon new state law requirements prohibiting the use of a social security number on publicly-filed documents, you are hereby instructed to NOT include the borrower's social security number on the Security Instrument, Note and/or any Rider that must be filed. If you have any questions regarding this instruction, please advise the Lender's Contact identified on page 1.

DO NOT CLOSE THIS LOAN WITHOUT THE FOLLOWING CONDITIONS BEING MET:

1. BORROWER(S) TO SIGN FINAL TYPED 1003, 92900A OR 1802A AT OR PRIOR TO CLOSING.
2. IF CASH TO CLOSE EXCEEDS \$ 17,526.00, ADDITIONAL ASSETS MUST BE DOCUMENTED AND LOAN MUST BE RE-SUBMITTED TO UNDERWRITING.
3. SUBMIT EVIDENCE OF PAYOFF OF THE FOLLOWING DEBTS:
AMOUNT \$ 120,559.00 OWED TO: WELLS FARGO HOME MORTGAGE
4. CONDO/PUD RIDER
5. VERIFY LIENS AGAINST SUBJECT PROPERTY PAID IN FULL.
6. SIGNED AND COMPLETED IRS FORM #4506.
7. CASH BACK TO BORROWER CANNOT EXCEED THE LESSER OF \$2,000 OR 2% OF THE NEW LOAN AMOUNT FOR CONFORMING LOANS.
8. OTHER

B44 CUSTOMER(S) TO SIGN AND DATE "ALSO KNOWN AS"
AFFIDAVIT FOR NAME VARIATIONS OF: GUPREET S. BAL.

SEE ATTACHED PAGE FOR CLOSING CONDITIONS

Additional Instructions

SETTLEMENT AGENT TO PROVIDE THE LENDER'S CLOSER WITH AN ITEMIZED STATEMENT OF ALL FINAL TITLE SERVICES FEES (BOTH APR AND NON-APR SENSITIVE) PRIOR TO THE LENDER'S APPROVAL OF THE HUD-1 THAT WILL BE SIGNED BY THE BORROWER(S).

PLEASE NOTE: ESCROW RESERVES ARE NETTED FROM OUR DISBURSED FUNDS.
HUD 1 SETTLEMENT STATEMENT MUST BE FAXED PRIOR TO DISBURSEMENT FOR APPROVAL.
THE ENCLOSED GENERAL LOAN ACKNOWLEDGMENT MUST BE SIGNED AND DATED AT CLOSING.
TAXES MUST BE PAID THRU 3RD QUARTER.

RESPA Reform requires the lender to display the following fees in the 1300 series on the HUD-1. The HUD-1 for this loan must reflect tax service and flood certification fees as shown below and must not display these fees on lines 806 and 807 of the HUD-1:

1302: Tax service to _____ (display vendor name and include in 1301 Shop For Total) _____
1303: Flood certification to _____ (display vendor name and include in 1301 Shop For Total) _____

You must stamp the word "FINAL" on page 1 of the final version of the HUD-1 Settlement Statement prior to returning it to the Lender, to satisfy the Lender's client and/or investor agreements requiring this validation.

SETTLEMENT SERVICES NOT PURCHASED BY BORROWER

The Lender may have included the cost of some borrower elective services on the GFE. If a settlement service is listed on the GFE but is not purchased or provided on the transaction, the estimated charge from the GFE for the settlement service cannot be included in the comparison section on page 3 of the HUD-1. You are required to notify the Lender as soon as you are aware of fees that must be removed from the GFE calculation and that will not be included on the HUD-1 fees.

IRS Forms W-9 and W-8BEN The Primary Borrower should complete and sign an IRS form W-9 in accordance with the instructions on the form W-9. An IRS form W-8BEN may have been provided. This form only needs to be completed and signed by Borrowers that are unable to meet the parameters on the W-9 instructions.

Title Insurance

ALTA Policy must include:

State Specific Endorsement
 ALTA Condo Endorsement

Legible Plat Map
 ALTA PUD Endorsement

ALTA ARM Endorsement
 All CC&R Instruments

8.1 form
 Other: ALTA 9

WELLS FARGO HOME MORTGAGE
FINAL DOCUMENTS T7408-01F
4101 WISEMAN BLVD BLDG 108
SAN ANTONIO, TX 782514200

ALTA Policy Requirements

Policy must show title vested EXACTLY as shown on the mortgage/deed of trust. The policy must be free and clear of all items not accepted here and you indemnify and hold harmless the Lender from any and all costs, damages and liability which may result from exemptions to the title so rejected. You guarantee the ALTA Policy, in the amount of the loan, will be delivered within two weeks after closing. ALTA Policy is NOT required for HUD or VA repo properties if financed by a VA or FHA loan.

Taxes - To be paid current at time of closing. References to unpaid taxes in Schedule B show "A Lien Not yet Due and Payable."

Association Dues - Reference to associations and districts which involve dues, charges, assessments, obligations, liens, etc, show "All Assessments Due and Payable are Current."

Encumbrances - Policy must be free and clear from all encumbrances.

Endorsement Number 5 - Please complete endorsement number 5 with property address and description of property. The beneficiary herein purports the property address to be shown on page one of these lender's instructions.

Deeds & Releases - You are required to obtain all deeds and releases necessary to clear title.

Valid Lien - Our mortgage/deed of trust must be a valid first lien. The note and security instrument must have a common date.

Hazard Insurance

Insurance Agent NEW JERSEY MANUFACTURERS INS	Company NJ MANUFACTURERS	Agent's Address ,
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Hazard Insurance Binder Checklist: Please verify all of the information listed below. It is imperative that this information is accurate. Please mark each item to indicate you have verified the information is accurate:

- Borrower's Name(s):** Verify the borrower's name(s) read EXACTLY as printed on the legal documents (full name, middle name or initial, etc.).
- Property Address:** Verify the property address reads EXACTLY as it is printed on the legal documents (include North, South, etc. and verify the Zip code is accurate).
- Loss Payable Clause:** Verify the loss payable clause reads:
Wells Fargo Bank, N.A. its successors and/or assigns, P.O. BOX 100515 , FLORENCE, SC 29502-0515
- Loan Number:** Include Loan Number 0360490551 on the insurance binder.
- Coverage Amount Required:** 100% of the insurable value of the improvements, (also called 100% Replacement Cost), as determined by the hazard insurance provider. The insurance policy must indicate "replacement" or an equivalent statement. Separate requirements apply to condominium units.
- Length of Coverage:** Purchases one year from date of closing. For refinances contact our closer for specific requirements.
- Insurance Premium:** Verify the insurance premium is accurate and there is a Paid Receipt or a HUD-1 indication of payment for the correct amount to cover a period of ONE YEAR.
- Effective Date:** Verify the effective date is the day of or prior to the day of loan closing.
- Deductible:** The maximum deductible clause should be the higher of \$1,000.00 or 1% of the policy face amount. The deductible clause may apply to either fire or extended coverage or both.
- Agent's/agency name, address and telephone number:** Verify the agent has signed the binder and that the name and telephone number are included.

If any of the above information is incorrect, please call the agent and have the information corrected. The agent may send the endorsements directly to loss payee marked above. When you make corrections, please note the correction directly on the binder. Please return this form with the closing package.

You are required to return an original hazard insurance policy (or condominium certificate and master policy for condominiums). If the binder expires in less than one year from closing, you must contact our closer for further instructions. It may not contain a co-insurance clause and must cover all structures. A binder is acceptable only where required by state law and must be for a period of not less than 60 days.

Flood Insurance Required Not Required

Coverage Amount Required: 100% of the insurable value of the improvements, (also called 100% Replacement Cost), as determined by the hazard insurance provider up to the maximum coverage available under the NFIP. Note: VA loans require coverage in the amount of the unpaid principal balance (loan amount) up to 100% of the insurable value of the improvements, (also called 100% Replacement Cost), as determined by the hazard insurance provider up to the maximum coverage available under the NFIP. Separate requirements apply to condominium units.

The lender requires a copy of the application for flood insurance and that the first year premium be paid in advance. A copy of the paid receipt is required.

General Instructions

Earnest Money - Your closing of this transaction must be in total conformance with the earnest money receipt and agreement and any amendments.

Recording - Retain original mortgage/deed of trust, riders and assignment for recording. Return signed, certified copies of the above with the other documents as instructed.

Secondary Financing - No secondary financing is allowed in this transaction unless you have specific written instructions from the Lender to the contrary.

General Instructions (continued)

Rate/Points - The commitment of interest rate or discount points on this transaction expire as shown on page one of these instructions. This transaction must close and fund on or before this date or the commitment is considered void.

Taxes - To be paid current at time of closing.

Hazard Insurance - The full amount of the premium must be paid and we will require a paid receipt. We must have an original policy, signed and dated by the agent. If a certificate of insurance from a master policy is issued, we require a certified copy of the master policy.

Disburse Funds - You may not disburse funds until you have fully complied with all instructions and receive a funding number.

Pay Off - If the loan cannot be settled on the scheduled date, contact your closer immediately. Failure to do so will subject your company to payment of any interest charges or penalties we incur during the days that we have not been notified.

Power of Attorney - Power of Attorney is not permitted without written prior approval from the mortgage company. Contact our closer for specific instructions.

Repair Escrows - Repair escrows must be approved by Underwriting; contact your closer.

Changes - Changes are not permitted to any forms or amounts without our approval.

Signatures - All signatures must conform exactly to the mortgage/deed of trust and note/bond.

Customer Contact Disclosure - The Customer Contact Disclosure form must be presented to all borrowers on the loan at closing. This disclosure assists the Lender in contacting the borrower(s) in order to service the account or collect on amounts owed. Although execution by the borrowers is optional, if the borrowers execute the form, please ensure the signed disclosure is returned to the Lender with the closing package. Note: Does not apply to JV-Sold Loans.

FHA/VA Changes - All changes made for FHA or VA loans must conform to FHA/VA limits. Any changes at closing or other at-closing conditions must be approved by the closer.

Name Affidavit - The borrower must sign legal documents exactly as typed. A name affidavit is required if the borrower undersigns.

Termite Inspection - Must be signed by all borrowers and sellers.

Fee Itemization for HUD-1 Settlement Statement - a copy must be given to the borrower and a copy must be returned to the lender with the final closing package.

Additional Instructions

- Wells Fargo to Wells Fargo refinance transactions: The payoff amount due (as of the business day following the funding date) has been/will be deducted from the new loan proceeds. It will not be necessary for you to return a check for the payoff. You will only receive funds from WFB if a positive balance remains in loan proceeds after netting of the payoff amount. If an overdisbursement results from netting the payoff amount, an amount due will be reflected on the Funding Transmittal form (included in this package), section 12, under "Miscellaneous Fees" requesting that a check be returned for the overdisbursed amount. If there is any change which would require a new payoff amount, this must be requested through the WFB Closer to ensure that the net funded amount is updated correctly. The WFB Closer will then provide you with an updated proceeds or overdisbursed amount.

