

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 1/29/2016
Closing Date 2/2/2016
Disbursement Date 2/8/2016
Settlement Agent GOLDEN TITLE AGENCY, File # GTA16-116R
Property 23 DEANS POND LANE WEST SOUTH BRUNSWICK, NJ 08852
Appraised Prop. Value \$595,000

Transaction Information

Borrower NILESH GHUBADE
23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852
Lender PROVIDENT FUNDING ASSOCIATES, L.P.

Loan Information

Loan Term 15 years
Purpose Refinance
Product Fixed Rate
Loan Type Conventional FHA
 VA
Loan ID # 9526010213
MIC #

Loan Terms

Can this amount increase after closing?

Loan Amount	\$395,000	NO
Interest Rate	2.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,704.11	NO
Prepayment Penalty		Does the loan have these features?
Balloon Payment		NO

Projected Payments

Payment Calculation	Years 1 – 15		
Principal & Interest	\$2,704.11		
Mortgage Insurance	+ \$0.00		
Estimated Escrow <i>Amount can increase over time</i>	+ \$955.75		
Estimated Total Monthly Payment	\$3,659.86		
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> See details on page 4	\$955.75 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>	In escrow? YES YES

Costs at Closing

Closing Costs	\$13,229.71	Includes \$11,026.62 in Loan Costs + \$7,634.34 in Other Costs – \$5,431.25 in Lender Credits. See page 2 for details.
Cash to Close	\$14,781.00	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
A. Origination Charges		\$8,650.00				
01	% of Loan Amount (Points)					
02	Commitment Fee	\$750.00				
03	Origination Fee To Biswajit Mazumdar	\$7,900.00				
04						
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21						
B. Services Borrower Did Not Shop For		\$2,376.62				
01	Appraisal Fee To Lendervend, LLC	\$450.00				
02	Credit Report Fee To Ruma Financial Corp DBA Lion Mortgage Corp	\$32.62				
03	Title-Closing Protection Letter To Golden Title Agency, LLC	\$75.00				
04	Title-Courier/Delivery/Fed-Ex Fee To Golden Title Agency, LLC	\$142.00				
05	Title-Endorsement(S) Fees To Golden Title Agency, LLC	\$100.00				
06	Title-Lender's Title Insurance Fee To Golden Title Agency, LLC	\$1,013.00				
07	Title-Name Search To Golden Title Agency, LLC	\$24.00				
08	Title-Notary To Maratib Kazmi	\$25.00				
09	Title-Search/Exam/Abstract To Golden Title Agency, LLC	\$100.00				
10	Title-Settlement/Escrow Fee To Golden Title Agency, LLC	\$375.00				
11	Title-Tax Certification/Search To Golden Title Agency, LLC	\$40.00				
12						
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21						
C. Services Borrower Did Shop For						
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22						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$11,026.62				
Loan Costs Subtotals (A + B + C)		\$10,544.00	\$482.62			

Closing Cost Details

Other Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
E. Taxes and Other Government Fees		\$250.00				
01 Recording Fees	Deed: Mortgage: \$200.00	\$250.00				
02 Transfer Tax						
03						
04						
05						
06						
07						
08						
09						
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14						
F. Prepaids		\$3,326.08				
01 Homeowner's Insurance Premium (mo.) to						
02 Mortgage Insurance Premium (mo.)						
03 Prepaid Interest (\$31.55 per day from 2/8/2016 to 3/1/2016)		\$694.10				
04 Property Taxes (3 mo.) to County of Middlesex		\$2,631.98				
05						
06						
07						
08						
09						
10						
11						
12						
13						
14						
G. Initial Escrow Payment at Closing		\$4,058.26				
01 Homeowner's Insurance \$78.42 per month for 7 mo.		\$548.94				
02 Mortgage Insurance per month for mo.						
03 Property Taxes \$877.33 per month for 4 mo.		\$3,509.32				
04						
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13						
14 Aggregate Adjustment						
H. Other						
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15						
I. TOTAL OTHER COSTS (Borrower-Paid)		\$7,634.34				
Other Costs Subtotals (E + F + G + H)		\$7,634.34				
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$13,229.71				
Closing Costs Subtotals (D + I)		\$18,178.34	\$482.62			
Lender Credits		-\$5,431.25				

Payoffs and Payments

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 PROVIDENT/GMH MORTGAGE to pay off existing loan.	\$397,033.91
02	
03	
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K. TOTAL PAYOFFS AND PAYMENTS	\$397,033.91

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$395,000.00	\$395,000.00	NO
Total Closing Costs (J)	-\$12,332.00	-\$13,229.71	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$482.62	YES • You paid these Closing Costs before closing
Total Payoffs and Payments (K)	-\$398,321.00	-\$397,033.91	YES • See Payoffs and Payments (K)
Cash to Close	\$15,653.00	\$14,781.00	
	<input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$0.00

Additional Information About This Loan

Loan Disclosures

Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
 - will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% or the maximum allowable by state law of the total monthly payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

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

Security Interest

You are granting a security interest in

23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

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

Escrow Account

For now, your loan

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

Escrow		
Escrowed Property Costs over Year 1	\$11,469.00	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	\$4,058.26	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$955.75	The amount included in your total monthly payment.

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

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

In the future,

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

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$498,461.22
Finance Charge. The dollar amount the loan will cost you.	\$98,279.97
Amount Financed. The loan amount available after paying your upfront finance charge.	\$388,460.53
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.115 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	23.225%



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Provident Funding Associates, L.P.	Ruma Financial Corp DBA Lion Mortgage Corp	Golden Title Agency, LLC
Address	851 Traeger Ave, Suite 100, San Bruno, Ca 94066	306 Avenel Street, Avenel, NJ 07001	1818 Old Cuthbert Rd Cherry Hill , NJ 08034
NMLS ID	3821	322578	
ST License ID			0100992
Contact		Biswajit Mazumdar	Maratib Kazmi
Contact NMLS ID		217829	
Contact __ License ID			1065541
Email		bish@lionmtg.com	INFO@GOLDENTITLEAGENCY.C
Phone		(732) 750-0430	856-427-7999

Confirm Receipt

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

Nilesh Ghubade

2/2/16

Date

Date

Gurpreet Bal

2/2/16

Date

Date

Loan Commitment and Condition Log

Borrower Info		Originator Info		Status		
App #: 9526010213 Borrower: NILESH GHUBADE 23 DEANS POND LANE WEST SOUTH BRUNSWICK, NJ 08852		RUMA FINANCIAL CORP DBA LION MORTGAGE CORP Lion Processor FAX: 7327500431 PHONE: 7327500430		85 - In Funding 2/8/2016 8:41:24 AM Branch: BD - 367950		
Loan Terms						
Loan Amt:\$395,000 Sub Debt:\$0 Appr Value:\$595,000 Purch Price:\$0	Program:15 Year PF Code:A1020 LTV:66.39% CLTV:66.39% Doc Type:Full Doc	Purpose:Rate & Term Refi Occupancy:Owner Occupied Prop State:NJ Prop Type:SFR-Detached Units:1	Int Rate:2.875% F/L:Locked Exp. Date:02/16/16 Impounds:Yes Points: -1.375% Comp:Borrower Paid			
Validator: Jenipher Green Closing Agent: MARATIB KAZMI		Doc Drawer: Scott McCarthy E-Mail: INFO@GOLDENTITLEAGENCY.COM	Closer: Andrew Butler Phone: 856-427-7999			
Mortgagee Clause			Loss Payee Clause			
PROVIDENT FUNDING ASSOCIATES, L.P. ITS SUCCESSORS AND/OR ASSIGNS 875 Greentree Rd, Seven Parkway Center, Ste 220, Pittsburgh, PA, 15220			PROVIDENT FUNDING ASSOCIATES, L.P. ITS SUCCESSORS AND/OR ASSIGNS P.O. BOX 5914, Santa Rosa, CA, 95402			
Loan Conditions: Fax to 650-443-1130 using Condition <small>or</small>						
Upload Conditions						
Closing Conditions				Priority	Upload	Created
Closing	Copy of check, wire receipt, or letter from closing agent verifying the amount and source for funds to close.			PTF		02/05/16

Provident Funding Associates, L.P. reserves the right to modify this approval or to declare it null and void if any representations made in the loan application are incorrect or incomplete or if there is any adverse change in the Borrower's credit, outstanding obligations, or employment, or in the value as rectified by an appraisal review or condition of the property securing the loan, prior to close of escrow.



Provident Funding

Funding Conditions Notification

Loan # 9526010213

Borrower Name : GHUBADE

Lock Expiration Date : 02/16/2016

All conditions listed must be received no later than 3p.m. for next day funding.

All conditions must be uploaded by clicking [here](#) or faxed to (650)443-1130 using this bar code sheet as coversheet (first page of fax).

Please contact funder Andrew Butler at (412)819-0101 or AButler@provident.com with any questions.



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P F A 9 5 2 6 0 1 0 2 1 3

GULF STREET BAL
23 L S POND LN
MONMOUTH JCT NJ. 08852-2414

301

55-33212 NJ
2565

2/2/16

Date

Pay To The
Order Of Golden Title Agency \$ 14,781

Fourteen thousand seven hundred
and eighty one - Dollars

Security
Seal Imprint on
Back.

Bank of America

ACH R/T 021200399

For Refi - 23 Deans Pond Ln

102120033916 00946712239510301

Your Best

MP

Hartland Clarke

PROVIDENT FUNDING - Funding Figures ::**Loan Summary**

Borrower:	GHUBADE	PF App Num:	9526010213	Escrow Num:	GTA16-116R
Street Address:	23 DEANS POND LANE WEST	City:	SOUTH BRUNSWICK	State/Zip:	NJ 08852
Loan Amount:	\$395,000	Interest Rate:	2.875%	PF Program ID:	A1020
PF Department:	BD - 367950	PF Closer Name:	Andrew Butler	PF Closer Phone:	412-819-0101 x5618
Broker:	Ruma Financial Corp DBA Lion Mortgage Corp				

Loan Schedule

Scheduled Fund Date:	2/8/2016	First Payment Date:	4/1/2016
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Closing Agent Information

Company Name	GOLDEN TITLE AGENCY, LLC
Address	1818 OLD CUTHBERT RD; CHERRY HILL, NJ 08034
Phone Number	856-427-7999
Agent Name	MARATIB KAZMI
Fax Number	856-354-2129
E-Mail Address	INFO@GOLDENTITLEAGENCY.COM

Title Information

Company Name	Old Republic
Address	1818 Old Cuthbert Rd, Cherry Hill, NJ 08034
Phone Number	856-427-7999
Agent Name	Sonia Hunt
Fax Number	856-354-2129
E-Mail Address	info@goldentitleagency.com

Wire Breakdown

Loan Amount	\$395,000.00	
Prepaid/Short Interest	(\$694.10)	22 days at \$31.55 per day
Lender Fees	(\$750.00)	
Rebate	\$5,431.25	
Town Tax	(\$3,509.32)	4 months at \$877.33 per month
Hazard Insurance Reserves	(\$548.94)	7 months at \$78.42 per month
WIRE AMOUNT	\$394,928.89	

Addendum to Closing Disclosure

Transaction Information

Borrower

NILESH GHUBADE
23 DEANS POND LANE WEST
MONMOUTH JUNCTION, NJ 08852

GURPREET BAL
23 DEANS POND LANE WEST
MONMOUTH JUNCTION, NJ 08852

Confirm Receipt

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

<u>Nilesh Ghubade</u>	2/2/16	Date
<u>Gurpreet Bal</u>	2/2/16	Date
	Date	

PROVIDENT FUNDING ASSOCIATES, L.P.

Lender's Instructions to Closing Agent

All documents must be printed on 8.5" x 11" letter-size paper.