- If this transaction is a **WELLS FARGO BANK, N.A.**

refinance with a payoff of a previous Wells Fargo Home Equity account, the Home

Equity Pre-Payment penalty fee may be waived.

- These instructions must be followed when a borrower chooses a Wells Fargo Home Equity second replacement with the TimeSaver Refi or TimeSaver Refi Extra Program.

Settlement Agent must record the new first mortgage immediately upon completion of the closing/settlement (or, as applicable, the disbursement date upon confirmation that there has not been a rescission). The Settlement Agent must not delay the recordation of the new first mortgage until the disbursement date on the new second mortgage. In all cases, the new second mortgage must be recorded after the recordation of the new first mortgage, in accordance with these instructions.

- You are to pay from the loan proceeds all necessary and customary charges, fees and premiums usually levied in the normal course of closing mortgage loan transactions. In the event escrow and/or loan documentation fees are charged, the payments of fees shall be in accordance with the provisions contained in the REAL ESTATE SETTLEMENTS AND PROCEDURES ACT and you hereby warrant compliance with said act as well as regulatory provisions required by FHA/VA or the investor regarding such payments.

- In accordance with the instructions published in our Master Closing Instructions and Supplemental Closing Instructions, the HUD1 Settlement Statement we have provided must be correctly completed according to the Real Estate Settlement Procedures Act (RESPA) and Regulation X. Escrow deposits must be calculated using aggregate analysis as specified in the rules published in the Federal Register October 19, 1994 and any later amendments. We have calculated the escrows with information we consider accurate. You should either collect the escrow deposits specified or notify our office if you believe the specified amounts are inaccurate. If our office agrees that the escrow deposits need to be changed, we will issue a new HUD1 and a new Initial Escrow Account Disclosure Statement.

- We require you to provide a transaction-specific "Closing Protection Letter" (CPL) issued by the title underwriter. For states in which a CPL is not allowed, an "Errors and Omissions Declaration" must be submitted to us prior to the date of closing that evidences sufficient coverage for this transaction. If there is a fee for issuing the CPL, the fee is APR-sensitive and is payable by the borrower at closing. You must provide us the amount of the fee, if any, and show the fee on the HUD-1 Settlement Statement so the lender can include it in the final Truth-In-Lending calculation.

- Copy of amortization schedule for all fixed rate North Carolina loans to be included at closing.

- Fees on the preliminary HUD-1 cannot be increased without approval from your closer. Contact your closer immediately to request approval for any changes.

- All fees contained on the HUD-1 Settlement Statement must reflect the fee name and the payee.

- A revised final TIL will be required for any increases in fees.

- Your HUD-1 must reflect an amount for the Aggregate Adjustment, even if the amount is zero. Do not leave blank. The Origination and Discount Fees must be shown as BOTH a dollar amount(\$), and a percentage (%).

- RESPA requires you, the closing agent, to include a portion of the title insurance premium retained by the title agent in line 1107 and the portion retained by the underwriter in line 1108. If any portion is retained by an attorney, then use a blank line in the 1100-series to itemize, outside the columns, the amount paid to the attorney, and identify the attorney's name and type of service provided.

Additional Instructions (continued)

- If the closing/funding dates change, you must immediately contact your closer for approval. Your closer will re-issue and send the appropriate documents for borrower signature.

- If the loan requires a "Right to Cancel" and a rescission period: Please refer to special Right to Cancel Form Instructions.

Inaccurate forms (signatures, dates, rescission periods, etc.), may result in delays. You must contact the closer if:

- the borrower signs/dates on a date different than reflected on the document

- Dates need correction

VIP: Any revised rescission period must be established and confirmed by the closer.

- Fax a signed copy of the TIL & HUD-1 to the closer listed above immediately after signing closing documents.

- Do not disburse funds without authorization from your closer. See Closing Instructions for further clarifications.

- You are required to notify us immediately if you have already scheduled, or become aware of, another scheduled mortgage closing or escrow transaction on the same property as our transaction. You must notify us whether or not the other transaction is placed through your office or another or the transaction involves another first mortgage loan (i.e.: the borrowers may be obtaining financing in an effort to flip the property) or a second mortgage loan on the same property in which we are not the lender or broker. You must also notify us immediately if you become aware that one or more of the borrowers have scheduled a separate mortgage closing or escrow on a different property. Upon notification, you must not proceed with our transaction until you have received our written authorization.

— This loan transaction contains a subordinate financing component with Wells Fargo Home Equity. Please contact the first mortgage lender's closing department if you have not received a closing package from Wells Fargo Home Equity.

*****VA Loans Only*****

VA allowable fees:

- VA requires proof that only allowable fees have been charged to Veterans obtaining a VA loan. All fees associated with a VA loan must be itemized for RESPA compliance. Entering a lump sum without itemization (by invoice or on a separate template) is unacceptable.

- The veteran may only be charged actual fees whether performed by a third party or the settlement agent.

Trustee Signatures for Revocable Trusts

If title to this property is being held in a Revocable Trust, and the borrower(s) is/are trustee(s) of the Revocable Trust, you must ensure that the borrower(s) sign(s) any Note, Rider, and Security Instrument documents, both in their individual capacity and as trustee.

HUD-1 Signature Requirements

Purchase transactions in Non-Escrow states:

- All buyers and sellers must sign the FINAL version of the HUD-1 Settlement Statement.

Purchase transactions in Escrow states:

- All buyers and sellers must sign the Preliminary HUD-1 Settlement Statement. However, if the Final HUD-1 Settlement Statement is materially different from the previously signed Preliminary version, then all parties must also sign the Final HUD-1 Settlement Statement.

All Refinance transactions:

- All borrowers must sign all copies of the HUD-1 Settlement Statement.

Origination Fee on Final HUD-1

The Origination Fee has been broken out as both a percentage and a dollar amount on line 801 of the HUD-1 provided by the Lender. These Origination Fee values are required to be disclosed similarly on the Final HUD-1 for purposes of IRS 1098 reporting.

HUD-1 Document Shading

Please provide the final HUD-1 on a form without shading or any gray scale coloring. Any shading may compromise the Lender's ability to accurately extract data from these forms.

Prepaid Interest

If the prepaid interest amount is being paid by the borrower, please display a plus (+) symbol on Line 901 of the FINAL HUD-1, to the left of the Borrower-paid column. This will assist the Lender with IRS 1098 reporting.

State Specific Requirements

The closing/settlement agent in addition agrees to comply with the applicable Lender's requirements listed in the "Supplemental Loan Closing Instructions - State Specific Requirements Addendum" if included as part of this package.

Agreement to Follow Applicable Laws and Instructions: By closing this mortgage loan, you agree to comply with all applicable federal, state and municipal laws, ordinances and regulations and you acknowledge your warranty and responsibility to comply with all the requirements and instructions set forth in these closing instructions regardless of whether or not you execute the acknowledgement contained herein.

THE UNDERSIGNED AGREES TO COMPLY WITH ALL LENDER'S INSTRUCTIONS STATED HEREIN. THE UNDERSIGNED ALSO ACKNOWLEDGES HIS/HER RESPONSIBILITY FOR FAILURE TO COMPLY WITH THE INSTRUCTIONS STATED HEREIN.

TITLE /ESCROW COMPANY OR ATTORNEY:


Signature

03/20/13
Date

STOP

You are authorized to close the loan attached hereto as the agent of ("the Lender") at the Borrower's/Seller's expense only if you assume responsibility for complying fully with the requirements contained in the Master Closing Instructions, the Lender's Supplemental Loan Closing Instructions, these STOP Instructions and according to RESPA requirements.

Your WELLS FARGO BANK, N.A.

closer is DEBRA WARE

Phone # (908) 709-3387

Fax # (866) 203-3933

Instructions:

1. The preliminary HUD-1 for primary and second home transactions must be faxed to the closer for approval no later than 7 business days before the signing/closing.
2. You must immediately stop the closing process and contact your closer without delay, and are not authorized to proceed with closing of this transaction, without approval from your closer if:
 - a. Any requested fee changes to the preliminary HUD-1 have not been approved. Any approved changes may require redisclosure of the TIL and/or GFE to the borrower(s), which may result in a delay of the closing/signing date.
 - b. Source and amount of funds from third parties is not received and/or does not comply fully with Lender instructions. [Lender will disclose the source and amount of funds from third parties, e.g., matching down payment ("DAP"), local government or instrumentality, non-profit organization, gift, etc.]
 - c. The loan requires a "Right to Cancel" and a rescission period, and:
 - c1. The borrower signs/dates on a date different than reflected on the document
 - c2. Inaccurate forms (signatures, dates, rescission periods, etc)

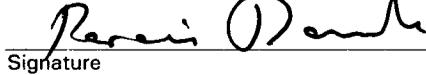
You must refer to special Right to Cancel Form Instructions.

Any revised rescission period must be established and confirmed by the closer.

By closing this mortgage loan, you agree to comply with all applicable federal, state and municipal laws, ordinances and regulations and you acknowledge your warranty and responsibility to comply with all the requirements and instructions set forth in these STOP Instructions regardless of whether or not you execute the acknowledgement contained herein.

THE UNDERSIGNED AGREES TO COMPLY WITH ALL LENDER'S INSTRUCTIONS. THE UNDERSIGNED ALSO ACKNOWLEDGES HIS/HER RESPONSIBILITY FOR FAILURE TO COMPLY WITH THE INSTRUCTIONS.

TITLE/ESCROW COMPANY OR ATTORNEY:

 07/25/13
Signature Date

Fee Itemization for HUD-1 Settlement Statement

Name & Address of Borrower:
**NILESH GHUBADE
GURPREET BAL
21 WOOD ACRES DRIVE**

Loan Number: **0360490551**

NORTH BRUNSWICK, NJ 08902

HUD #	HUD Fee Description	POC	Borr	Seller	Lender	Total
800	Items Payable in Connection with Loan					
801	Our Origination Charge LOAN DOC PREP-TEXAS ATTY		\$899.00			\$899.00
ORIGINATION FEE*						
802	Charge for Interest Rate Chosen					
802	Credit for Interest Rate Chosen		()			()
NET LOAN DISCOUNT POINT*						
804	Appraisal fee	\$245.00	\$610.00			\$610.00
805	Credit Report		\$19.26			\$19.26
808-	HOA CERTIFICATION FEE		\$150.00			\$150.00

1100	Title Charges					
1102	CLOSING/ESCROW/SETTLEMENT		\$400.00			\$400.00
1104	TITLE INS-LENDER COVERAGE		\$607.00			\$607.00
1109	COURIER/MSNGR-3RD PARTY		\$30.00			\$30.00
1109	CLOSING PROTECTION LTR		\$75.00			\$75.00
1109	SIGNING FEE FACE TO FACE		\$100.00			\$100.00

1200	Government Recording and Transfer Charges					
1202	RECORDING FEE - MRTG/DOT		\$343.00			\$343.00
1202	RECORDING FEE - RELEASES		\$146.00			\$146.00

1300	Additional Settlement Charges					
1303	FLOOD LIFE OF LOAN FEE		\$19.00			\$19.00
1302	TAX SERVICE FEE		\$80.00			\$80.00
1304	SURVEY		\$500.00			\$500.00

This document should be used in conjunction with the HUD-1 Settlement Statement which records the total for certain fee categories such as Our Origination charge (line 801) and Title Services and Lenders Title Insurance (line 1101). This document breaks down the total for certain categories of fees by showing what portion of the total is paid by the borrower, seller or lender.

*This information itemizes the points that were paid either for Loan Origination Fees or Discount Points for the interest rate you selected. A copy of this document should be retained along with your HUD-1 Settlement Statement for tax reporting purposes.

Initial Escrow Account Disclosure Statement

Borrowers	NILESH GHUBADE GURPREET BAL	Loan Number 0360490551
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This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit.....				\$ 1,209.97
SEPTEMBER	366.33	.00	,,	1,576.30
OCTOBER	366.33	1,043.48	CIT TX,,	899.15
NOVEMBER	366.33	.00	,,	1,265.48
DECEMBER	366.33	.00	,,	1,631.81
JANUARY	366.33	1,265.48	HOM IN,CIT TX,	732.66
FEBRUARY	366.33	.00	,,	1,098.99
MARCH	366.33	.00	,,	1,465.32
APRIL	366.33	1,043.48	CIT TX,,	788.17
MAY	366.33	.00	,,	1,154.50
JUNE	366.33	.00	,,	1,520.83
JULY	366.33	1,043.48	CIT TX,,	843.68
AUGUST	366.33	.00	,,	1,210.01

Legend:

MIP IN	Mortgage Insurance Premium	CNT TX	County Tax	WAT TX	Water (MUD, PUD, WSID/etc) Tax
PMI IN	Private Mortgage Insurance	CIT TX	City Tax	FIR TX	Fire Tax
HOM IN	Homeowners Insurance	SCH TX	School Tax	GLR TX	Ground Lease/Rent Tax
FLD IN	Flood Insurance	SUP TX	Supplemental Tax	SPA TX	Special Assessment Tax
		IRR TX	Irrigation Tax	SEW TX	Sewer/Sanitation Tax

Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year. Questions should be directed to 1-800-288-3212 or write to Wells Fargo Bank, N.A., 1 Home Campus., Des Moines IA 50328-4603.

Cushion selected by servicer: \$ 732.66

Your monthly mortgage payment for the coming year will be \$ 1,504.40 of which \$ 1,138.07 will be applied to your loan and \$ 366.33 will go into your escrow account.

FINAL PRINT 07/24/13

The U.S. Department of Housing and Urban Development (HUD) recently published a new regulation which requires mortgage service companies to change escrow collection procedures. This regulation is an amendment to the existing Real Estate Settlement Procedures Act (RESPA). It applies to all residential loans. The regulation was effective May 24, 1995, for all new loans. Wells Fargo Bank is implementing the new regulation for each existing loan with the next scheduled annual escrow analysis performed after May 24, 1995. This provides information to assist you in understanding the impact of this change. You will receive more information in your escrow analysis statement.

What is "escrow analysis" and why is it changing? Escrow analysis establishes the amount that is collected with each loan payment to pay taxes, insurance, and other escrow items. The new HUD regulation is changing the method of escrow analysis. It requires all mortgage service companies to use the "aggregate" (or "cash") analysis method. Previously, many service companies (including Wells Fargo Bank) used the "single item" (or "line item") method.

Will my monthly escrow payment increase or decrease as a result of this change? The new method of calculation may result in an increased escrow payment for some customers, a decrease for others. The exact impact on each customer is difficult to determine until Wells Fargo Bank completes the actual escrow analysis. Your annual escrow analysis statement will reflect any changes in your monthly payment amount.

How will Wells Fargo Bank determine the appropriate escrow balance for my loan? With each escrow analysis statement, you will receive a projection for the next 12 months. The projection will show how we expect your escrow balance to change each month. It will reflect monthly escrow deposits, anticipated disbursements of taxes, insurance and other escrow bills, and will show the projected month-end balance. At least once a year, the projected month-end balance should fall to an assigned minimum level. This is called a "cushion". Your mortgage documents, applicable state law, and RESPA guidelines establish the amount of your cushion. We will show the cushion for your loan on your escrow analysis statement.

What happens if, after analysis, the escrow account has too much, or not enough funds? If there is too much (an overage), we will refund to you any amount of \$50 or more if your loan is current. We will retain any amount of less than \$50 and spread it over 12 months to reduce your monthly payment. If there is not enough (a shortage), we will spread the payment of the shortage amount over 12 months and add it to your monthly payment.

When will Wells Fargo Bank pay my escrow bills? The new HUD regulation requires mortgage service companies to pay escrow bills early enough to take advantage of any "discount" for paying early. If there is no discount period, the servicer must pay bills before a delinquency fee or penalty would be assessed. In the escrow analysis, the "due date" of any escrow bill is considered to be the month Wells Fargo Bank anticipates making the disbursement from your escrow account.

When will this change go into effect? Wells Fargo Bank is making the change with each regularly scheduled annual escrow analysis. Under the new regulation, Wells Fargo Bank will still determine the timing of the annual escrow analysis. At least one escrow analysis must be performed within each 12-month period.

How do we determine how much money should be in your escrow account?

First, we do a projection of the next 12 months of escrow payments deposited to your escrow account, and escrow bills anticipated to be paid out of your escrow account. This projection starts with the escrow balance which should be on deposit just before the beginning of the 12-month period (assuming that you have made all payments due).

Next, we look at the 12-month projection, and find out which month the "low point" is reached. (This low point may be a negative balance.)

Next, we compare the "low point" to the maximum cushion amount allowed for your loan. If the low point is less than the cushion, then funds must be added to your escrow account. If the low point is more than the cushion, then funds must be subtracted from your escrow account. This difference is also added or subtracted to arrive at the "required balance" for your escrow account at the beginning of the 12 month period. This is the beginning balance for the 12-month projection as shown on your analysis statement.

Finally, we compare the "required balance" to the actual escrow balance expected to be on deposit at the beginning of the 12-month period. If the actual balance is more than the required balance, then your account has an "overage" (overages of \$50 or more are refunded to you if your loan is current; overages of less than \$50 serve to reduce your future monthly payments and are spread over the next 12 months). If the actual balance is less than the required balance, then your account has a "shortage" (shortages are spread over a 12-month period and your monthly payment is increased by that amount). You do have the option to pay a shortage in full if you would rather not pay it over 12 months.

After the escrow account balance is determined, how is the Monthly Payment calculated?

To determine your monthly payment, we always start with one-twelfth (1/12) of the total amount of all escrow items to be paid in a year (this includes property taxes, homeowners insurance, etc., if these are escrowed for your loan). If you had a "shortage", we add another monthly amount to your payment, to collect the shortage over a 12-month period. If you had an "overage" of less than \$50, we reduce your monthly escrow payment by spreading that overage over a 12-month period. The total escrow payment is part of your monthly payment. Your escrow analysis statement will show you the date when the new monthly payment takes effect.

What is a Cushion?

The "cushion" is a minimum escrow balance which Wells Fargo Bank is allowed to keep in your escrow account. It is intended to be protection to cover unanticipated disbursements made before the borrower's payment is available in the escrow account. The amount of the cushion depends on the wording of your loan documents, state law, and the RESPA guidelines. We calculate the monthly payment amount so that, sometime in the next 12 months, your escrow balance is projected to reach a "low point" which is equal to this cushion. You should see this reflected on your escrow analysis statement.

If you have further questions about your escrow analysis, call us at (800) 288-3212, Monday through Friday, 7 a.m. to 7 p.m. Central Time.



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input checked="" type="checkbox"/> Conv. Unins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.			0360490551	

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: NILESH GHUBADE GURPREET BAL 21 WOOD ACRES DRIVE NORTH BRUNSWICK, NJ 08902	E. Name & Address of Seller: ,	F. Name & Address of Lender: WELLS FARGO BANK, N.A. 25 COMMERCE DRIVE, 3RD CRANFORD, NJ 070163605
G. Property Location: 138 KENSINGTON AVE., UNIT 1 JERSEY CITY , NJ 07304 HUDSON COUNTY, NJ 58 C0001 16402	H. Settlement Agent: OPPORTUNE TITLE AGENCY, LLC 100 PLAINFIELD AVENUE SUITE 6B EDISON, NJ 08817	I. Settlement Date: 07/25/13
	Place of Settlement: 100 PLAINFIELD AVENUE SUITE 6B, EDISON, NJ 08817	

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower		
101. Contract sales price		
102. Personal property		
103. Settlement charges to borrower (line 1400)		
104. WELLS FARGO HOME MORTGAGE	120559.00	
105.		
Adjustment for items paid by seller in advance		
106. City/town taxes	to	
107. County taxes	to	
108. Assessments	to	
109.		
110.		
111.		
112.		
120. Gross Amount Due from Borrower		
200. Amounts Paid by or in Behalf of Borrower		
201. Deposit or earnest money		
202. Principal amount of new loan(s)	120000.00	
203. Existing loan(s) taken subject to		
204. APPLICATION FEE CREDIT		
205.		
206.		
207. CREDIT BY LENDER	.00	
208.		
209.		
Adjustments for items unpaid by seller		
210. City/town taxes	to	
211. County taxes	to	
212. Assessments	to	
213.		
214.		
215.		
216.		
217.		
218.		
219.		
220. Total Paid by/for Borrower		
300. Cash at Settlement from/to Borrower		
301. Gross amount due from borrower (line 120)		
302. Less amounts paid by/for borrower (line 220)	()	
303. Cash <input type="checkbox"/> From <input type="checkbox"/> To Borrower		