Return Signed Loan Documents to:

Attn: Closing Department
Provident Funding Associates, L.P.
875 Greentree Rd, Seven Parkway Center, Ste 220
Pittsburgh, PA 15220
Phone:(412) 278-5965 Fax:(412) 278-5966

Return Final Title Policy and Recorded Deed of Trust / Mortgage to:

PROVIDENT FUNDING ASSOCIATES, L.P.
851 TRAEGER AVE, SUITE 100
SAN BRUNO, CA 94066

Loan Document Set for: Nilesh Ghubade
Loan No: 9526010213
Date Prepared: 1/29/2016
Doc Version: 1
Funding Date: To Follow

Closing Agent: GOLDEN TITLE AGENCY, LLC
Address: 1818 OLD CUTHBERT RD
City, State Zipcode: CHERRY HILL, NJ 08034
Phone: 856-427-7999
Officer: MARATIB KAZMI
Reference No: GTA16-116R

All loan documents must be received 48 hours prior to funding.

1. Return two (2) certified copies of Note, Deed of Trust/Mortgage and all applicable riders/attachments, and return all other signed documents. Provide Borrower with one (1) completed copy of signed loan documents.
2. All conditions on the attached Addendum to Escrow Instructions must be cleared prior to recording and release of funds.
3. Receipt of our wire does not constitute authorization to release funds and/or record our Deed of Trust/Mortgage. You may not do so without prior verbal authorization.

Funds may be used for account of the vestees, and you will record all instruments when you are able to issue 2006 ALTA :

1. With Survey Coverage and including Endorsements ALTA 9;CLTA 116;ALTA 8.1 with liability in the amount of our loan on property described herein. LIABILITY SUBJECT ONLY TO tax installments due on or after 4/1/2016.
2. Showing title vested as: Nilesh Ghubade And Gurpreet Bal, Husband And Wife .
3. Free from encumbrances except items OUT:1-5,8-11 PC:6-7 of preliminary Title Report dated 1/4/2016 . Secondary financing in the amount of \$0.00 has been approved.

Additional Lender's Instructions to Closing Agent:

- All compensation paid to the broker will be from the borrower. The broker may not receive compensation for this transaction from any other party.
- We will withhold from our funding wire the following amounts: \$750.00 (PF origination charge), \$694.10 (Daily Interest), \$4,058.26 (Initial Deposit for Escrow)

First Payment Date: 4/1/2016 Last Payment Date: 3/1/2031 Term: 180 months County: MIDDLESEX

The total consideration in this transaction except for our loan and approved secondary financing if any, must pass in the form of cash through your escrow. Do not record our Deed of Trust/Mortgage if you have knowledge of a concurrent or subsequent escrow to be opened or closed upon completion of this escrow. If, for any reason, you cannot record our Deed of Trust, Mortgage, or Security Instrument, any funds received by you must be returned immediately, otherwise you will be charged interest at the Wall Street Journal Prime Rate for each day that you hold the funds beyond the intended recording date.

By Nilesh Ghubade 2/2/2016 By _____

NILESH GHUBADE

By Gurpreet Bal 2/2/2016 By _____

GURPREET BAL

By _____ Date 2/2/16
Closing Agent MARATIB KAZMI

ADDENDUM TO ESCROW INSTRUCTIONS
CLOSING AGENT INSTRUCTIONS

Date: 2/2/2016

Loan Number: 9526010213

Escrow Number: GTA16-116R

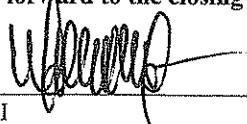
Borrower(s): NILESH GHUBADE AND GURPREET BAL

The following conditions must be met prior to closing. Include all necessary documentation with the funding package.

1. All documents must be signed in the presence of, and notarized by a notary, in accordance with the addendum attached to these instructions referencing notary policy.
2. All signatures must match the names typed on the documents and must match the signature given on the signature affidavit.
3. Strikeovers, cross-outs, corrections, white-outs or borrowers initials are not permitted (unless specified for on the document) on any documents. If the borrower disagrees with an AKA name on the AKA statement, please write the dispute below the name but do not cross-out the name.
4. Final 1003 loan application: You must call our office if the borrower requests a change to this form. We will provide a corrected document or a strikeover may be permitted with our authorization. Borrowers should not be asked to sign a Form 1003 that contains erroneous information.
5. Borrowers must sign and date their own documents. The year must be written in either 2- or 4-digit format (yy or yyyy). Date stamps and typed dates are not permitted.
6. Loan documents are dated for the closing date and must be signed on that date.
7. All Power of Attorney forms (POA) must be specific to the transaction and be prior approved.
8. This loan must be submitted for recording by 2/16/16 but no later than one (1) business day after the funding date.
9. You are instructed to respond upon receipt of an e-mail requesting confirmation of receipt of funds, closing and recording status.
10. All loan conditions must be cleared by 3:00 PM the day before funding, in order for funding to be setup.
11. Closing Agent to ensure that all tax payments with a delinquent date prior to 4/1/16 are paid through closing and evidenced on the Closing Disclosure, HUD-1, Closing Disclosure or with receipt from the applicable tax authority.
12. All survey exceptions must be deleted from the final title policy.
13. Survey coverage or survey/location endorsement.
14. Closing agent to verify prior to closing the final amounts to be charged and reflected in Blocks B, C, E, and H of the Closing Disclosure. Title charges, government recording and transfer charges, and additional settlement charges may not be amended after closing of the loan at a cost to the borrower.
15. Debt(s) to payoff: PROVIDENT/GMH MORTGAGE \$397,426.71
16. On all refinance loans subject to rescission, the Notice of Right to Cancel must be given at closing. The Notice of Right to Cancel must be properly completed, including all dates. Each Borrower, obligor and/or person holding an ownership interest in the property must be given two (2) copies. The signed originals acknowledging receipt of the completed Notice of Right to Cancel by each Borrower, obligor, and/or person given copies of the Notice of Right to Cancel must be returned with the closing package.
17. Alien ID Cert completed by Closing Agent for : NILESH GHUBADE and GURPREET BAL
18. Applicants cannot receive more than 2% or \$2,000 (whichever is less) at closing.
19. Title to attach legal description to deed with Exhibit 'A' at top of page along with APN to follow description.

If any of the above requirements are not met, the loan documents may have to be re-executed and/or redrawn which may delay the closing and funding of this loan. The Rate Lock Expiration will remain in effect.

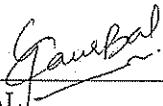
It is the Broker's responsibility to forward to the closing agent for signature any items as required, including original letters or tax returns.



Closing Agent, MARATIB KAZMI

I/We acknowledge that we have read and understood the Addendum to Escrow Instructions.

NILESH GHUBADE



GURPREET BAL

PROVIDENT FUNDING ASSOCIATES, L.P.
ALIEN STATUS ID CERTIFICATION

I hereby certify that I have seen and reviewed the following original document and that it reflects the information stated below:

Option 1: Valid Permanent Resident Card I-551 (Green Card)

- Name As Shown on ID: GURPREET BAL
- USCIS (Alien ID) Number: 088-984-202
- Expiration Date: 6-14-2021

Note: conditional Permanent Resident Card only acceptable with a valid Form I-751 filing receipt (Petition to Remove the Conditions of Residence)

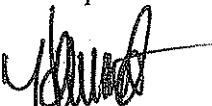
Option 2: Valid Foreign Passport (processed for I-551)

- Name As Shown on ID: _____
- Passport Number: _____
- Expiration Date: _____

Note: passport must contain the reading "Processed for I-551, Temporary Evidence of Lawful Admission for Permanent Residency. Valid from (date), Employment Authorized."

Option 3: Valid Visa

- Name As Shown on ID: _____
- Registration Number: _____
- Visa Classification:
(E-1, etc.) _____
- Expiration Date: _____

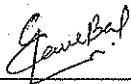


Notary/Title/Escrow Officer's Signature

SETTLEMENT AGENT

Title

2/2/16
Date



GURPREET BAL

2/2/16
Date

Loan # 9526010213

Rev. 6/13/13

PROVIDENT FUNDING ASSOCIATES, L.P.
ALIEN STATUS ID CERTIFICATION

I hereby certify that I have seen and reviewed the following original document and that it reflects the information stated below:

Option 1: Valid Permanent Resident Card I-551 (Green Card)

- Name As Shown on ID: NILESH GHUBADE
- USCIS (Alien ID) Number: 088-904-263
- Expiration Date: 6-14-2021

Note: conditional Permanent Resident Card only acceptable with a valid Form I-751 filing receipt (Petition to Remove the Conditions of Residence)

Option 2: Valid Foreign Passport (processed for I-551)

- Name As Shown on ID: _____
- Passport Number: _____
- Expiration Date: _____

Note: passport must contain the reading "Processed for I-551, Temporary Evidence of Lawful Admission for Permanent Residency. Valid from (date), Employment Authorized."

Option 3: Valid Visa

- Name As Shown on ID: _____
- Registration Number: _____
- Visa Classification:
(E-1, etc.)
• Expiration Date: _____

Notary/Title/Escrow Officer's Signature

NILESH GHUBADE

SETTLEMENT AGENT 2/2/16
Title

2/2/16
Date

Loan # 9526010213

Rev. 6/13/13

**These documents must be
signed on:2/2/2016**

The watermark on these documents will be automatically removed one day prior to the date above.

If signing needs to be rescheduled, please request the Branch to redraw loan documents.

PROVIDENT FUNDING ASSOCIATES, L.P.
CLOSING AGENT CERTIFICATION

Date: 2/2/2016

Loan Number: 9526010213

Borrower: NILESH GHUBADE

Order Number: GTA16-116R

Property Address: 23 DEANS POND LANE WEST, SOUTH BRUNSWICK, NJ 08852

1. Notary Policy Acknowledgement

The undersigned, an authorized representative of the Closing Agent (Attorney, Escrow Officer, Title Agent, or Title Insurer) acknowledges, on behalf of GOLDEN TITLE AGENCY, LLC (Closing Agent), that they are aware of the notary policy set forth by PROVIDENT FUNDING ASSOCIATES, L.P. as outlined on the following page entitled "Addendum to Lender's Instructions - Notary Policy".

The undersigned representative hereby certifies that the notary was performed by:
(Check the box that applies and use the blank(s) to complete the sentence)



MARATIS KLM

who is an employee of the Closing Agent.



_____ who is an employee of a Document Signing Service;

the name of this Document Signing Service is _____

* If you cannot adhere to the requirements of the Notary Policy on the following page, please contact the Funding Department before proceeding with the signing of the loan documents.

2. Warehouse Lender Acknowledgement

I hereby acknowledge, on behalf of GOLDEN TITLE AGENCY, LLC, that upon receipt of the funding wire I will be holding closing funds as agent for and benefit of a warehouse lender until such time as funds are disbursed in accordance with the Lender's Instructions. The warehouse lender used by PROVIDENT FUNDING ASSOCIATES, L.P. will be determined prior to issuing the wire and will be disclosed in a "Confirm Closing" email sent to the Closing Agent.

3. Closing Disclosure Acknowledgement

I hereby acknowledge, on behalf of GOLDEN TITLE AGENCY, LLC, that I have facilitated the closing of this loan in accordance with the Closing Disclosure issued by PROVIDENT FUNDING ASSOCIATES, L.P. All amounts collected and disbursed are in accordance with that Closing Disclosure.

The undersigned acknowledges sections 1, 2, and 3 above:

Signed by: _____

Authorized Representative of Closing Agent

Dated: _____

2/2/16

* Please attach to this document copies of all additional documentation, if applicable, required by the "Addendum to Lender's Instructions - Notary Policy" (following page)

ADDENDUM TO LENDER'S INSTRUCTIONS NOTARY POLICY

All loan documents must be signed in the presence of and notarized by a Notary employed by the company issuing title insurance (or an escrow division of the title company). There may be customary business practices that represent valid exceptions to this policy.