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller		
401. Contract sales price		
402. Personal property		
403.		
404.		
405.		
Adjustments for items paid by seller in advance		
406. City/town taxes	to	
407. County taxes	to	
408. Assessments	to	
409.		
410.		
411.		
412.		
420. Gross Amount Due to Seller		
500. Reductions in Amount Due to Seller		
501. Excess deposit (see instructions)		
502. Settlement charges to seller (line 1400)		
503. Existing loan(s) taken subject to		
504. Payoff of first mortgage loan		
505. Payoff of second mortgage loan		
506.		
507.		
508.		
509.		
Adjustments for items unpaid by seller		
510. City/town taxes	to	
511. County taxes	to	
512. Assessments	to	
513.		
514.		
515.		
516.		
517.		
518.		
519.		
520. Total Reduction Amount Due Seller		
600. Cash at Settlement to/from Seller		
601. Gross amount due to seller (line 420)		
602. Less reductions in amount due seller (line 520)	()	
603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller		

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

0360490551

L. Settlement Charges

700. Total Real Estate Broker Fees				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:					
701. \$	to				
702. \$	to				
703. Commission paid at settlement					
704.					
800. Items Payable in Connection with Loan					
801. Our origination charge (Includes Origination Point(s))	% or \$) \$	899.00	(from GFE #1)	
802. Your credit or charge (points) for the specific interest rate chosen	\$			(from GFE #2)	
803. Your adjusted origination charges				(from GFE A)	899.00
804. Appraisal fee to RELS/CORELOGIC CREDCO LLC				(from GFE #3)	245.00 POCB# 365.00
805. Credit report to RELS/CORELOGIC CREDCO LLC				(from GFE #3)	19.26
806. Tax service to				(from GFE #3)	
807. Flood certification				(from GFE #3)	
808. HOA CERTIFICATION FEE					150.00
809.					
810.					
811.					
812.					
813.					
900. Items Required by Lender to Be Paid in Advance					
901. Daily interest charges from 07/25/13 to 08/01/13 @ \$ 8.63 /day				(from GFE #10)	60.41
902. Mortgage insurance premium for months to				(from GFE #3)	
903. Homeowner's insurance for 1 years to NJ MANUFACTURERS				(from GFE #11)	
904. FLOOD INSURANCE YEARS TO					
905.					
1000. Reserves Deposited with Lender					
1001. Initial deposit for your escrow account				(from GFE #9)	1209.97
1002. Homeowner's insurance	9 months @ \$ 18.50	per month \$	166.50		
1003. Mortgage insurance	months @ \$	per month \$			
1004. Property taxes CITY	3 months @ \$ 347.83	per month \$	1043.49		
1005. PROPERTY TAXES COUNTY	months @ \$	per month \$			
1006. ANNUAL ASSESSMENTS	months @ \$	per month \$			
1007. FLOOD INSURANCE	months @ \$	per month \$			
1008.	months @ \$	per month \$			
1009.	months @ \$	per month \$			
1010. Aggregate Adjustment		\$	-.02		
1100. Title Charges					
1101. Title services and lender's title insurance				(from GFE #4)	1212.00
1102. Settlement or closing fee	\$ 400.00				
1103. Owner's title insurance				(from GFE #5)	
1104. Lender's title insurance	\$ 607.00				
1105. Lender's title policy limit	\$ 120000.00				
1106. Owner's title policy limit	\$				
1107. Agent's portion of the total title insurance premium	\$				
1108. Underwriter's portion of the total title insurance premium	\$				
1109.					
1110.					
1111.					
1112.					
1113.					
1200. Government Recording and Transfer Charges					
1201. Government recording charges				(from GFE #7)	489.00
1202. Deed \$ Mortgage \$ 343.00	Releases \$ 146.00				
1203. Transfer taxes				(from GFE #8)	
1204. City/County tax/stamps Deed \$	Mortgage \$				
1205. State tax/stamps Deed \$	Mortgage \$				
1206.					
1300. Additional Settlement Charges					
1301. Required services that you can shop for				(from GFE #6)	599.00
1302. FLOOD LIFE OF LOAN FEE TO WF FLOOD SVCS	\$ 19.00				
1303. TAX SERVICE FEE TO WF RE EST TAX SVCS	\$ 80.00				
1304. SURVEY	\$ 500.00				
1305.	\$				
1306.	\$				
1307.	\$				
1308.	\$				
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)					

B - BORROWER

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		HUD-1 Line Number	Good Faith Estimate	HUD-1
Charges That Cannot Increase				
Our origination charge		#801	899.00	899.00
Your credit or charge (points) for the specific interest rate chosen		#802		
Your adjusted origination charges		#803	899.00	899.00
Transfer taxes		#1203		

Charges That in Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	#1201	489.00	489.00
APPRAISAL FEE	# 804	610.00	610.00
TRI MERGE CREDIT	# 805	23.54	19.26
HOA CERTIFICATION FEE	# 808-	150.00	150.00
TITLE SERVICES	# 1101	1212.00	1212.00
TAX SERVICE FEE	# 1302	80.00	80.00
FLOOD LIFE OF LOAN FEE	# 1303	19.00	19.00
SURVEY	# 1304	500.00	500.00
	#		
	#		
	#		

Total	\$ 3,083.54	\$ 3,079.26
Increase between GFE and HUD-1 Charges	\$ 4.28- or .000 %	.000 %

Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001	1099.50	1209.99
Daily interest charges	#901 \$ 8.63 /day	138.72	60.41
Homeowner's insurance	#903	222.00	
	#		
	#		
	#		
	#		
	#		

Loan Terms

Your initial loan amount is	\$ 120000.00
Your loan term is	10 years
Your initial interest rate is	2.625 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1138.07 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of %. The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on .
Total monthly amount owed including escrow account payments	<input type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input checked="" type="checkbox"/> You have an additional monthly escrow payment of \$ 366.33 that results in a total initial monthly amount owed of \$ 1504.40 . This includes principal, interest, any mortgage insurance and any items checked below: <input checked="" type="checkbox"/> Property taxes <input type="checkbox"/> Flood insurance <input checked="" type="checkbox"/> Homeowner's insurance <input type="checkbox"/>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

Request for Taxpayer
Identification Number and CertificationGive Form to the requester.
Do not send to the IRS.Print or type
See Specific Instructions on page 2.

Name (as shown on your income tax return)

NILESH GHUBADE

Business name/disregarded entity name, if different from above

Check appropriate box for federal tax classification:

- Individual/sole proprietor C Corporation S Corporation Partnership Trust/estate
 Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ►
 Other (see instructions) ►

 Exempt payee

Address (number, street, and apt. or suite no.)

138 KENSINGTON AVE., UNIT 1

Requester's name and address (optional)

City, state, and ZIP code

JERSEY CITY, NJ 07304

List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 4.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number
176-80-0726

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here	Signature of U.S. person ►	<i>Nilesh Ghubade</i>	Date ►	7/25/2013
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a

U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or



business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,
- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules for partnerships* on page 1.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity" line.

Partnership, C Corporation, or S Corporation. Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA) name" on the "Business name/disregarded entity name" line.

Disregarded entity. Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must be the name shown on the income tax return on which the income will be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a domestic owner, the domestic owner's name is required to be provided on the "Name" line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the "Business name/disregarded entity name" line. If the owner of the disregarded entity is a foreign person, you must complete an appropriate Form W-8.

Note. Check the appropriate box for the federal tax classification of the person whose name is entered on the "Name" line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

Limited Liability Company (LLC). If the person identified on the "Name" line is an LLC, check the "Limited liability company" box only and enter the appropriate code for the tax classification in the space provided. If you are an LLC that is treated as a partnership for federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

Other entities. Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name/disregarded entity name" line.

Exempt Payee

If you are exempt from backup withholding, enter your name as described above and check the appropriate box for your status, then check the "Exempt Payee" box in the line following the "Business name/disregarded entity name," sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following payees are exempt from backup withholding:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
2. The United States or any of its agencies or instrumentalities,
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,
7. A foreign central bank of issue,
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
9. A futures commission merchant registered with the Commodity Futures Trading Commission,
10. A real estate investment trust,
11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
12. A common trust fund operated by a bank under section 584(a),
13. A financial institution,
14. A middleman known in the investment community as a nominee or custodian, or
15. A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 9
Broker transactions	Exempt payees 1 through 5 and 7 through 13. Also, C corporations
Barter exchange transactions and patronage dividends	Exempt payees 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 7 ²

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1 through 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt Payee* on page 3.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or

HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹ The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ⁴
9. Corporate or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has a SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

* Note. Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that

have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

Signatures

I have carefully reviewed the HUD-1 Settlement Statement 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 HUD-1 Settlement Statement.

Borrower

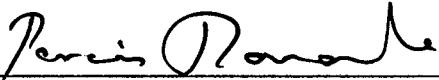
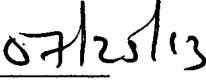
 
NILESH GHUBADE GURPREET BAL
7/25/13 7/25/13
Date Date

Seller

The HUD-1 Settlement Statement 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.

Settlement Agent

OPPORTUNE TITLE AGENCY, LLC

 
Dennis Donahue 07/25/13
Date

Refer to the attached *Signature Addendum* for additional parties and signatures.

Form W-9

(Rev. December 2011)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give Form to the requester.
Do not send to the IRS.

Print or type
See Specific Instructions on page 2

Name (as shown on your income tax return)

GURPREET BAL

Business name/disregarded entity name, if different from above

Check appropriate box for federal tax classification:

Individual/sole proprietor C Corporation S Corporation Partnership Trust/estate

Limited liability company. Enter the tax classification (C = C corporation, S = S corporation, P = partnership) ►

Other (see instructions) ►

Exempt payee

Address (number, street, and apt. or suite no.)

138 KENSINGTON AVE., UNIT 1

Requester's name and address (optional)

City, state, and ZIP code

JERSEY CITY, NJ 07304

List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 4.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number
154-11-7419

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.

Sign
Here

Signature of
U.S. person ►

Date ►

7/25/13

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a

U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or



business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,
- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules for partnerships* on page 1.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor or a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity" line.

Partnership, C Corporation, or S Corporation. Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA) name" on the "Business name/disregarded entity name" line.

Disregarded entity. Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must be the name shown on the income tax return on which the income will be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a domestic owner, the domestic owner's name is required to be provided on the "Name" line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the "Business name/disregarded entity name" line. If the owner of the disregarded entity is a foreign person, you must complete an appropriate Form W-8.

Note. Check the appropriate box for the federal tax classification of the person whose name is entered on the "Name" line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

Limited Liability Company (LLC). If the person identified on the "Name" line is an LLC, check the "Limited liability company" box only and enter the appropriate code for the tax classification in the space provided. If you are an LLC that is treated as a partnership for federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

Other entities. Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name/disregarded entity name" line.