The following policies are valid exceptions:

- In areas where an **attorney conducts the closing**, it is acceptable if the attorney or a notary in the attorney's employ also notarizes the loan documents.
- In areas where escrow and title are completed separately (**Independent Escrow Company**), it is acceptable:
 - If the Escrow Company employs the notary and we are supplied the following:
 - Evidence of Fidelity or Errors and Omissions Coverage of at least \$500,000 per occurrence; and
 - Evidence that such coverage is in good standing.
 - If the Escrow Company is regulated by the California Department of Corporations and a member of the Escrow Agents Fidelity Corporation, that organization's bond satisfies our requirement provided the following documentation is supplied:
 - A copy of the declaration page listing the Escrow Company and its principal address.
 - Confirmation that the Escrow Company to be in good standing under the Bond.
- In areas where **Independent Document-Signing Services** are used, it is acceptable if the document-signing service employs the notary and supplies the following Documentation. [Note: Independent Travelling Notaries, not affiliated with a signing service, are not acceptable unless they can provide their own Errors and Omissions Coverage of at least \$500,000 per occurrence]
 - Evidence of Fidelity or Errors and Omissions Coverage of at least \$500,000 per occurrence; and
 - Evidence that such coverage is in good standing.

All Closing Agents must sign the Closing Agent Certification Form to acknowledge that they are aware of these policies and requirements.

Failure to adhere to these instructions will require loan documents to be re-executed and/or redrawn which may delay the closing and funding of this loan and potential expiration of the rate lock commitment.

NILESH GHUBADE AND GURPREET BAL

23 DEANS POND LANE WEST, SOUTH BRUNSWICK, NJ 08852

PLEASE MAKE SURE THAT ALL PAGES OF THE LOAN DOCUMENTS ARE RETURNED. BELOW IS A SUMMARY OF THE LOAN DOCUMENTS:

1. Sign Date Cover Page	1 page(s)	1 - 1 pages
2. Lenders Instructions	1 page(s)	2 - 2 pages
3. Closing Disclosure Fixed Refi	5 page(s)	3 - 7 pages
4. Closing Disclosure Addendum	1 page(s)	8 - 8 pages
5. Addendum to Escrow Instructions	1 page(s)	9 - 9 pages
6. Closing Agent Certification	1 page(s)	10 - 10 pages
7. Notary Policy	1 page(s)	11 - 11 pages
8. List of Loan Documents	1 page(s)	12 - 12 pages
9. Alien Status ID Cert. Borr 1	1 page(s)	13 - 13 pages
10. Alien Status ID Cert. Borr 2	1 page(s)	14 - 14 pages
11. Documentation Correction Compliance Agreement	1 page(s)	15 - 15 pages
12. New Jersey Properties-Right to own Attorney Disc.	1 page(s)	16 - 16 pages
13. Insurance Requirements	2 page(s)	17 - 18 pages
14. New Jersey Choice of Insurance	1 page(s)	19 - 19 pages
15. STATEMENT OF BENEFITS	1 page(s)	20 - 20 pages
16. Flood Hazard Notice	2 page(s)	21 - 22 pages
17. NJ Right to Obtain a Security Freeze	1 page(s)	23 - 23 pages
18. NJ Tax Authorization Notice	1 page(s)	24 - 24 pages
19. Notice to Borrower-Impound Account	1 page(s)	25 - 25 pages
20. Initial Escrow Account Disclosure	1 page(s)	26 - 26 pages
21. Notice Of No Oral Agreements	1 page(s)	27 - 27 pages
22. Fixed Rate Note	3 page(s)	28 - 30 pages
23. New Jersey Mortgage	12 page(s)	31 - 42 pages
24. Legal Description	1 page(s)	43 - 43 pages
25. Prepaid Finance Charges Worksheet	1 page(s)	44 - 44 pages
26. Payment Letter To Borrower	1 page(s)	45 - 45 pages
27. Right to Cancel	1 page(s)	46 - 46 pages
28. Right to Cancel	1 page(s)	47 - 47 pages
29. Right to Cancel	1 page(s)	48 - 48 pages
30. Right to Cancel	1 page(s)	49 - 49 pages
31. Right to Cancel	1 page(s)	50 - 50 pages
32. Borrowers Certification & Authorization	1 page(s)	51 - 51 pages
33. Notice To The Home Loan Applicant	1 page(s)	52 - 52 pages
34. Federal Equal Credit Opportunity Act Notice	1 page(s)	53 - 53 pages
35. Occupancy Agreement	1 page(s)	54 - 54 pages
36. Right to Receive a Copy of Appraisals	1 page(s)	55 - 55 pages
37. Servicing Disclosure Statement	1 page(s)	56 - 56 pages
38. One and the same affidavit: Borrower 1	1 page(s)	57 - 57 pages
39. One and the same affidavit: Borrower 2	1 page(s)	58 - 58 pages
40. Signature Affidavit	1 page(s)	59 - 59 pages
41. IRS Form 4506 - Borr 1	2 page(s)	60 - 61 pages
42. IRS Form 4506 - Borr 2	2 page(s)	62 - 63 pages
43. W9 - Borr 1	4 page(s)	64 - 67 pages
44. W9 - Borr 2	4 page(s)	68 - 71 pages
45. Notice About Appraisal Of Your Property	1 page(s)	72 - 72 pages
46. Patriot Act Applicant ID	1 page(s)	73 - 73 pages
47. Affiliated Business Arrangement Disclosure	1 page(s)	74 - 74 pages
48. 1003 Application	5 page(s)	75 - 79 pages

DOCUMENTATION CORRECTION COMPLIANCE AGREEMENT

Loan Number: 9526010213

Property Address: 23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

Date: 2/2/2016

Borrower(s): NILESH GHUBADE AND GURPREET BAL

If deemed necessary by PROVIDENT FUNDING ASSOCIATES, L.P., ITS SUCCESSORS AND/OR ASSIGNS ("Lenders"), or the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Federal Housing Authority, the Department of Veterans Affairs, or a Secondary Mortgage Market investor, the undersigned borrower(s), for and in consideration of the funding and closing of this loan, fully agrees to correct and execute any documentation deemed necessary by Lender or closing agent to accurately reflect the true and correct terms and conditions of the loan. Borrower understands that this may mean correction of the existing Note and Security Instrument or execution of a new Note, Security Instrument or additional documents. The Lender acknowledges that corrections requested pursuant to this Agreement will not include changes to the interest rate and other terms of the borrower(s)' loan, as presented in the Closing Disclosure provided at closing. Borrower agrees that upon the request of the Lender (including persons acting on behalf of the Lender) or Settlement Agent, Borrower will comply with Lender's or closing agent's reasonable request to supply additional documentation and/or pay Lender or closing agent any additional sum previously disclosed to Borrower as a cost or fee associated with the Loan which for whatever reason was not collected at closing.

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

The Borrower does hereby agree and covenant that the terms of this Document Correction Compliance Agreement constitute an additional covenant under the Note and Security Instrument. In the event Borrower does not duly correct, execute or deliver any and all of the additional documents or fees referenced herein above within ten (10) days of such request, Lender or the closing agent may, in its sole discretion, deem Borrower's failure to timely cooperate as a default under the terms and conditions of the Note and Security Instrument and other documents executed in connection therewith. Lender or closing agent may then proceed to enforce its rights under the Note and Security Instrument, which enforcement may include acceleration of all sums due under the Note and, in the event such sums are not promptly paid, forced sale of the property secured by the Security Instrument. In that event, Lender or closing agent shall be entitled to recover from the borrower(s) its reasonable costs, expenses and attorney's fees.

If Borrower fails or refuses to execute, acknowledge, initial and deliver the corrected documents or provide the additional documents or fees to Lender more than ten (10) days after being requested to do so by Lender, and understanding that Lender is relying on these representations, Borrower agrees to be liable for any and all loss or damage which Lender reasonably sustains thereby, including but not limited to all reasonable attorney's fees and costs incurred by Lender.

Nilesh Ghubade

2/2/16

NILESH GHUBADE

Date

Date

Gurpreet Bal

2/2/16

GURPREET BAL

Date

Date

Date

Date

Date

Date

Property Address:
23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

Lender:
PROVIDENT FUNDING ASSOCIATES, L.P.



Under NJ Stat Ann Section 46:10A-6 the lender is required to advise you of the following prior to you accepting a written offer:

1. The lender's attorney only represents the interest of the lender;
2. The interest of the lender and your interest may differ and could conflict; and
3. You should employ an attorney of your choice who is licensed to practice law in New Jersey and who will represent your interest.

I/We acknowledge receipt of this notice at time of application.

- I will select an attorney.
 I do not wish to exercise my right to select an attorney.

NILESH GHUBADE

Date

Date

GURPREET BAL

2/2/16

Date

Date

Date

Date

Date

Date

INSURANCE REQUIREMENTS

Date: 2/2/2016

Borrower(s): NILESH GHUBADE AND GURPREET BAL

Loan Number: 9526010213

Escrow Number: GTA16-116R

Lender: PROVIDENT FUNDING ASSOCIATES, L.P.

Lender follows **basic, minimum** insurance requirements as related to housing encumbered by deed of trust or mortgage owned or serviced by us. These levels of coverage provide protection for the Lender but may not be sufficient to meet all of your insurance needs. Lender encourages you to consult the insurance agent of your choice to confirm that the coverage amounts you have selected provide sufficient protection for all your interests.

1) Coverage must be at least fire and extended coverage with "special" form coverage endorsement i.e.: fire only-DP3 or DF3; homeowner's policy-HO3 (as opposed to HO2).

2) Hazard Insurance

- Single Family (1-4 Unit; PUDs and Condominiums which are detached)

Lender requires that coverage for a first and/or second mortgage provides:

- Guaranteed Replacement coverage;

- Replacement or Extended Replacement coverage: Lender requires that coverage for a first and/or second mortgage equal a minimum of 100% of the replacement value of the improvements.

Windstorm

- Windstorm coverage is included in most policies under the extended coverage endorsement of most hazard policies, but in some states it may be excluded. If the hazard policy excludes the windstorm/hail endorsement a separate Windstorm policy must be purchased. The coverage amounts should equal that of the fire policy (The Gulf counties in Texas, Hawaii, Florida and the Carolinas are the states where this is most likely to occur). Verify with insurer if windstorm is excluded or not.

Condominiums

Individual Certificate of Insurance in the Association's name, listing our borrower as unit owner and PROVIDENT FUNDING ASSOCIATES, L.P. ITS SUCCESSORS AND/OR ASSIGNS as mortgagee. The condominium association must carry replacement cost coverage on the building in order to be acceptable.

Flood Insurance (see Flood Insurance Certification to determine requirements)

- Single Family (1-4 Unit) Properties

The Lender requires, as a minimum, that flood insurance coverage be maintained equal to the lesser of the following: 1) The maximum amount of NFIP flood insurance coverage available, 2) The outstanding principal balance of the loan*, or 3) The full replacement value of improvements (structures) on the property. (* for a Second Mortgage/HELOC the aggregate unpaid balance of the Second Mortgage/HELOC and all outstanding superior liens on the Mortgaged Premises)

Maximum Deductible Amount:

Hazard Insurance

- Single Family (1-4 Unit) Properties
- 5% of the face value of the policy.

- Condominiums

For Master Association Policies

- 5% of the limit maintained for building coverage

Flood Insurance

- Single Family (1-4 Unit) Properties
- \$5,000.00
- Condominium
- \$5,000.00

Windstorm

- 5% of the face value of the policy.

Insurer must be rated B or better with a Financial Performance Rating of '6' or better per Best's Key Rating Guide.

3) **Borrower to pay any mid-term policy changes** and notify Lender of the changes.

4) **Additionally, if a borrower is now establishing an insurance escrow account and did not previously have one, and was making payments on their current policy, this policy must be paid in full. The funds Lender is collecting are for the next renewal period.**

INSURANCE REQUIREMENTS

Date: 2/2/2016

Borrower(s): NILESH GHUBADE AND GURPREET BAL

Loan Number: 9526010213

Escrow Number: GTA16-116R

Lender: PROVIDENT FUNDING ASSOCIATES, L.P.

5) Binders are accepted, except where prohibited by law. The term of the binder cannot exceed sixty (60) days. The binder must include the coverage amount, deductible amount and have PROVIDENT FUNDING ASSOCIATES, L.P. ITS SUCCESSORS AND/OR ASSIGNS listed as mortgagee.

6) Lender's Loss Payable Endorsement must be in the form of a 438BFU endorsement or equivalent, and must read:

PROVIDENT FUNDING ASSOCIATES, L.P. ITS SUCCESSORS AND/OR ASSIGNS
P.O. BOX 5914, SANTA ROSA, CA 95402
LOAN NUMBER : 9526010213

(The Lender Loss Payable Endorsement must specify the rights of the mortgagee.)

7) NON-IMPOUNDED/NON-ESCROWED ACCOUNTS: Lender requires a renewal policy or proof of continued coverage in advance of the annual renewal date. (See Borrower Acknowledgment Regarding Insurance Coverage).

8) Minimum required term of PAID IN FULL coverage: 1 year for purchase; must not renew prior to the first payment date for refinance.

9) Non-Owner occupied and multi-unit properties may be required to have 6 months loss Coverage.

THE REQUIREMENTS BELOW RELATE TO ACCOUNTS WHEREIN THE LENDER MAINTAINS AN IMPOUND/ESCROW ACCOUNT FOR PAYMENT OF INSURANCE PREMIUMS.

10) Renewal billing is required 30 days prior to the renewal date. If a renewal billing is not received, letters will be received by the borrower requesting a bill or proof of coverage; if the requested coverage is not received it may result in Lender force placing coverage. (See Borrower Acknowledgment Regarding Insurance Coverage).

11) Invoices for payment must indicate total premiums to be paid for the insurance coverage of only the mortgaged property.

12) Lender will not pay for separate Earthquake Insurance policies. Earthquake insurance is not a requirement of the loan, therefore, it will only be paid if it is currently a part of the Homeowners' policy.

Borrower Acknowledgment Regarding Insurance Coverage

It is your responsibility as the Borrower to maintain Hazard, Flood and Windstorm Insurance and/or any other coverage, if required, that meets at least the minimum requirements (outlined above) at all times throughout the life of the loan pursuant to the terms of the Security Instrument (Deed of Trust, Mortgage Deed, Deed to Secure Debt, etc). This means that a policy replacing the existing insurance must have an effective date no later than the expiration date of the policy it replaces. If a notice of cancellation is received by Lender on an existing policy then we must be provided with a reinstatement or a replacement policy on or before the date the existing policy cancels. If a reinstatement or replacement policy is not received we may, at our option, order a 'limited coverage' policy.

This policy will cover the dwelling only and does not provide earthquake, personal property or personal liability coverage.

It is to your advantage to maintain coverage that more fully protects your interests. The 'limited coverage' policy may be more expensive than a policy you could purchase from an agent of your choice. You will be responsible for any and all premium payments for the 'limited coverage' policy. Upon receiving a reinstatement or an acceptable replacement policy, the 'limited coverage' policy will be cancelled. You will be responsible for any earned premium resulting from a lapse in coverage.

Please read the above Insurance Requirements and Borrower Acknowledgment Regarding Insurance Coverage carefully. By signing below, you as the borrower acknowledge receipt of the Insurance Requirements, and agree to abide by the terms. You also acknowledge that you understand that if the required insurance is not provided, it may result in Lender having to force place coverage.

Nilesh Ghubade

NILESH GHUBADE

Gurpreet Bal

GURPREET BAL

Borrower Name(s): NILESH GHUBADE GURPREET BAL	Lender: PROVIDENT FUNDING ASSOCIATES, L.P.																		
Property Address: 23 DEANS POND LANE WEST SOUTH BRUNSWICK, NJ 08852	Date: 2/2/2016																		
<p>NOTICE TO THE BORROWER YOU MAY BE REQUIRED TO PURCHASE PROPERTY INSURANCE AS A CONDITION OF RECEIVING THE LOAN. IF PROPERTY INSURANCE IS REQUIRED, YOU MAY SECURE INSURANCE FROM A COMPANY OR AGENT OF YOUR OWN CHOOSING.</p> <p>[New Jersey Act C.17:11C-73]</p>																			
<p>Your acknowledgement below signifies that written notice was provided to you.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; padding-bottom: 10px;"><u>Nilesh Ghubade</u></td> <td style="width: 33%; padding-bottom: 10px;">2/2/16</td> <td style="width: 33%; padding-bottom: 10px;">_____</td> </tr> <tr> <td>NILESH GHUBADE</td> <td>Date</td> <td>Date</td> </tr> <tr> <td><u>Gurbal</u></td> <td>2/2/16</td> <td>_____</td> </tr> <tr> <td>GURPREET BAL</td> <td>Date</td> <td>Date</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>Date</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>Date</td> </tr> </table>		<u>Nilesh Ghubade</u>	2/2/16	_____	NILESH GHUBADE	Date	Date	<u>Gurbal</u>	2/2/16	_____	GURPREET BAL	Date	Date	_____	_____	Date	_____	_____	Date
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GURPREET BAL	Date	Date																	
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_____	_____	Date																	

Loan Origination Company: Ruma Financial Corp DBA Lion Mortgage Corp (NMLS ID # 322578)
 Loan Originator: Biswajit Mazumdar (NMLS ID # 217829) | Creditor: Provident Funding Associates, L.P. (NMLS ID # 3821)

STATEMENT OF BORROWER'S BENEFITS

Lender: PROVIDENT FUNDING ASSOCIATES, L.P.

Borrower(s):

NILESH GHUBADE

GURPREET BAL

Loan Number: 9526010213

Property Address:

23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

Date: 2/2/2016

I plan to enter into a transaction that refinances one or more existing mortgage loans with a new mortgage secured by my home at the above property location.

I understand:

- ◆ There are costs involved with my new loan, and my loan may have different terms (including the length of the loan) than my existing loan(s);
- ◆ The Lender wants to make sure that I have determined that my new loan will provide a reasonable, tangible net benefit to me after taking into account the terms of both the new and existing loans, the cost of the new loan, and my individual circumstances;
- ◆ The Lender will not refinance my existing loan if it includes certain beneficial terms, including but not limited to a below market rate interest, payments that vary with income, or payments that are limited to a percentage of income;
- ◆ The Lender is making this loan to me in reliance upon the representations made in this Statement of Borrower Benefits.

By refinancing my existing loan(s), at least one of the following benefits will apply to me:

- I will obtain a lower interest rate and will recoup the points, fees and closing costs within a period of time that is reasonable to me.
- I will obtain a lower monthly payment.
- I will obtain a shorter loan term (for example, from a 30-year term to a 15-year term).
- I will receive cash from the new loan in excess of the costs and fees of refinancing to pay necessary expenses
- I will consolidate into a single new loan other loans and debts that I have.
- I will obtain a fixed rate loan to replace my adjustable rate loan.
- I will be able to make the balloon payment on my existing loan.

I have considered the terms of both the existing and new loans, the cost of the new loan and my personal circumstances. I believe the overall benefits of the new loan make the new loan beneficial to me. My existing loan does not contain any beneficial non-standard special terms or features. I certify that I have read and understand this Statement of Borrower's Benefits and that this Statement is true and correct.

Nilesh Ghubade

2/2/16

Date

NILESH GHUBADE

Date

Gurpreet Bal

2/2/16

Date

FLOOD HAZARD NOTICE

Loan Number: 9526010213

Order Number: 1601562713

The Flood Disaster Protection Act of 1973, as amended, requires that Federally regulated lending institutions shall not make, increase, extend, or renew any loan secured by improved real estate, or a mobile home located or to be located, in an area that has been identified by the Director of the Federal Emergency Management Agency (FEMA) as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, through the National Flood Insurance Program (NFIP), unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under the Act with respect to the particular type of property, whichever is less. **Your mortgage loan will be sold in the Secondary Market where the amount of flood insurance coverage required may be greater than the minimum required by the NFIP program.**

Flood Insurance Coverage Subject to Change Disclosure: We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH). The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building. You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.

Notice is given to: NILESH GHUBADE
23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

NOTICE TO BORROWER ABOUT SPECIAL FLOOD HAZARD AREA STATUS

Notice of Property in Special Flood Hazard Area (SFHA)

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards. The area has been identified by the director of FEMA as an SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community:

SOUTH BRUNSWICK, TOWNSHIP OF

This area has at least a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a SFHA is 26 percent (26%). Federal law allows a lender and borrower jointly to request the Director of FEMA to review the determination of whether the property securing the loan is located in an SFHA. If you would like to make such a request, please contact us for further information.

Notice of Property Not in Special Flood Hazard Area (SFHA)

The building or mobile home described in the attached instrument is not currently located in an area designated by the Director of FEMA as a SFHA. NFIP flood insurance is not required, but may be available. If, during the term of this loan, the subject property is identified as being in a SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense. If, on receiving notice as required under the NFIP program, you fail to purchase flood insurance coverage, the Lender or its assigns is hereby authorized to purchase such insurance, to pay the premium from escrow funds on hand, if any, and to make the proper adjustment to your monthly payment.

NOTICE TO BORROWER ABOUT FEDERAL FLOOD DISASTER ASSISTANCE

Notice in Participating Communities

The community in which the property securing the loan is located participates in the NFIP. The Flood Disaster Protection Act of 1973, as amended, mandates federally insured or regulated lenders to require the purchase of flood insurance on all buildings being financed that are located in SFHAs of communities participating in the NFIP. The flood insurance must be maintained for the term of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance at your expense.

* Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance also may be available from private insurers that do not participate in the NFIP.

* The NFIP Program requires, as a minimum, that flood insurance be purchased to cover the lesser of the outstanding principal balance of the loan or the maximum amount of coverage available under the NFIP program for the type of property. Flood insurance coverage under the NFIP program is limited to the overall value of the property securing the loan minus the value of the land on which the property is located. In compliance with Secondary Market requirements, flood insurance coverage must be maintained equal to the higher of the following: 1) the unpaid balance of the Mortgage* up to 100% of the full replacement value of improvements (structures) or 2) at least 80% of the full replacement value of the improvements (structures) on the property; **in either case not to exceed** the maximum amount of coverage available under the NFIP program for the type of property. (* for a Second Mortgage/HELOC the aggregate unpaid balance of the Second Mortgage/HELOC and all outstanding superior liens on the Mortgaged Premises).

* Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.

Notice in Non-participating communities

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the nonparticipating community has been identified for at least one year as containing an SFHA, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally-declared flood disaster.

I/We acknowledge that we have received this notice which states:

- the property securing my loan is in a flood hazard area
 the property securing my loan is not in a flood hazard area but may, at a later date, be determined to be in a flood hazard area
 If I/we have received the above notice regarding federal disaster relief assistance, the property is located in a community which does not participate in the NFIP and that federal disaster relief assistance will not be available.