Exempt Payee

If you are exempt from backup withholding, enter your name as described above and check the appropriate box for your status, then check the "Exempt Payee" box in the line following the "Business name/disregarded entity name," sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following payees are exempt from backup withholding:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
2. The United States or any of its agencies or instrumentalities,
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,
7. A foreign central bank of issue,
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
9. A futures commission merchant registered with the Commodity Futures Trading Commission,
10. A real estate investment trust,
11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
12. A common trust fund operated by a bank under section 584(a),
13. A financial institution,
14. A middleman known in the investment community as a nominee or custodian, or
15. A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 9
Broker transactions	Exempt payees 1 through 5 and 7 through 13. Also, C corporations
Barter exchange transactions and patronage dividends	Exempt payees 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 7 ²

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1 through 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt Payee* on page 3.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or

HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹
5. Sole proprietorship or disregarded entity owned by an individual	The actual owner ¹
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The owner ³
7. Disregarded entity not owned by an individual	The grantor*
For this type of account:	Give name and EIN of:
8. A valid trust, estate, or pension trust	The owner
9. Corporate or LLC electing corporate status on Form 8832 or Form 2553	Legal entity ⁴
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The corporation
11. Partnership or multi-member LLC	The organization
12. A broker or registered nominee	The partnership
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The broker or nominee
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The public entity
	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has a SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

* Note. Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that

have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

Compliance Agreement

State of **NEW JERSEY**

County of **HUDSON**

Borrower(s): **NILESH GHUBADE AND GURPREET BAL**

Lender: **WELLS FARGO BANK, N.A.**

Property: **138 KENSINGTON AVE., UNIT 1, JERSEY CITY, NJ 07304**

The undersigned Borrower(s), in consideration of the lender disbursing funds today for the closing of the property listed above agrees, if requested by the lender or someone acting on behalf of the lender, to fully cooperate and adjust for errors and omissions, any and all loan closing documentation deemed necessary or desirable in the reasonable discretion of the lender to sell, convey, seek guaranty or market said loan to any entity including but not limited to any investor, Federal National Mortgage Association (FNMA), Government National Mortgage Association (GNMA), Federal Home Loan Mortgage Corporation, Department of Housing and Urban Development, Veterans Administration or any Municipal Bonding Authority.

The undersigned Borrower(s) do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by the Lender of its interest in and to said loan documentation.

Dated effective this **25TH** day of **JULY**, 2013 .

(Borrower)

(Borrower) **NILESH GHUBADE**

(Borrower)

(Borrower) **GURPREET BAL**



TRANSACTION TYPE:

Owner Authorization

Mortgage Purchase

1. Property Information:

Municipality:

Block: 16402

Lot: 58 C0001

County: HUDSON

Qualification:

Acct. #:0360490551

Property Location: 138 KENSINGTON AVE., UNIT 1, JERSEY CITY, NJ 07304

Owner Name:NILESH GHUBADE AND GURPREET BAL

Owner Mailing Address: 21 WOOD ACRES DRIVE,
NORTH BRUNSWICK, NJ 08902

2. Mortgagee Information

Name: WELLS FARGO BANK, N.A.

Address: 25 COMMERCE DRIVE 3RD FLOOR
CRANFORD, NJ 070163605

Contact:

Phone #:

Bank Code #:

Loan Number: 0360490551

3. Servicing Organization Information

Name: WELLS FARGO BANK, N.A.

Address: 1 HOME CAMPUS

MAC X2502-011

DES MOINES, IA 50328-0001

Contact:

Phone #: (800) 222-0238

Bank Code #: 0672

Loan Number: 0360490551

4. Send Duplicate Tax Bill? Yes Fee Enclosed \$ _____

TAX BILL INSTRUCTIONS

5. OWNER AUTHORIZATION
(Do not use for mortgage purchase)

This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization, pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq.

Owner's Signature: Nilesh Ghubade
Type Name: NILESH GHUBADE Date: 7/25/13

Owner's Signature: Gurpreet Bal
Type Name: GURPREET BAL Date: 7/25/13

6. Selection of Alternate Tax Bill Recipient

(Tax bill will be sent to the mortgagee unless this section is completed)

Until further written notice from the undersigned, the mortgagee hereby authorizes the tax collector to send all current and future tax bills for the property described above to the following organization:

Servicing Organization (# 3 above):
Tax Processor: (fill in the following)

Name:

Address:

Contact:

Phone #:

Bank Code #:

Loan Number:

Mortgagee's Authorization:

Signature:

Name:

Title:

8. Acknowledgment by Collector:

Date: _____

Tax Collector: _____

Municipality: _____

9. This form prepared on (date) JULY 25, 2013

, by (name),

for (company), WELLS FARGO BANK, N.A.

, at (phone)

Copy 1 to Owner

**New Jersey Department of Community Affairs
Division of Local Government Services**

**INITIAL TAX
AUTHORIZATION NOTICE**

TRANSACTION TYPE:

Owner Authorization

Mortgage Purchase

1. Property Information:

Municipality:

Block: 16402

Lot: 58 C0001

County: HUDSON

Qualification:

Acct. #:0360490551

Property Location: 138 KENSINGTON AVE., UNIT 1, JERSEY CITY, NJ 07304

Owner Name: NILESH GHUBADE AND GURPREET BAL

Owner Mailing Address: 21 WOOD ACRES DRIVE,
NORTH BRUNSWICK, NJ 08902

2. Mortgagee Information

Name: WELLS FARGO BANK, N.A.

Address: 25 COMMERCE DRIVE 3RD FLOOR
CRANFORD, NJ 070163605

Contact:

Phone #:

Bank Code #:

Loan Number: 0360490551

3. Servicing Organization Information

Name: WELLS FARGO BANK, N.A.

Address: 1 HOME CAMPUS

MAC X2502-011

DES MOINES, IA 50328-0001

Contact:

Phone #: (800) 222-0238

Bank Code #: 0672

Loan Number: 0360490551

4. Send Duplicate Tax Bill?

Yes

Fee Enclosed \$ _____

TAX BILL INSTRUCTIONS

5. OWNER AUTHORIZATION
(Do not use for mortgage purchase)

This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization, pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq.

Owner's Signature: Nilesh Ghubade
Type Name: NILESH GHUBADE

Date: 7/25/2013

Owner's Signature: Gurbreet Bal
Type Name: GURPREET BAL

Date: 7/25/2013

6. Selection of Alternate Tax Bill Recipient

(Tax bill will be sent to the mortgagee unless this section is completed)

Until further written notice from the undersigned, the mortgagee hereby authorizes the tax collector to send all current and future tax bills for the property described above to the following organization:

Servicing Organization (# 3 above):
Tax Processor: (fill in the following)

Name:

Address:

Contact:

Phone #:

Bank Code #:

Loan Number:

Mortgagee's Authorization:

Signature:

Name:

Title:

8. Acknowledgment by Collector:

Date: _____

Tax Collector: _____

Municipality: _____

9. This form prepared on (date) JULY 25, 2013

, by (name),

for (company), WELLS FARGO BANK, N.A.

, at (phone) _____

Closing Agent Distribution: Original to Servicer in the enclosed envelope; copy 1 to owner



Funding Transmittal

1. Settlement Agent Contact:

Name PERCIS/BRIAN
 Company OPPORTUNE TITLE AGENCY, LLC
 Phone (732) 419-9471

2. Lender Branch Contact:

Closer Name DEBRA WARE
 Phone (908) 709-3387

LOAN INFORMATION

3a. Borrower Name NILESH GHUBADE

Loan Number 0360490551 Branch AU 38017 Product FIX10

3b. Mailing Address - If the borrower's mailing address will be different from the new property address, list it here.
21 WOOD ACRES DRIVE,
NORTH BRUNSWICK, NJ 08902

4. Loan Type: CONV FHA VA Purch REFI Balloon ARM OTHER

FHA/VA CASE# _____ Section of the Act _____

Buydown ? Y N

New Construction ? Y N

ESCROW RESERVES

5. Escrow Reserves One check payable to: WFB, N.A. ESCROWS ARE NETTED FROM OUR DISBURSED FUND

1001. Hazard insurance	9	months@\$ <u>18.50</u>	per month <u>166.50</u>
1002. Mortgage insurance		months@\$ _____	per month _____
1003. City property taxes	3	months@\$ <u>347.83</u>	per month <u>1043.49</u>
1004. County property taxes		months@\$ _____	per month _____
1005. Annual assessments		months@\$ _____	per month _____
1006. FLOOD INSURANCE		months@\$ _____	per month _____
1007. _____		months@\$ _____	per month _____
1008. _____		months@\$ _____	per month _____
1009. AGGREGATE ACCOUNTING ADJUSTMENT			
			-.02
TOTAL			\$ 1209.97

RETURN CHECK TO MINNEAPOLIS WITH EXECUTED DOCUMENTS, IF APPLICABLE.

TAX INFORMATION

6. Tax Information - For tax year _____ payable in _____

Taxes next due are for: Full Year 1st Half 1st Quarter 2nd Half 2nd Quarter
 3rd Quarter 4th Quarter

Tax Type/ Taxing Authority	Tax or Parcel ID#s	Discount or Due Date (mo/dy/yr)	Delinquent Date (mo/dy/yr)	Estimated amount due	Date Last Pd (mo/dy/yr)

7. Taxes Due Within 60 Days of Closing? Y N

A. If title company is to hold and/or pay, check here DO NOT RETURN CHECK TO Wells Fargo.

8. Future/Delayed Tax Information - If tax escrow will not begin with first payment or should change within one year due to property status change, please indicate. Begin tax escrow at \$ _____ /month with _____ (month/year) payment.

9. Additional Tax Information Sheet Attached? Y N

WORK ESCROWS

10. Work Escrow? Y N

A. If title company is to hold, check here Title Company contact (name and phone) if different than the settlement agent _____

PRIVATE MORTGAGE INSURANCE

11. One check payable to N/A for MI = \$.00

RETURN CHECK TO MINNEAPOLIS WITH EXECUTED DOCUMENTS, IF APPLICABLE.

MISCELLANEOUS FEES

12. Miscellaneous Fees - Check Payable to:

Wells Fargo Bank, N.A. - Mortgage Finance Department

= \$ _____
 = \$ _____
 = \$ _____

HAZARD INSURANCE INFORMATION

13. Agent/Agency Name NEW JERSEY MANUFACTURERS INS

Address _____

Phone _____
 Policy Number H-664428-0

Correction Agreement Limited Power of Attorney

On July 25, 2013, the undersigned borrower(s), for and in consideration of the approval, closing and funding of their mortgage loan, hereby grant OPPORTUNE TITLE AGENCY, LLC as settlement agent and/or WELLS FARGO BANK, N.A.

as lender limited power of attorney to correct and/or execute or initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENTS. Any of these specified changes must be executed directly by the undersigned.