NILESH GHUBADE

Date

Date

GURPREET BAL

Date

Date

Date

Date

Date

Date

Borrower Name(s): NILESH GHUBADE GURPREET BAL	Lender: PROVIDENT FUNDING ASSOCIATES, L.P.
Property Address: 23 DEANS POND LANE WEST SOUTH BRUNSWICK, NJ 08852	Date: 2/2/2016

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (i) The unique personal identification number or password provided by the consumer reporting agency;
- (ii) Proper identification to verify your identity; and
- (iii) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

NILESH GHUBADE	2/2/16	Date	Date
GURPREET BAL	2/2/16	Date	Date

New Jersey Department of Community Affairs
Division of Local Government Services

INITIAL TAX
AUTHORIZATION

1. PROPERTY INFORMATION	
Municipality: SOUTH BRUNSWICK	County: MIDDLESEX
Block: _____ Lot: _____ Qualification: _____	Acct. #: _____
Property: SOUTH BRUNSWICK, NJ 08852	
Location: 23 DEANS POND LANE WEST	
Owner Name: _____ NILESH GHUBADE GURPREET BAL	
Owner Mailing Address: 23 DEANS POND LANE WEST SOUTH BRUNSWICK, NJ 08852	
2. MORTGAGE INFORMATION	
Name: <u>Provident Funding Associates, L.P.</u>	Name: _____
Address: <u>1235 N. Dutton Avenue, Suite E</u>	Address: _____
<u>Santa Rosa, CA 95401</u>	
Contact: <u>James Hartman</u>	Contact: _____
Phone Number: <u>800-696-8199 ext. 809</u>	Phone Number: _____
Bank Code: <u>08157</u>	Bank Code: _____
Loan #: <u>9526010213</u>	Loan #: _____
4. SEND DUPLICATE TAX BILL? Yes: <input checked="" type="checkbox"/>	
TAX BILL INSTRUCTIONS	
5. Owner Authorization <i>(Do not use for mortgage purchase)</i>	
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: <u>Nilesh Ghubade</u>	
Type Name: <u>NILESH GHUBADE</u>	
Date: <u>2/2/16</u>	
Owner's Signature: <u>Gurpal</u>	
Type Name: <u>GURPREET BAL</u>	
Date: <u>2/2/16</u>	
Owner's Signature: _____	
Type Name: _____	
Date: _____	
Owner's Signature: _____	
Type Name: _____	
Date: _____	
6. Selection of Alternate Tax Bill Recipient <i>(Tax bill will be sent to the mortgagee unless this section is completed)</i>	
Until further written notice from the undersigned, the mortgagor hereby authorizes the tax collector to send all current and tax bills for the property described above to the following organization:	
Servicing Organization (#3 above): <input type="checkbox"/>	
Tax Processor: <u>X</u> (fill in the following)	
Name: <u>First American Real Estate Tax Service</u>	
Address: <u>95 Methodist Hill Road, Suite 100</u>	
Rochester, NY 14623	
Contact: <u>New Jersey Team</u>	
Phone #: <u>800-969-8787</u>	
Bank Code: <u>00660</u>	
Loan #: <u>9526010213</u>	
Mortgagee's Authorization:	
Signature: _____	
Name: <u>James Hartman</u>	
Title: <u>Tax Specialist</u>	
7. Foreclosure Notice Request <i>(pursuant to N.J.S.A. 54:6-104.48)</i>	
This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure proceedings on the above listed property.	
Signature of mortgagee representative: _____	Date: _____
Typed name and title: _____	
9. This form prepared by on (date) 2/2/2016, by James Hartman	
For (company), <u>Provident Funding Associates, L.P.</u> At (phone number), <u>800-696-8199 ext.809</u>	

NOTICE TO BORROWER - IMPOUND ACCOUNT

What are "Impounds"?

Loan No 9526010213

Funds for the payment of taxes and hazard insurance collected monthly as part of the loan payment.

These funds are deposited into a trust account, being "impounded", so to speak. We then pay the taxes on the property, the annual hazard insurance premium and any other charges for which the impound account has been established from the funds in the trust account. The monthly impound is collected at a rate of 1/12 of the estimated annual tax and insurance cost, considering the prior year's actual tax bill, and current insurance cost.

Our Security Instrument provides for the establishment of an impound account if we so request. However, notwithstanding said provision, we will not require an impound account as a condition of our making a loan where such requirement is prohibited by state or federal law. The law does provide for the establishment of an impound account for any loan if both parties agree. If you desire voluntarily to establish an impound account you may so indicate in the space provided below.

Whether the establishment of an impound account is required by us or is voluntarily requested by you, all funds received by us for such account will only be accepted on the understanding that, as required by law, we:

- (1) Will pay interest on any impound account funds as required by state law.
- (2) Will report said interest earned to the Franchise Tax Board and Internal Revenue Service.

Receipt is hereby acknowledged of a copy of the above Notice.

(X) I agree to have an impound account.

- I authorize all taxing authorities to accept this statement as authority to forward all current and future tax bills to the Lender or its authorized representative.
- Lender's responsibility for the application of the payment of real estate taxes shall not exceed the exact amount of any property tax, late charges or other costs imposed by the taxing authority.
- Lender shall not be liable for incidental, special or consequential damages.

() I desire not to have an impound account.

- I agree to pay all real estate taxes, hazard insurance premiums and flood insurance premiums when due and before any penalties are levied.
- I agree to furnish the servicer, upon request, within 30 days after the due date, original receipts, facsimiles or other evidence necessary to servicer showing payment of such taxes or insurance premiums.
- If at any time, I/We have defaulted on obligations under this agreement, the servicer may, in its sole discretion establish an escrow account, immediately collect funds sufficient to cover any outstanding taxes and insurance premiums due, and begin to collect on a monthly basis, a sum for the annual taxes and insurance premiums, in addition to whatever cushion is permitted by law and our loan documents.

() Impounds required on this loan.

In the event an impound account is established, whether at the request of the undersigned or otherwise, it is agreed that I assume the tax liability, if any, for the earned interest on such account. This agreement shall apply to all loans and is not limited to loans on single-family, owner-occupied dwellings.

() Impounds not available for this loan.

NILESH GHUBADE

Date

Date

GURPREET BAL

Date

Date

PROVIDENT FUNDING ASSOCIATES, L.P.
851 TRAEGER AVE, SUITE 100
SAN BRUNO, CA 94066

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan No: 9526010213
Borrower NILESH GHUBADE

Your monthly mortgage payment for the coming year will be \$3,659.86 of which \$2,704.11 will be for principal and interest and \$955.75 will go in to your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.

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 FROM ESCROW ACCOUNT									ESCROW ACCOUNT BALANCE
	PAYMENTS TO ESCROW ACCOUNT	MORTGAGE INSURANCE	TOWN TAX		HAZARD INSURANCE	FLOOD INSURANCE	WIND INSURANCE			
April/2016	\$ 955.75	\$ 0.00	\$ 2,631.99	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,382.02
May/2016	\$ 955.75	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 3,337.77
June/2016	\$ 955.75	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 4,293.52
July/2016	\$ 955.75	\$ 0.00	\$ 2,631.99	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,617.28
August/2016	\$ 955.75	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 3,573.03
September/2016	\$ 955.75	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 4,528.78
October/2016	\$ 955.75	\$ 0.00	\$ 2,631.99	\$ 0.00	\$ 0.00	\$ 0.00	\$ 941.04	\$ 0.00	\$ 0.00	\$ 1,911.50
November/2016	\$ 955.75	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,867.25
December/2016	\$ 955.75	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 3,823.00
January/2017	\$ 955.75	\$ 0.00	\$ 2,631.99	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,146.76
February/2017	\$ 955.75	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 3,102.51
March/2017	\$ 955.75	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 4,058.26

Cushion selected by servicer: \$ 1,911.50

Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.

*Starting Balance Detail:

MI		mos
TOWN TAX	3509.32	4 mos
		mos
		mos
		mos
Flood		mos
Hazard Insurance	548.94	7 mos
Wind Insurance		mos
Aggregate Adjustment	(0.00)	
Total Impounds	4,058.26	

NILESH GHUBADE *N. Ghubade* 2/2/16 Date

GURPREET BAL *G. Bal* 2/2/16 Date

NOTICE OF NO ORAL AGREEMENTS

2/2/2016

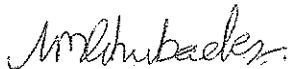
Loan No. 9526010213

Borrowers: NILESH GHUBADE
GURPREET BAL

THE WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN (ORAL) AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice: The undersigned hereby represents and warrants that I/we have each received and read a copy of this Notice on or before the execution of the "Loan Agreement." "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods, or another thing of value or to otherwise extend credit or make a financial accommodation.



NILESH GHUBADE



GURPREET BAL

Lender:
PROVIDENT FUNDING ASSOCIATES, L.P.

By: _____

Title: _____

NOTE

2/2/2016

Loan No. 9526010213

MIN 1000179-9526010213-2

CHERRY HILL
(City)

NJ
(State)

23 DEANS POND LANE WEST, SOUTH BRUNSWICK, NJ 08852
(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U. S. \$395,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is PROVIDENT FUNDING ASSOCIATES, L.P., A CALIFORNIA LIMITED PARTNERSHIP. 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 2.875 %

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 1st day of each month beginning 4/1/2016. 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 3/1/2031, 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

P.O. BOX 513738
LOS ANGELES, CA 90051-3738

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. \$ 2,704.11

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.

5. LOAN CHARGES

MULTISTATE FIXED RATE NOTE - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 01/01

Page 1 of 3

0009.DOC p - 1/29/2016

Borrowers Initials: M.R. G

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% or the maximum allowable by state law, 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:

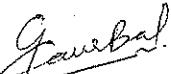
If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this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



GURPREET BAL (SEAL)

(SEAL)

(SEAL)

After Recording Return To:
PROVIDENT FUNDING ASSOCIATES, L.P.
851 TRAEGER AVE, SUITE 100
SAN BRUNO, CA 94066

Loan No. 9526010213

[Space Above This Line For Recording Data]

MORTGAGE

MIN 1000179-9526010213-2

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 2/2/2016 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) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is PROVIDENT FUNDING ASSOCIATES, L.P.. Lender is a LIMITED PARTNERSHIP organized and existing under the laws of CALIFORNIA. Lender's address is 851 TRAEGER AVE, SUITE 100, SAN BRUNO, CA 94066.

(E) "Note" means the promissory note signed by Borrower and dated 2/2/2016. The Note states that Borrower owes Lender THREE HUNDRED NINETY FIVE THOUSAND AND 00/100 Dollars (U.S. \$395,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 3/1/2031.

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

(G) "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.

(H) "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 type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Other(s) |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | |

- (I) "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.
- (J) "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.
- (K) "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.
- (L) "Escrow Items" mean those items that are described in Section 3.
- (M) "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.
- (N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (O) "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.
- (P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §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 regulated mortgage loan" under RESPA.
- (Q) "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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the county of MIDDLESEX

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

which currently has the address of
23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

("Property Address"):

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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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 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 twelve 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 twelve 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 sixty 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 the 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.

NEW JERSEY—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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Borrower Initials

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 of 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 judgement, 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.

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 federal 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 §§ 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..

Loan Number: 9526010213

Date: 2/2/2016

Property Address: 23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

EXHIBIT "A"
LEGAL DESCRIPTION

APN# BLOCK 86 LOT 36.02

ALL that certain lot, parcel or tract of land, situate and lying in the Township of South Brunswick, County of Middlesex, State of New Jersey, and being more particularly described as follows:

BEGINNING at a point, said point is the intersection of the newly created line that divides lot 36.02 on the south from lot 36.01 on the north and the line that divides lot 36.02 and 36.01 on the west from lot 37.01 on the east, said point is also South 190 30' 40" East a distance of 191.40 ft from the iron pipe that marks the point of beginning of lot 36.01; Thence.