This limited power of attorney shall automatically terminate 120 days from the closing date of the undersigned's mortgage loan.

IN WITNESS WHEREOF, the undersigned have executed this Limited Power of Attorney as of the date and year first above referenced.

Borrower
Typed Name: **NILESH GHUBADE**

Borrower
Typed Name: **GURPREET BAL**

Borrower
Typed Name:

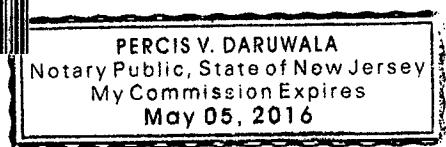
Borrower
Typed Name:

State of NEW JERSEY)
) SS
County of HUDSON)

This instrument was acknowledged before me on the 25th of July, 2013, by **NILESH GHUBADE AND GURPREET BAL, HUSBAND AND WIFE**

Rercis Daruwala
Notary Public

My commission expires: _____



Name Affidavit

Before me appeared the undersigned, NILESH GHUBADE
sworn, states that he/she is one and the same person as
NILESH M. GHUBADE

who, after first being

as set forth in all loan documents relative to the purchase/refinance of the home located at
138 KENSINGTON AVE., UNIT 1
JERSEY CITY, NJ 07304



Affiant NILESH GHUBADE

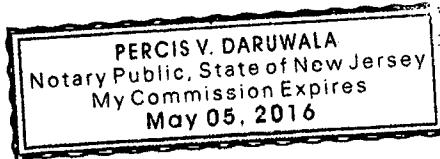
Sworn to and subscribed before me this 25th day of July 2013.



Notary Public

My Commission Expires: _____

NMFL 4315 10/98



Name Affidavit

Before me appeared the undersigned, GURPREET BAL
sworn, states that he/she is one and the same person as
GURPREET KAUR BAL/GURPREET K. BAL

who, after first being

as set forth in all loan documents relative to the purchase/refinance of the home located at
138 KENSINGTON AVE., UNIT 1
JERSEY CITY, NJ 07304

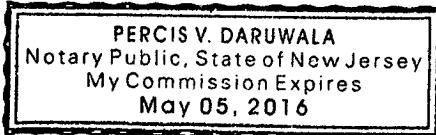
Affiant GURPREET (BAL)

Sworn to and subscribed before me this the 25TH day of JULY , 2013.

Renuka Daruwala
Notary Public

My Commission Expires: _____

NMFL 4315 10/98



Property Insurance Requirements

First Mortgage Loans

Notice to Borrowers:

WELLS FARGO BANK, N.A.

(Lender) requires you to obtain insurance in connection with this loan. You are free to choose the insurer and/or insurance agent through or by which you will obtain this insurance, provided the insurer is authorized to transact business in your state and meets the Lender's requirements outlined below.

Your choice of insurer or agent will not affect the credit decision or credit terms in any way.

Acceptable Insurance Companies

The Lender has the right to approve/ disapprove the insurer you select to underwrite the insurance.

The insurer must be rated by the A.M. Best Company, as having a B or better general policyholder's rating and a financial class size of at least III or a Demotech, Inc., minimum rating of A. The insurer must be authorized to do business in the state where the property is located.

Policies from a state Fair Plan, Wind Pool, or from a non-admitted insurer, are acceptable only when coverage cannot be obtained from an insurance company authorized to do business in the state.

Insured Name and Property Address

The policy must show name(s) of insured(s) identical to those shown on the loan documents, and a property address corresponding to that shown on the Lender's records. A legal description must be shown for rural properties, condominiums, or other situations if property address does not adequately define the location of the property. (Example: Route 1, Box 5, is inadequate)

Policy Forms and Perils

A Hazard insurance policy is required. The policy must provide coverage equal to or broader than those coverages provided under an Insurance Services Office (ISO) homeowner's form HO-3 or unit owners form HO-6. The Hazard policy (or a separate Wind policy) must include coverage for windstorm, including hurricanes and named tropical storms.

Minimum Coverage

The minimum Hazard coverage amount required is 100% of the insurable value of the improvements (both interior and exterior for condos and PUDs) on the property as determined by the Hazard insurance provider. The insurance policy must indicate claims settlement for damage to the dwelling will be on a replacement cost basis.

Flood insurance will be required if the property is designated to be within a Special Flood Hazard Area either prior to or after the time of loan closing. If flood insurance is required, the coverage amount must be equal to 100% of the insurable value of the improvements on the property as determined by the Hazard insurance provider. The maximum amount of Flood Insurance required will be the lesser of a) 100% of the Hazard coverage, or b) the maximum coverage available under the National Flood Insurance Program.

Additional structures used to secure your loan that are not covered by a standard flood dwelling policy will require a separate general property policy to conform to the requirements of the National Flood Insurance Program.

Condominiums: Units in PUD or condominium projects may be covered under the "master" or "blanket" policy for the project. Prior to closing you must provide a Certificate of Insurance evidencing the condominium association's master policy. A Certificate of Insurance may take several weeks to obtain. Do not delay contacting the condominium association for this information. Failure to provide the Certificate of Insurance will delay loan closing.

Condominium/PUD "Walls-In" coverage is required for all improvements and betterments within the condo/PUD unit. In most instances, this coverage is provided by a separate, borrower maintained "Walls-In" policy unless the unit's interior is covered by the Homeowner Association's master/PUD Dwelling (HO3 or similar type) insurance policy. The "Walls-In" policy coverage amount required is 100% of the insurable value of the betterments and improvements. (If the coverage amount does not appear sufficient, additional documentation may be requested to support coverage amount). The "Walls-In" policy must indicate claims settlement for damage to the unit's improvements and betterments will be on a replacement cost basis. The maximum "Walls-In" deductible allowed is 5%.

Periodic Review

The Lender requires that you review your policy periodically with your insurance agent or company to ensure that your policy is sufficient to protect your interest in the property and that the amount of coverage keeps up with replacement cost values.

Deductible

Hazard and Windstorm Deductibles on all property types for most loan programs are acceptable up to 5% of the dwelling or building coverage amount.

Flood Deductibles on 1-4 family unit dwellings, including manufactured homes, free standing single unit condos, rowhouses and townhouses are acceptable up to \$5,000. Higher deductibles (up to the maximum approved deductibles in the National Flood Insurance Program) are acceptable on Condominium HOAs and Cooperatives.

Qualification for some special programs we offer might require you to carry a lower hazard or flood deductible.

Policy and Premium Term

The policy must be written for at least a one year term or be continuous until cancelled.

Policy Submission and Inception Date

An insurance binder with a receipt confirming payment of the first annual premium or a policy must be obtained and provided to the Lender before the date of closing. The loan number must appear on the face of the submitted document for all renewals.

Policies on new loans must show an inception date prior to, or concurrent with, the date of the loan funding.

Other Evidence of Insurance

The Lender, may, at its discretion accept a copy of the declarations page or a Certificate of Insurance issued by an authorized company in lieu of the original policy, provided the certificate includes: insured name; lender; property address; type, amount and effective dates of coverage; deductible and coverage amounts; any endorsement or optional coverage made part of policy; Insurer's agreement to provide at least 10 days notice to the Lender before any reduction on coverage or cancellation of policy; and signature of authorized representative of the issuers (if required by law).

State Sponsored Plans

Some state sponsored plans take up to 90 days to issue an original policy. Because this would create an undue hardship in a sale or refinance, we will accept a copy of the application for insurance, and a copy of a cashier's check, money order, or agent's check showing proof of premium payment. Copies of personal checks are not acceptable unless they have cleared the bank.

Renewals under a State Sponsored Plan are handled as any other insurance policy.

Failure to Provide Coverage

If a policy, binder or other evidence of insurance, accompanied by a paid receipt is not submitted prior to loan closing, the Lender will withhold loan funding until coverage is provided. Any renewal policy must be received at least 30 days prior to expiration of existing coverage. Binders are not acceptable for renewal.

Lender Placed Insurance

In the event a renewal policy is not received before the expiration date, or if a notice of cancellation is received on an existing policy and the policy is not reinstated prior to the cancellation, or if the insurance you provide does not meet the requirements of the Lender, the Lender may secure limited Lender Placed insurance coverage at your expense.

Lender Placed insurance coverage will not provide the same coverage as your preferred policy. The insurance may cover Flood and/or Hazard on the dwelling structure only and may not provide liability or contents coverage. You will probably pay a higher premium for less coverage than you would for insurance which you can buy from the company or agent of your choice.

The cost for Lender Placed Insurance coverage will be charged to you. In order to minimize the cost of insurance to you and to maximize the type and amount of coverage for your property, it is recommended that you secure your own insurance coverage from the company or agent of your choice. Unearned premiums on Lender Placed insurance will be refunded to you when you provide evidence of acceptable insurance. If Lender provides the insurance it will be obtained through Wells Fargo Insurance, Inc., a licensed insurance agency and an affiliate of Wells Fargo Bank, N.A. Wells Fargo Insurance will receive a commission on the insurance.

These requirements must be met to prevent a delay at loan closing.

The Lender reserves the right to modify these requirements at any time upon written notice to you.

CONSUMER DISCLOSURES

The Lender, through its own insurance agency or an affiliated agency, can also make this insurance available to you. However, federal and state laws provide that the Lender cannot require you to obtain insurance through the Lender, an affiliate, or any particular unaffiliated third party, either as a condition to obtaining this credit or to obtain special terms or consideration and may not condition an extension of credit on your agreement not to obtain insurance from an unaffiliated third party.

Any insurance products sold through or on behalf of the Lender or its affiliate are not deposits or obligations of, or guaranteed by, the Lender or its affiliate and are not insured by the Federal Deposit Insurance Corporation, the Lender or its affiliate.

I acknowledge that I have received the above Consumer Disclosures.

7/25/2013

Borrower

Date

NILESH GHUBADE

Borrower

Date

GURPREET BAL

7/25/2013

Borrower

Date

Borrower

Date

Affiliated Business Arrangement Disclosure

To:
NILESH GHUBADE

Property:
138 KENSINGTON AVE., UNIT 1, JERSEY CITY,
NJ 07304

From:
WELLS FARGO BANK, N.A.