- (1) Along the said line that divides lot 36.02 and 36.01 on the west from lot 37.01 on the east, South 19 degrees 30' 40" East a distance of 191.40 ft. to a point; Thence
- (2) Along the line that divides lot 36.02 on the north from lot 40.031 on the south, South 710 29 degrees 00" West a distance of 322.08 ft to a point; Thence
- (3) Along the line that divides lot 36.02 on the east from lot 65 on the west, North 40 degrees 32' 30" West a distance of 206.43 ft to a point; Thence
- (4) Along the newly created line that divides lot 36.02 on the south from lot 36.01 on the north, crossing over a monument to be set 84.77 ft from the terminus of this course, North 71 degrees 29' 00" East a distance of 396117 ft. to the point and place of BEGINNING.

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot 36.02 in Block 86 on the Township of South Brunswick Tax Map.

0011

Loan Origination Company: Ruma Financial Corp DBA Lion Mortgage Corp (NMLS ID # 322578)
Loan Originator: Biswajit Mazumdar (NMLS ID # 217829) | Creditor: Provident Funding Associates, L.P. (NMLS ID # 3821)

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.

Witnesses:

(Seal)

NILESH GHUBADE

(Seal)

GURPREET BAL

(Seal)

(Seal)

ACKNOWLEDGEMENT

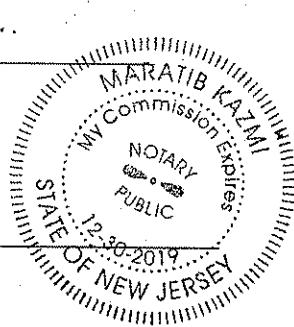
STATE OF NEW JERSEY, Middlesex County ss:

On this 2nd day of February, 20 16 before me, the subscriber, personally appeared
NILESH GHUBADE, GURPREET BAL

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

Notary Public

Receipt of true copy of this instrument, provided without charge, is hereby acknowledged.



PROVIDENT FUNDING ASSOCIATES, L.P.

Prepaid Finance Charges Worksheet

This is an internal work document prepared by PROVIDENT FUNDING ASSOCIATES, L.P..

Borrower(s): NILESH GHUBADE AND GURPREET BAL

Date Prepared: 2/2/2016
Loan Number: 9526010213
Loan Amount: 395,000.00

Property Address: 23 DEANS POND LANE WEST, SOUTH BRUNSWICK, NJ 08852

This worksheet provides an itemization of prepaid finance charges and settlement charges, but does not cover all charges and credits associated with this loan. The amount financed is the loan amount less prepaid finance charges.

() If checked, all charges below are estimates.

<u>DESCRIPTION OF CHARGES</u>	<u>FINANCE CHARGE</u>	<u>SETTLEMENT CHARGE</u>
Prepaid Interest 22 days 31.55 per day	\$ 694.10	
Appraisal Fee		450.00
Commitment Fee to Lender	750.00	
Credit Report Fee to ThirdParty		32.62
Origination Fee to Broker	7,900.00	
Recording Fees and Other Taxes to ClAgent		250.00
Title-Closing Protection Letter to ThirdParty	75.00	
Title-Courier/Delivery/Fed-Ex Fee to ThirdParty	142.00	
Title-Endorsement(s) Fees to ThirdParty		100.00
Title-Lender's Title Insurance Fee to ClAgent		1,013.00
Title-Name Search to ThirdParty		24.00
Title-Notary to ThirdParty		25.00
Title-Search/Exam/Abstract to ThirdParty		100.00
Title-Settlement/Escrow Fee to ClAgent	375.00	
Title-Tax Certification/Search to ThirdParty		40.00

Less Originator Paid Charges	(\$ 3,396.63)	(\$ 2,034.62)
TOTAL PREPAID FINANCE CHARGES	\$ 6,539.47	
AMOUNT FINANCED	\$ 388,460.53	
TOTAL SETTLEMENT CHARGES		\$ 0.00

Loan Origination Company: Ruma Financial Corp DBA Lion Mortgage Corp (NMLS ID # 322578)
Loan Originator: Biswajit Mazumdar (NMLS ID # 217829) | Creditor: Provident Funding Associates, L.P. (NMLS ID # 3821)

NOTICE OF RIGHT TO CANCEL

Loan Number: 9526010213

Borrower(s): NILESH GHUBADE AND GURPREET BAL

Property Address:
23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

YOUR RIGHT TO CANCEL:

You are entering into a transaction that will result in a mortgage, lien, or security interest on/in your home. You have a legal right under federal law to cancel this transaction, within three business days from whichever of the following events occurs last:

1. the date of the transaction, which is 2/2/2016; or
2. the date you receive your Closing Disclosure or Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien, or security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien, or security interest on/in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL:

If you decide to cancel this transaction, you may do so by notifying us in writing.

Name of Creditor: PROVIDENT FUNDING ASSOCIATES, L.P.
851 TRAEGER AVE, SUITE 100
SAN BRUNO, CA 94066

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send a notice no later than midnight of 2/5/2016 (or midnight of the third business day following the latest of the three events listed above.). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Date

Customer Signature

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective as to all borrowers.

I/We acknowledge receipt of a copy of NOTICE OF RIGHT TO CANCEL.

<u>Nilesh Ghubade</u>	<u>2/2/16</u>	Date
<u>Gurbet</u>	<u>2/2/16</u>	Date
<u>Gurpreet Bal</u>	<u>2/2/16</u>	Date
		Date
		Date
		Date

PAYMENT LETTER TO BORROWER

From:
PROVIDENT FUNDING ASSOCIATES, L.P.
851 TRAEGER AVE, SUITE 100
SAN BRUNO, CA 94066

Property Address:
23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

To: NILESH GHUBADE & GURPREET BAL
RE: 9526010213

Dear Borrower(s):

The monthly payments on the above referred to loan are to begin on 4/1/2016. and will continue monthly until 3/1/2031

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST	\$ 2,704.11
MMI/PMI INSURANCE	\$
RESERVE FOR TOWN TAX	\$ 877.33
RESERVE FOR	\$
RESERVE FOR	\$
RESERVE FOR	\$
RESERVE FOR INSURANCE **	\$ 78.42
RESERVE FOR FLOOD INSURANCE **	\$
RESERVE FOR WIND INSURANCE **	\$
<hr/>	
TOTAL MONTHLY PAYMENTS	\$ 3,659.86

** The monthly payment(s) for insurance may be based on estimates and may change if we have not yet received your insurance policies.

Please refer to the Initial Escrow Account Disclosure Statement included with these loan documents. That Statement estimates the activity in your escrow account during the coming year, based on the payments expected to be made from your account. Please verify that the expected payments have been correctly estimated, based on your personal knowledge. If actual payments are greater than the expected amounts, a shortage in your escrow account may result and will require payment. All disbursement amounts are estimates.

You are to make your payments to: PROVIDENT FUNDING - SERVICING DEPT.
P.O. BOX 513738
LOS ANGELES, CA 90051-3738

Please refer to the above loan number in any correspondence or calls

(800) 696-8199

Copy received and acknowledged.

Nilesh Ghubade 2/2/16 Date _____ Date _____
NILESH GHUBADE _____ Date _____
Gurbet 2/2/16 Date _____ Date _____
GURPREET BAL _____ Date _____

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

- 1.) I/We have applied for a mortgage loan from Provident Funding Associates, L.P.. In applying for the loan, I/we completed a loan application containing various information on the purpose of this loan, the amount and source of down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit pertinent information.
- 2.) I/We understand and agree that Provident Funding Associates, L.P. reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
- 3.) I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

- 1.) I/We have applied for a mortgage loan from Provident Funding Associates, L.P.. As part of the application process, Provident Funding Associates, L.P. and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
- 2.) I/We authorize you to provide Provident Funding Associates, L.P. and to any investor to whom PROVIDENT FUNDING ASSOCIATES, L.P. may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
- 3.) Provident Funding Associates, L.P. or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
- 4.) A copy of this authorization may be accepted as an original.
- 5.) Your prompt reply to Provident Funding Associates, L.P. or the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
- 6.) Mortgage guaranty insurer (if any):

Nilesh Ghubade

2/2/16

NILESH GHUBADE

Date

Date

SSN: 176-80-0726

SSN:

Gurbal

2/2/16

GURPREET BAL

Date

Date

SSN: 154-11-7419

SSN:

NOTICE TO THE HOME LOAN APPLICANT

Loan Number: 9526010213

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice.

The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact your mortgage broker.

One or more of the following consumer reporting agencies will provide the credit score:

Experian
P. O. Box 2002
Allen, TX 75013
888-397-3742

Equifax Credit Information Services
P. O. Box 740241
Atlanta, GA 30374
800-685-1111

Trans Union
P. O. Box 4000
Chester, PA 19016
866-887-2673

	Experian FICO Score	Equifax Beacon Score	Trans Union Emperica Score
NILESH GHUBADE	766	792	758
GURPREET BAL	805	806	804

In connection with the application for a home loan,
PROVIDENT FUNDING ASSOCIATES, L.P.
uses the score of the borrower with the lowest middle score.

The score used in connection with your loan was the 766 for NILESH GHUBADE
provided by Experian.

Date of credit report: 1/13/2016

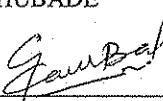
Scores range from a low of 320 to a high of 844.

The key factors which adversely affected this score are:

1. PROPORTION OF BALANCES TO CREDIT LIMITS ON BANK/NATIONAL REVOLVING OR OTHER REVOLVING ACCOUNTS IS TOO HIGH.
2. TOO MANY ACCOUNTS WITH BALANCES.
3. NUMBER OF INQUIRIES HAS IMPACTED THE CREDIT SCORE.
4. TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS.
5. NOT APPLICABLE.

Your acknowledgement below signifies that this written notice was provided to you.

 2/2/16 Date
NILESH GHUBADE Date

 2/2/16 Date
GURPREET BAL Date

Document Date: 2/2/2016

Loan Number: 9526010213

FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, handicap, familial status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal Agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
Room 4037
Washington, D.C. 20580

ACKNOWLEDGMENT OF RECEIPT

I (WE) RECEIVED A COPY OF THIS ECOA NOTICE.

Nilesh Ghubade

Date

Date

Gurpreet Bal

Date

Date

Date: 2/2/2016
Loan Number: 9526010213
Borrower(s): NILESH GHUBADE AND GURPREET BAL

Property Address: 23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

OCCUPANCY AGREEMENT

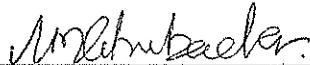
I hereby certify that, if my loan application on the above described property is approved, I shall occupy the same as my primary year-round residence within sixty (60) days of recording of the Deed of Trust executed in connection with my loan. This will confirm our understanding and agreement that I intend to occupy the above described property as my primary year-round residence within sixty (60) days of recording of the Deed of Trust and that, if I fail to do so, such failure shall constitute a default under the Note and Deed of Trust executed in connection with my loan and, upon the occurrence of such default, the whole sum of principal and interest payable pursuant to said note plus costs and fees shall become immediately due at the option of the holder thereof.

The Lender has advised me and I understand that this loan which I have applied for has been made available with the understanding that it will be assigned by the Lender to another mortgage investor, and that a requirement of such assignment is that I will occupy the property as certified in Paragraph 1 above. Further, if I do not so occupy the property or if I, at any time within twelve (12) months after occupying the subject property, cease to occupy the property as my year-round residence (unless I sell the property within said 12 month period), the Lender may not be able to assign the loan and/or the Lender may be required to repurchase it following an attempted assignment and may be damaged in certain other respects. This will also confirm that I/we shall indemnify the Lender and hold the Lender harmless from and against any and all loss, damage, liability or expense, including costs and reasonable attorneys fees, to which the Lender may be put or which the Lender may incur by reason of or in connection with my failure to so occupy said property.