Date:
07/24/13

"Lender"

This is to give you notice that the Lender has business relationships with the settlement service providers listed below. The Lender has a 49.9% ownership in these affiliates marked with "*" and 100% ownership in the subsidiaries marked with "****" listed below. Because of this relationship, this referral may provide the Lender a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan or purchase, sale, or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

<u>Provider</u>	<u>Settlement Service</u>	<u>Charge or Range of Charges***</u>
Wells Fargo Real Estate Tax Services, LLC**	Tax Service	\$65-125
Wells Fargo Escrow Company, LLC**	Closing Services (Settlement Fee)	\$300-600
Wells Fargo Flood Services**	Flood Determination	\$19
Wells Fargo Insurance Services**	Hazard Insurance	\$789-1148 ²
	Flood Insurance	\$447-942 ³

Set forth below is the estimated charge or range of charges for the settlement services of a real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

Provider Rels Valuation, LLC*	Settlement Services Appraisal Report	Charge or Range of Charges*** \$300-1175 ¹
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1 May be higher for multi-unit properties.

2 Varies by state/location, coverage levels, and claims history. Coastal areas will be higher.

3 Varies by flood zone, elevation, and/or grandfathering.

* Affiliates

* * Subsidiaries

***These ranges are estimates based on an average loan size of \$220,900. Your actual cost may vary depending upon your loan size, property value, property type, and the state in which your property is located. Please review the Good Faith Estimate of settlement charges for the specific charge(s) that may apply to you.

ACKNOWLEDGEMENT

I have read this disclosure form, and understand that the Lender is referring me to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

M. A. Rahnbecker 7/25/2013

Borrower

Date _____

NILESH GHUBADE

Initial Print 05/01/13 Final Print 07/24/13

Affiliated Business Arrangement Disclosure

To:
GURPREET BAL

Property:
138 KENSINGTON AVE., UNIT 1, JERSEY CITY,
NJ 07304

From:
WELLS FARGO BANK, N.A.

Date:
07/24/13

"Lender"

This is to give you notice that the Lender has business relationships with the settlement service providers listed below. The Lender has a 49.9% ownership in these affiliates marked with "*" and 100% ownership in the subsidiaries marked with "+++" listed below. Because of this relationship, this referral may provide the Lender a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan or purchase, sale, or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider	Settlement Service	Charge or Range of Charges***
Wells Fargo Real Estate Tax Services, LLC*	Tax Service	\$65-125
Wells Fargo Escrow Company, LLC**	Closing Services (Settlement Fee)	\$300-600
Wells Fargo Flood Services**	Flood Determination	\$19
Wells Fargo Insurance Services**	Hazard Insurance	\$789-1148 ²
	Flood Insurance	\$447-942 ³

Set forth below is the estimated charge or range of charges for the settlement services of a real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

Provider	Settlement Services	Charge or Range of Charges***
Rels Valuation, LLC*	Appraisal Report	\$300-1175 ¹

1 May be higher for multi-unit properties.

2 Varies by state/location, coverage levels, and claims history. Coastal areas will be higher.

3 Varies by flood zone, elevation, and/or grandfathering.

* Affiliates

** Subsidiaries

***These ranges are estimates based on an average loan size of \$220,900. Your actual cost may vary depending upon your loan size, property value, property type, and the state in which your property is located. Please review the Good Faith Estimate of settlement charges for the specific charge(s) that may apply to you.

ACKNOWLEDGEMENT

I have read this disclosure form, and understand that the Lender is referring me to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.


Borrower
GURPREET BAL

Date

7/25/2013

Initial Print 05/01/13 Final Print 07/24/13

Loan Profile Information

Applicant(s): NILESH GHUBADE GURPREET BAL	Property (if applicable): 138 KENSINGTON AVE., UNIT 1 JERSEY CITY, NJ 07304
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I, the undersigned Applicant, hereby make the following certifications with regards to my application for mortgage financing:

Appraisal Notice

I have the right to a copy of the appraisal report used in connection with my application for credit. If I wish a copy, I may write to you, the Lenders at the mailing address you have provided. You must hear from me no later than 90 days after you have notified me about the action taken on my credit application or I withdraw my application. If I or the property is located in Arizona or Rhode Island, I may request a copy of my appraisal at any time. In my letter, I must provide you with my name(s), the address(es) where I want the appraisal report mailed and my loan number. I acknowledge receipt of this notice by signing on the date specified below.

Check this box if you would like an appraisal sent to you. If this box is not checked, you will need to send a written request to the branch.

Financial Privacy Notice

FHA-VA Loans -- This is notice to you, as required by the Right to Financial Privacy of 1978, the Veterans Administration (VA)/Department of Housing and Urban Development (HUD)/Federal Housing Administration (FHA) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the VA/HUD without further notice of authorization but will not be disclosed or released by this institution to another government agency or department without your consent except as required or permitted by law.

<input checked="" type="checkbox"/> Price Range Protection	<input type="checkbox"/> Floating Election	Prepayment Penalty	
		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Reserve Period (Price Range Protected only) 60		Anticipated closing date 07/25/13	Est. processing time (days) 30
Expiration Date (Price Range Protected only) 07/29/13	Interest Rate* 2.625	Discount Points* .000	Origination Charge* \$899.00
			Upfront Fees Collected \$245.00
Lifetime Cap N/A			
Loan Type: <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Brokered <input type="checkbox"/> Bank Portfolio		First Adjustment Cap N/A	Margin N/A
Annual Cap N/A			
Loan Amount \$120,000.00	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Adjustable <input type="checkbox"/> Balloon	Interest only feature. Int. only term months	Years 10

*Based upon lowest rate available in the Price Range. Your actual final rate may be higher based on your risk based pricing profile. See Loan Pricing Disclosure.

I hereby give my permission to the Lender(s) to discuss my applications with individuals including the real estate agent representing me, the real estate agent representing the seller(s), and the seller(s) directly involved in the purchase for which I have applied for financing. If I selected the Floating Election, the rate and program parameters are subject to change until locked in. Once Price Range Protected, if I close the loan on the subject property I have applied for with the Lender, I promise to close the loan with the Lender at the Price Range Protected applicable rate and discount points (whenever elected). If the loan does not close within the Reserved Period, then paragraph 2 of the Terms of Application section on the Floating or Price Range Protection form will apply. I have read, and understand and accept the procedures, Terms of Application and Agreement stated therein.

Loan Pricing Disclosure

I have read the Loan Pricing Disclosure and understand, that if I have Price Range Protected my loan, I have locked the interest rate range. The actual rate and fees that I will pay will be based on my credit profile and other applicable loan factors as described in the Loan Pricing Disclosure.

Mortgage Insurance Choices Disclosure (conventional loans with an LTV of > 80%, if applicable)

The following Mortgage Insurance choice has been made: N/A Lender Paid - No MI Program*** Borrower Paid

Premium: Annual or Monthly or Single and Refundable or Non-Refundable

*****Lender Paid MI**

Not available for certain risk based pricing profiles.

Escrow Account Notice to Borrower (Escrow Collected Yes No)

I acknowledge having received and understand the notice included in the Disclosure Booklet.

Applicant

NILESH GHUBADE

Date

7/25/2013

Applicant

GURPREET BAL

Date

7/25/13

Attorney Representation Disclosure

The undersigned borrower(s) acknowledge they have been informed that:

1. The interests of the borrower(s) and the first mortgage lender in the mortgage process are or may be different and may conflict;
2. The lender's attorney represents only the lender and not the borrower(s);
3. The borrower(s) are advised to employ an attorney of the borrower(s) choice licensed to practice law in New Jersey to represent the interests of the borrower(s).

Nilesh Ghubade
Borrower
NILESH GHUBADE

Date

Gurbal
Borrower
GURPREET BAL

7/25/13
Date

Borrower

Date

Borrower

Date

Price Range Protection Confirmation/Rate Lock Agreement

Loan Number: 0360490551

Print Date: 07/24/13

Borrower Name(s): NILESH GHUBADE
GURPREET BALProperty Address: 138 KENSINGTON AVE., UNIT 1
JERSEY CITY, NJ 07304

We, the Lender, received verbal instructions from you or an authorized agent on 04/29/13 to convert your loan registration from a "floating" (uncommitted rate and discount points) to a price range protection.

FNMA/FHLMC 10 YR FIXED NON-RELO

You have elected that your loan be "Price Protected" at the following terms:

Principal Amount of Loan	120,000.00	Origination Charge	\$ 899.00
***Initial Interest Rate	2.625	Margin	
Initial Rate Cap		Lifetime Cap	%
***Discount Points	\$.00	Subsequent Rate Cap	
Expiration Date of Rate Lock	07/29/13	Term of Loan	120
		Term of Rate Range Protection	60

Prepayment Penalty Yes No

If you qualify for a loan and if your loan is closed and funded before the expiration date, the Lender will make the loan at said note rate and discount points. If this lock should expire, you will be required to pay an extension fee and your rate will stay the same.

***Your note rate and discount points are subject to adjustment based on the risk factors of your mortgage application and credit profile as explained in Loan Pricing Disclosure.

The terms of Application stated in the "Floating or Price Range Protection Application Election" (already acknowledged by you) continue to govern your application.

HMC or Fulfillment Team Member

Date

FHA LOANS and loans with a California property address must be signed and a copy returned to the lender.

Borrower
NILESH GHUBADE

Date

Borrower
GURPREET BAL

Date

Borrower

Date

Borrower

Date

0360490551

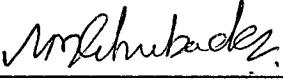
07/24/13

Customer Contact Disclosure

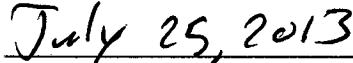
From time to time, we may monitor and record telephone calls regarding your account to ensure the quality of our service.

You agree, in order for us to service your account or to collect any amounts you may owe, we may contact you by telephone at any telephone number associated with your account, including wireless telephone numbers, which could result in charges to you. We may also contact you by sending text messages or e-mails, using any e-mail address you provide to us. Methods of contact may include using pre-recorded/artificial voice messages and/or use of an automatic dialing device, as applicable.

I/We have read this disclosure and agree that the Lender may contact me/us as described above.


NILESH GHUBADE

- Borrower


Date


GURPREET BAL

- Borrower

- Borrower

- Borrower

General Loan Acknowledgment**Applicant(s):**

NILESH CHUBADE
GURPREET BAL

Property (if applicable):

138 KENSINGTON AVE., UNIT 1
JERSEY CITY, NJ 07304

I, the undersigned Applicant, hereby make the following certifications with regards to my application for mortgage financing:

Appraisal Notice

I have the right to a copy of the appraisal report used in connection with my application for credit. If I wish a copy, I may write to you, the Lenders at the mailing address you have provided. You must hear from me no later than 90 days after you have notified me about the action taken on my credit application or I withdraw my application. If I or the property is located in Arizona or Rhode Island, I may request a copy of my appraisal at any time. In my letter, I must provide you with my name(s), the address(es) where I want the appraisal report mailed and my loan number. I acknowledge receipt of this notice by signing on the date specified below.