I am aware of and understand that if at any time it is determined that my occupancy statement is misrepresented, I will be subject to prosecution for fraud under applicable state laws.

Should my plans with respect to occupancy change prior to closing this loan transaction, then it is agreed that the Lender will be immediately notified of that fact; I understand that without this declaration, Lender may refuse to make this loan in connection with the subject property.

I declare under penalty of perjury that the foregoing declaration is true and correct.


NILESH GHUBADE


GURPREET BAL

SERVICING DISCLOSURE STATEMENT
NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS
THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED

Borrower Name(s):
NILESH GHUBADE
GURPREET BAL

Lender:
PROVIDENT FUNDING ASSOCIATES, L.P.

Property Address:
23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

Date: 2/2/2016

Transfer Practices and Requirements:

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act [RESPA] [12 U.S.C. 2601 et seq.]. RESPA gives you certain rights under Federal Law. This statement describes whether the servicing of this loan may be transferred to a different loan servicer.

“Servicing” refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Flood Insurance Coverage Subject to Change Disclosure:

We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH). The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building. You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.

Acknowledgment of Mortgage Applicant

I/we have read this disclosure form, and understand its contents, as evidenced by my/our signatures(s) below.

M. Ghubade 2/2/16 _____
NILESH GHUBADE Date

G. Bal 2/2/16 _____
GURPREET BAL Date

ONE AND THE SAME AFFIDAVIT

STATE OF NEW JERSEY
COUNTY OF MIDDLESEX

GURPREET BAL
BEING FIRST DULY SWORN, DEPOSES AND SAYS,

THAT HE/SHE ARE THE BORROWERS OF THE PROPERTY KNOWN AS:

23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

THAT GURPREET BAL _____ AND
GURPREET K BAL;GURPREETKAUR GHUBADE;BAL,GURPREEETS;BAL,GURPREET,S

ARE ONE AND THE SAME PERSON, AND ALSO MY SIGNATURE BELOW IS
MY FULL AND CORRECT SIGNATURE.

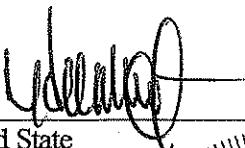
THAT HE/SHE PREFERS TO TAKE TITLE AS GURPREET BAL



GURPREET BAL

Subscribed and sworn to before me this

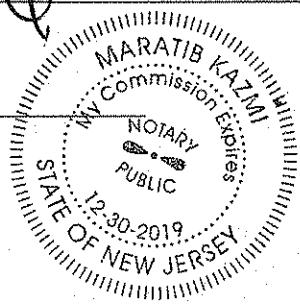
2nd day of February, 2015



Notary Public in and for said County and State

My Commission Expires: _____

One_and_same_affidavit_2 rev. - 9/12/2005
1/29/2016



ONE AND THE SAME AFFIDAVIT

STATE OF NEW JERSEY
COUNTY OF MIDDLESEX

NILESH GHUBADE
BEING FIRST DULY SWORN, DEPOSES AND SAYS,

THAT HE/SHE ARE THE BORROWERS OF THE PROPERTY KNOWN AS:

23 DEANS POND LANE WEST
SOUTH BRUNSWICK, NJ 08852

THAT NILESH GHUBADE AND
NILESH M GHUBADE; NILESH BAL; AHUBADE, NILESH, M;

ARE ONE AND THE SAME PERSON, AND ALSO MY SIGNATURE BELOW IS
MY FULL AND CORRECT SIGNATURE.

THAT HE/SHE PREFERS TO TAKE TITLE AS NILESH GHUBADE

Nilesh Ghubade

NILESH GHUBADE

Subscribed and sworn to before me this

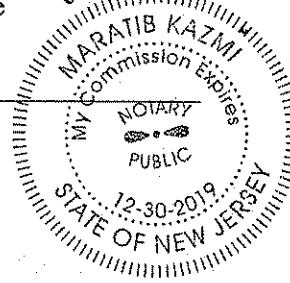
2nd day of February, 2016

[Signature]

Notary Public in and for said County and State

My Commission Expires: _____

One_and_same_affidavit_1 rev. - 9/12/2005
1/29/2016



RIGHT TO RECEIVE A COPY OF APPRAISALS
PROVIDENT FUNDING ASSOCIATES, L.P.

Loan Application Number: 9526010213

Date: 2/2/2016

Property Address: 23 DEANS POND LANE WEST, SOUTH BRUNSWICK, NJ 08852

Pursuant to the Equal Credit Opportunity Act (ECOA), we are required to promptly deliver to you, at least 3 business days prior to closing of your loan, copies of the appraisal and any other property valuations that we obtain during the processing of your loan application, even if your loan does not close. You may waive the right to receive copies of the valuations in advance of closing, as long as we receive notification of such waiver at least 3 business days prior to closing, but we must still deliver copies of all valuations at or prior to closing.

Agreeing to waive this right may help to avoid delays in closing your loan. If we do not receive notification of your waiver, the closing of your loan must be at least 3 business days after all property valuations have been delivered to you.

To notify us of your waiver of the right to receive copies of the property valuations in advance of closing, please mark the checkbox below and sign, date and return this form.

The appraisal fee will not be refunded to you if your mortgage application is not approved.

I/We agree to waive our right to receive copies of the property valuations in advance of closing and understand we will still receive copies of all property valuations at or prior to closing.

<i>Nilesh Ghubade</i>	<i>2/2/16</i>	Date	Date
<i>Gurpreet Bal</i>	<i>2/2/16</i>	Date	Date

SIGNATURE AFFIDAVIT

Loan Number: 9526010213

To whom it may concern:

The following is my true and correct signature and is how I execute all legal documents.

Nilesh Ghubade

NILESH GHUBADE

Gurbet

GURPREET BAL

STATE OF: NEW JERSEY

County of Middlesex

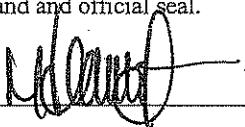
On 2/2/16, before me MARATIB KAZMI
Print Name of Notary

personally appeared

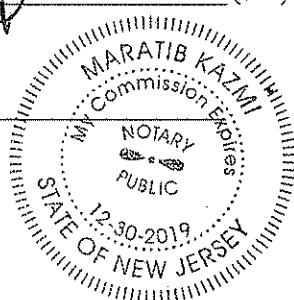
NILESH GHUBADE
GURPREET BAL

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature  (seal)

My Commission Expires: _____



4506-T

Form
(Rev. September 2015)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

- Do not sign this form unless all applicable lines have been completed.
- Request may be rejected if the form is incomplete or illegible.
- For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872
Loan Number 9526010213

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 "Get a Tax Transcript..." under "Tools" 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)

23 DEANS POND LANE WEST, SOUTH BRUNSWICK, NJ 08852

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 tax 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 1120-A, Form 1120-H, Form 1120-L, 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 10 business days.
- c **Record of Account**, which provides the most detailed 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 10 business 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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. **12/31/2015** **12/31/2014** **12/31/2013** / /

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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a
2155182830

**Sign
Here**

► Signature (see instructions)

12/2/16

Date

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

► Spouse's signature

Date

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

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506T.

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 (on line 5) 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.

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 "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

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.

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:

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

Internal Revenue Service
RAIVS Team
Stop 6716 AUSC
Austin, TX 73301
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

Internal Revenue Service
RAIVS Team
Stop 37106
Fresno, CA 93888
559-456-7227

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

Internal Revenue Service
RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999
816-292-6102

Chart for all other transcripts

If you lived in or your business was in: Mail or fax to:

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, 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	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
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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	Internal Revenue Service 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 addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

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.

CAUTION
You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

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.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

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.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

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 Forms and Publications Division
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 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) NILESH GHUBADE
	Business name/disregarded entity name, if different from above
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ►
	<input type="checkbox"/> Other (see instructions) ►
	Address (number, street, and apt. or suite no.) 23 DEANS POND LANE WEST
	City, state, and ZIP code SOUTH BRUNSWICK, NJ 08852
	List account number(s) here (optional)
	Requester's name and address (optional) 9526010213
	Exempt payee

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 3.

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 ►

M. Ghubade

Date ►

2/2/16

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 3 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 name" 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 item 1, below, and items 4 and 5 on page 4 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 3, below, and items 4 and 5 on page 4.

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 ³
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 ⁴
For this type of account:	Give name and EIN of:
8. A valid trust, estate, or pension trust	The owner
9. Corporation 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 an 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.

4506-T

Form 4506-T
(Rev. September 2015)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

- Do not sign this form unless all applicable lines have been completed.
- Request may be rejected if the form is incomplete or illegible.
- For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872
Loan Number 0526010213

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 "Get a Tax Transcript..." under "Tools" 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) 23 DEANS POND LANE WEST, SOUTH BRUNSWICK, NJ 08852	
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 tax 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.

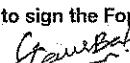
6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► 1040
a Return Transcript , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect 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 1120-A, Form 1120-H, Form 1120-L, 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 <input checked="" type="checkbox"/>
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 10 business days <input checked="" type="checkbox"/>
c Record of Account , which provides the most detailed 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 10 business days <input checked="" type="checkbox"/>
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 <input checked="" type="checkbox"/>
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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business days <input checked="" type="checkbox"/>

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.	12/31/2015	12/31/2014	12/31/2013	/ /
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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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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.

<input checked="" type="checkbox"/> Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
Sign Here		12/2/16	2155182830
→ Title (if line 1a above is a corporation, partnership, estate, or trust)			
→ Spouse's signature	Date		

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

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. 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 (on line 5) 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.

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 "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

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.

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:

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	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
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	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
559-456-7227	

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	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
816-292-6102	

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

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, 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	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
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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	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
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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 addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

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.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

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.

Ver. 1

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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

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.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

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.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

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 Forms and Publications Division
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 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: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ►									
	<input type="checkbox"/> Other (see instructions) ►									
	Address (number, street, and apt, or suite no.) 23 DEANS POND LANE WEST									
	City, state, and ZIP code SOUTH BRUNSWICK, NJ 08852									
	List account number(s) here (optional)									
	Requester's name and address (optional) 9526010213									
	Social security number 154-11-7419									
	Employer identification number <table border="1"><tr><td> </td><td> </td><td>-</td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>			-						
		-								

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 3.

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

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 ►

2/2/16

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 3 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 name" 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

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

²However, 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 item 1, below, and items 4 and 5 on page 4 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 3, below, and items 4 and 5 on page 4.

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 ³
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)(ii)(A))	The owner ³
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. Corporation 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)(ii)(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 an 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.

NOTICE ABOUT APPRAISAL OF YOUR PROPERTY

2/2/2016

Loan Number: 9526010213

If your mortgage loan meets certain requirements, your lender may decide not to obtain an appraisal or only obtain a Limited Appraisal. The decision not to obtain a full appraisal is strictly for loan processing purposes and does not mean the lender has valued your property. Therefore, you should not rely on such a decision as support of the value of your property or for any other purpose.

You may decide that you want an appraisal to protect your own interests in the transaction. For example, you may decide to obtain an appraisal of your property in order to confirm that you are not paying too much for the property. If you decide that you want an appraisal to be performed to protect your interests in the transaction, you will be required to pay for the appraisal.

ADEQUATE HAZARD INSURANCE COVERAGE

PROVIDENT FUNDING ASSOCIATES, L.P. is not able to confirm that the insurance coverage provided is adequate. PROVIDENT FUNDING ASSOCIATES, L.P. encourages you to consult with the insurance agent of your choice to confirm that the coverage amounts you have selected provide adequate coverage for your needs and for the replacement of your dwelling in the event of loss. If you have been required to provide insurance under the National Flood Insurance Program, the adequacy of that coverage also cannot be confirmed.