Check this box if you would like an appraisal sent to you. If this box is not checked, you will need to send a written request to the branch.

Financial Privacy Notice

FHA-VA Loans -- This is notice to you, as required by the Right to Financial Privacy of 1978, the Veterans Administration (VA)/Department of Housing and Urban Development (HUD)/Federal Housing Administration (FHA) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the VA/HUD without further notice of authorization but will not be disclosed or released by this institution to another government agency or department without your consent except as required or permitted by law.

Affiliated Business Arrangement Disclosure

I have read the Affiliated Business Arrangement disclosure provided by each Lender, and understand that the Lenders are referring me to purchase the within described settlement services and may receive financial or other benefits as the result of these referrals.

<input checked="" type="checkbox"/> Price Range Protection	<input type="checkbox"/> Floating Election	Prepayment Penalty		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Reserve Period (Price Range Protected only)		Anticipated closing date		Est. processing time (days)	
60		07/25/13		30	
Expiration Date (Price Range Protected only)	Interest Rate*	Discount Points*	ORIGINATION CHARGE	Upfront Fees Collected	Lifetime Adj. Cap**
07/29/13	2.625	.000	\$899.00	\$245.00	N/A
Loan Type: <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Brokered <input type="checkbox"/> Bank Portfolio			First Adjustment Cap**	Margin**	Annual Cap**
N/A			N/A	N/A	N/A
Loan Amount	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Adjustable** <input type="checkbox"/> Balloon	Interest only feature**	Int. only term months	Years 10	
\$120,000.00					

*Based upon lowest rate available in the Price Range. Your actual final rate may be higher based on your risk based pricing profile. See Loan Pricing Disclosure. (Not applicable to FHA or VA loans.)

I hereby give my permission to the Lender(s) to discuss my applications with individuals including the real estate agent or mortgage broker representing me, the real estate agent representing the seller(s), the seller(s) directly involved in the purchase for which I have applied for financing, and any investors that may purchase the loan. If I selected the Floating Election, the rate and program parameters are subject to change until locked in. Once Price Range Protected, if I close the loan on the subject property I have applied for with the Lender, I promise to close the loan with the Lender at the Price Range Protected applicable rate and discount points (whenever elected). If the loan does not close within the Reserved Period, then paragraph 2 of the Terms of Application section on the Floating or Price Range Protection form will apply. I have read, and understand and accept the procedures, Terms of Application and Agreement stated therein.

Loan Pricing Disclosure

I have read the Loan Pricing Disclosure and understand, that if I have Price Range Protected my loan, I have locked the interest rate range. The actual rate and fees that I will pay will be based on my credit profile and other applicable loan factors as described in the Loan Pricing Disclosure.

Advance Fee Disclosure and Agreement Concerning Nonrefundability of Advance Fee

I have read the disclosure, and understand its contents, as evidenced by my signature(s) below.

Servicing Disclosure

I have read the disclosure, and understand its contents, as evidenced by my signature(s) below.

MI Choices Disclosure (conventional loans with an LTV of >80%, if applicable)

I acknowledge having received and understand the notice and I select the following:

N/A Lender Paid - No MI Program*** Borrower Paid

Premium: Annual or Monthly or Single and Refundable or Non-Refundable

Refundable MI Policies receive a refund of the unused portion of the premium. Nonrefundable MI Policies receive only the minimum refund required by law. I understand that the amount of my premiums quoted to me may vary based on my final credit profile and loan factors.

Consumer Reinsurance Election

I acknowledge having received and understand the notice included in the Disclosure Booklet.

Lender-Paid Private Mortgage Insurance Disclosure***

I acknowledge having received and understand the notice included in the Disclosure Booklet.

FHA Informed Consumer Choice Disclosure Notice

I acknowledge having received and understand the notice included in the Disclosure Booklet.

****Adjustable Rate, Balloon and Interest Only Mortgages**

N/A I acknowledge receipt of the Consumer Handbook on Adjustable Rate Mortgages (NMFL #0708) containing program description and disclosure information for adjustable rate mortgage, balloon mortgage and interest only mortgage programs.

*****Lender Paid MI**

Not available for certain risk based pricing profiles.

Refinance Applicant(s) Responsibility Notice (Refinance transactions only)

I acknowledge having received and understand the notice included in the Disclosure Booklet.

Escrow Account Notice to Borrower (Escrow Collected Yes No)

I acknowledge having received and understand the notice included in the Disclosure Booklet.

Vermont Notice to Applicants

The Lender will make every effort to complete your loan, however there is a possibility that the Lender may change its role to that of a mortgage broker.

New Jersey Delivery Fee Authorization

Pursuant to N.J.A.C. Section 3:1-16.2, I/we authorize the Lender, in connection with the processing or closing of our loan, to employ special delivery services including but not limited to, electronic document delivery, U.S. postal carrier, wire, courier, facsimile or overnight delivery, and I/we will reimburse Lender at closing for the actual cost of any of these services. To the extent incurred, these fees are not refundable except as required by N.J.A.C. Section 3:1-16.3.

Privacy Policy Disclosure

I acknowledge receipt of the Privacy Policy disclosure containing a description of how certain information about me may be shared, and information about my rights to opt out of information sharing. For Vermont Customers: I acknowledge receipt of the Privacy Policy for Vermont Consumers disclosure.

Nilesh Chubade *7/25/2013* *Gurpreet Bal* *7/25/13*

Applicant

Date

Applicant

Date

NILESH CHUBADE

GURPREET BAL

I certify that the above items, including the TIL and GFE, were hand delivered mailed to the Applicant(s) on: _____

/08/0313511073/XP522/2/4/0000011686273

July 24, 2013

Page 2 - 708 Loan Number 0313511073

Hula
866 203 3933

Mortgagor: Nilesh Chubade
 Co-Mortgagor: Gurpreet Bal
 Property: 138 Kensington Ave
 Unit No: 1
 Jersey City NJ 07304-1806
 708 Loan Number: 0313511073
 Loan Type: Conventional

The figures in this statement are based on the payoff/closing date 07-26-13 provided to us. You must verify all figures 24 hours prior to payoff by calling us and selecting the appropriate payoff quote options. All figures are subject to final verification by the noteholder. Payoff funds must be made by wire, cashier's check or certified funds.

1. TOTAL PRINCIPAL, INTEREST AND OTHER AMOUNTS DUE UNDER NOTE/SECURITY INSTRUMENT

Note: This Note/Security Instrument is due for payment September 01, 2013

Unpaid Principal Balance	\$ 118,055.62
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Interest as of 07-26-13	-62.67
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Less Current Escrow Balance	-1,173.22
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TOTAL AMOUNT DUE UNDER NOTE/SECURITY INSTRUMENT	\$ 116,819.73
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2. ADDITIONAL CONTRACTUAL AND OTHER FEES AND CHARGES DUE

Recording Costs	43.00
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Fax Fee	.00
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Obligation Fee	.00
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Buydown/Corp Subsidy	.00
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TOTAL CONTRACTUAL AND OTHER FEES AND CHARGES DUE	\$ 43.00
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TOTAL AMOUNT DUE through 07-26-13	\$ 116,862.73
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07/24/2013 3:51PM (GMT-05:00)

708/0313511073/XP522/3/4/0000011686273

July 24, 2013

Page 3 - 708 Loan Number 0313511073

Timing of Loan Payoff:

Total Amount Due is good through 07-26-13, or until any activity occurs on the account. Funds received after that date will be subject to an additional \$ 12.53 of interest per Day. Issuance of this statement does not suspend the contractual requirement to make payments when due. If payments are not made, a late charge of \$ 50.61 may be assessed to the loan.

We may adjust figures in this statement if

- Additional mortgage insurance premiums become due, based on payoff date
- Escrow disbursements occur that require additional funds to payoff
- Any check/electronic withdrawal previously credited is rejected by the financial institution from which it is drawn.

Recent Escrow Disbursement Amounts & Dates:

Taxes	\$ 1,043.47	04-24-13
Homeowners Insurance	\$ 222.00	12-30-12

Important Information:

- * If you do not send sufficient funds to pay your mortgage loan in full, we may apply funds from your escrow account to complete the payoff.
- * We must receive funds to cover any payoff shortage on the following business day. Interest will continue to accrue until we receive full payment.
- * In order to record the payoff of this loan with your county, any funds previously received may not be rejected by the financial institution from which they are drawn.
- * After payoff, the lien will be released in accordance with State law. Any questions or requests regarding the lien release process can be directed to Wells Fargo Home Mortgage PO Box 10335 Des Moines IA 50326.

/08/0313511073/XP523/4/4/0000011686273

July 24, 2013

Page 4 - 708 Loan Number 0313511073

PAYOFF TRANSMITTAL FORM

Mortgagor: Nilesh Ghubade
 Co-Mortgagor: Gurpreet Bal
 Property: 138 Kensington Ave
 Unit No: 1
 Jersey City NJ 07304-1806

WHERE TO SEND PAYOFF FUNDS

By WIRE: no checks
 Wells Fargo Bank, N.A.
 Beneficiary Bank ABA: 104000248
 Beneficiary Bank Acct.: 4127400093
 Beneficiary Bank Address: 420 Montgomery Street
 San Francisco CA 94104

Special Information for Beneficiary:

Applying funds to: 708 loan 0313511073

Mortgagor: Nilesh Ghubade
 Sender's Name and Phone Number:

By MAIL: including OVERNIGHT
 Wells Fargo Home Mortgage
 Attn: Payoffs, MAC X2302-045
 1 Home Campus
 Des Moines IA 50328

Important Notes:

- Funds must be received by 2:00 pm Central Time for same day processing.
- Payoffs are not posted on weekends or holidays and interest will be added to the account for these days.
- Funds must be made by wire, cashier's check or certified funds
- All figures are subject to final verification by the noteholder
- If you wired funds and your mailing address is changing, please write your new address below and fax this form to 1-866-278-1179.

Please detach and include with payoff funds.

PAYOFF COUPON

708 Loan No: 0313511073
 Property: 138 Kensington Ave
 Unit No: 1

Current mailing address: Jersey City NJ 07304-1806
 Nilesh Ghubade
 Gurpreet Bal
 21 Wood Acres Dr
 North Brunswick NJ 08902

NEW mailing address:

Street _____

City/State/ZIP _____

TOTAL PAYOFF AMOUNT: \$ 116,862.73

THIS FIGURE IS GOOD THROUGH 07-26-13 AMOUNT REMITTED