Should the investor to whom your loan is sold impose higher coverage standards, it may be necessary for the Lender to require an increase in the amount of your coverage. In the event that, at a later date, the servicing of your loan is transferred, the subsequent servicer may require that you maintain higher levels of coverage.

By signing in the space below:

- you agree that your lender may approve and grant your mortgage loan WITHOUT obtaining an appraisal or using only a Limited Appraisal of your property; and
- you acknowledge receipt of the Hazard Insurance warning above.

NILESH GHUBADE

Date

Date

GURPREET BAL

Date

Date

PROVIDENT FUNDING ASSOCIATES, L.P.
Affiliated Business Arrangement Disclosure Statement

Borrower(s): NILESH GHUBADE
GURPREET BAL

Date Issued: 2/2/2016
Loan Number: 9526010213

Property Address: 23 DEANS POND LANE WEST, SOUTH BRUNSWICK, NJ 08852

This is to give you notice that Provident Funding Associates, L.P. has a business relationship with LenderVend, an affiliate of Provident Funding Associates, L.P. (the Lender). The Lender and LenderVend have ownership in common. 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 service listed. The Lender requires you to use the services of this affiliated appraisal management company to order a real estate appraisal. Should your mortgage broker choose to deliver your loan application to a different lender, LenderVend will accept a request for assignment.

Provider	Settlement Service	Charge or Range of Charges
LenderVend	Real Estate Appraisal	\$310.00 - \$1250.00

Acknowledgement of Mortgage Applicant

I/we have read this disclosure form, and understand that Provident Funding Associates, L.P. is referring me/us to purchase the above-described settlement service and that a financial or other benefit may result from this referral.

<u>Nilesh Ghubade</u>	<u>2/2/16</u>	Date
<u>Gurpreet Bal</u>	<u>2/2/16</u>	Date

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 NILESH GHUBADE

Co-Borrower GURPREET BAL

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): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		Agency Case Number Lender Case Number
Amount: \$395,000.00	Interest Rate: 2.8750%	No. of Months: 180	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		
II. PROPERTY INFORMATION AND PURPOSE OF LOAN					
Subject Property Address (street, city, state, & ZIP) 23 DEANS POND LANE WEST, SOUTH BRUNSWICK, NJ 08852					No. of Units 1
Legal Description of Subject Property (attach description if necessary)					Year Built 2014
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 checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
2014	\$519,000.00	\$397,426.71			
Complete this line if this is a refinance loan. Year Acquired			Purpose of Refinance Rate & Term	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
2014				Cost:	
Title will be held in what Name(s) NILESH GHUBADE and GURPREET BAL				Manner in which Title will be held HUSBAND AND WIFE	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)					
IV. BORROWER INFORMATION			Co-Borrower		
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) 215-518-2830	DOB (mm/dd/yyyy) 05/10/1978	Yrs. School 20	Social Security Number 154-11-7419	Home Phone (incl. area code) 215-518-2830
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. 2 ages 6,3	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. 0 ages		
Present Address (street, city, state, ZIP) 23 DEANS POND LANE WEST, SOUTH BRUNSWICK, NJ 08852			Present Address (street, city, state, ZIP) 23 DEANS POND LANE WEST, SOUTH BRUNSWICK, NJ 08852		
Mailing Address, if different from Present Address 23 DEANS POND LANE WEST, MONMOUTH JUNCTION, NJ 08852			Mailing Address, if different from Present Address 23 DEANS POND LANE WEST, Monmouth Junction, NJ 08852		
<i>If residing at present address for less than two years, complete the following:</i>					
Former Address (street, city, state, ZIP) 21 Wood Acres Drive, North Brunswick, NJ 08902			Former Address (street, city, state, ZIP) 21 Wood Acres Drive, North Brunswick, NJ 08902		
Former Address (street, city, state, ZIP)			Former Address (street, city, state, ZIP)		

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed WELLS FARGO 100 FIDELITY PLAZA, NORTH BRUNSWICK, NJ 08902		Yrs. on this job 7 months Yrs. employed in this line of work/profession 10	Name & Address of Employer <input type="checkbox"/> Self Employed STANDARD & POOR'S FINANCIAL SERVICE 148 Princeton-Hightstown Road, NEW YORK, NY 10041		Yrs. on this job 5 years Yrs. employed in this line of work/profession 5
Position/Title/Type of Business APPS SYSTEMS ENGINEER 6	Business Phone (incl. area code) 877-479-3557	Position/Title/Type of Business DIRECTOR	Business Phone (incl. area code) 212-438-1000		
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>					
Name & Address of Employer <input type="checkbox"/> Self Employed MERRILL LYNCH PIERCE FENNER SM ONE BRYANT PARK, NEW YORK, NY 10036		Dates (from-to) 12/01/2013 - 05/01/2015 Monthly Income \$13,333.30	Name & Address of Employer <input type="checkbox"/> Self Employed FINITECH INC 21 WOOD ACRES DR, NORTH BRUNSWICK, NJ 08902		Dates (from-to) 08/01/2008 - 05/01/2014 Monthly Income \$10,000.00
Position/Title/Type of Business SOFTWARE V.P.	Business Phone (incl. area code) 800-637-7455	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input checked="" type="checkbox"/> Self Employed FINITECH INC 21 WOOD ACRES DR, NORTH BRUNSWICK, NJ 08902		Dates (from-to) 08/01/2008 - 05/01/2014 Monthly Income \$10,000.00	Name & Address of Employer <input type="checkbox"/> Self Employed PRESIDENT		Dates (from-to) 215-518-2830
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed PRESIDENT		Dates (from-to)
		Monthly Income			Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed PRESIDENT		Dates (from-to)
		Monthly Income			Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed PRESIDENT		Dates (from-to)
		Monthly Income			Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$13,282.25	\$14,578.50	\$27,860.75	Rent	\$0.00	
Overtime	\$0.00	\$0.00	\$0.00	First Mortgage (P&I)	\$3,599.00	\$2,704.11
Bonuses	\$0.00	\$0.00	\$0.00	Other Financing (P&I)	\$0.00	\$0.00
Commissions	\$0.00	\$0.00	\$0.00	Hazard Insurance	\$0.00	\$78.42
Dividends/Interest	\$0.00	\$0.00	\$0.00	Real Estate Taxes	\$0.00	\$1,083.33
Net Rental Income			\$0.00	Mortgage Insurance	\$0.00	\$0.00
Other (before completing, see the notice in "describe other income," below)	\$0.00	\$0.00	\$0.00	Homeowner Assn. Dues	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	Other:	\$0.00	\$0.00
Total	\$13,282.25	\$14,578.50	\$27,860.75	Total	\$3,599.00	\$3,865.86

* 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 by that spouse or other person also.

Completed **Jointly** **Not Jointly**

Description	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.		
Cash deposit toward purchase held by:					
List checking and savings accounts below			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union Bank of America			Name and address of Company PROVIDENT/GMH MORTGAGE (23 DEANS POND LANE WEST)	\$ Payment/Months (\$*3,599.00) months: 111	(\$*397,426.71)
Acct. no. 009467122395 \$22,987.63			Acct. no. 9124115145	\$ Payment/Months	
Name and address of Bank, S&L, or Credit Union			Name and address of Company SUNTRUST MORTGAGE/CC 5 (21 WOOD ACRES DRIVE)	(\$2,119.00) months: 86	(\$181,571.00)
Acct. no.			Acct. no. 9420264993254	\$ Payment/Months	
Name and address of Bank, S&L, or Credit Union			Name and address of Company WELLS FARGO HM MORTGAG (138-140 KENSINGTON AVE APT-1)	(\$1,138.07) months: 79	(\$89,904.74)
Acct. no.			Acct. no. 936036049D551	\$ Payment/Months	
Stocks & Bonds (Company name/number description)			Name and address of Company SYNCB/VAUGHAN BASSETT	\$181.00 months: 29	\$5,170.00
Life insurance net cash value			Acct. no. 6034612012638374	\$ Payment/Months	
Face amount: \$0.00			Name and address of Company BK OF AMER	\$25.00 months: 56	\$1,392.00
Subtotal Liquid Assets \$22,987.63			Acct. no. 4147371119335595	\$ Payment/Months	
Real estate owned (enter market value from schedule of real estate owned)			Name and address of Company TDRCS/RAYMOUR & FLANIG	\$43.00 months: 12	\$479.00
Vested interest in retirement fund			Acct. no. 600610100466		
Net worth of business(es) owned (attach financial statement)			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$0.00	
Automobiles owned (make and year)			Job-Related Expense (child care, union dues, etc.)	\$0.00	
Other Assets (itemize)			Total Monthly Payments	\$267.00	
Total Assets a. \$1,107,987.63			Total Liabilities b.	\$432,026.18	\$675,961.45

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Detailed List of Assets & Liabilities (All additional properties are owned, see continuation sheet)							Insurance, Maintenance, Taxes & Misc.	Net Rental Income
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		
23 DEANS POND LANE WEST SOUTH BRUNSWICK, NJ 08852	PR	SFR	\$595,000	\$397,426.71	\$0.00	\$3,599.00	\$1,161.66	\$0.00
21 WOOD ACRES DRIVE NORTH BRUNSWICK, NJ 08902	R	SFR	\$270,000	\$181,571.00	\$0.00	\$2,119.00	\$711.03	(\$2,830.03)
138-140 KENSINGTON AVE APT-1 JERSEY CITY, NJ 07304	R	Condo	\$220,000	\$89,904.74	\$0.00	\$1,138.07	\$638.58	(\$1,776.65)
		Totals	\$1,085,000	\$668,902.45	\$0.00	\$6,856.07	\$2,511.27	(\$4,606.68)

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(s):

VII DETAILS OF TRANSACTION			VIII DECLARATIONS			
a. Purchase price	\$	\$0.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower	Co-Borrower
b. Alterations, improvements, repairs		\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Land (if acquired separately)		\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)		\$397,426.71	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items		\$3,663.11	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs		\$5,154.58	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee		\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)		\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)		\$406,244.40	(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)		<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Subordinate financing		\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
k. Borrower's closing costs paid by Seller		\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. Other Credits (explain)		\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
		\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
		\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		\$395,000.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
n. PMI, MIP, Funding Fee financed		\$0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
o. Loan amount (add m & n)		\$395,000.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		\$11,244.40	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

IX ACKNOWLEDGEMENT 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 credit 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 purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X <i>M. Kumbacker</i>	Date 2/2/16	Co-Borrower's Signature X <i>Gwen B</i>	Date 2/2/16
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X INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or <input checked="" type="checkbox"/> Asian <input type="checkbox"/> Black or <input type="checkbox"/> African American	Race: <input type="checkbox"/> American Indian or <input checked="" type="checkbox"/> Asian <input type="checkbox"/> Black or <input type="checkbox"/> African American
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided:

In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature
X

Date
01/14/2016

Loan Originator's Name (print or type)
Biswajit Mazumdar

Loan Originator's Phone Number (including area code)
732-750-0430

Loan Origination Company's Name

Loan Origination Company's Address

Ruma Financial Corp DBA Lion Mortgage Co

306 Avenel Street, Avenel, NJ 07001

Continuation Sheet Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: NILESH GHUBADE	Agency Case Number:
	Co-Borrower: GURPREET BAL	Lender Case Number: 9526010213

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: *M. Lubinaker*
X

Date 2/2/16

Co-Borrower's Signature: 

nature:

Date _____

Fannie Mae Form 1003 07/05
CALYX Form 1003 Lnap5ast.frm 9/05

Freddie Mac Form 65 - 07/05

PROVIDENT FUNDING ASSOCIATES, L.P.

Loan Number: 9526010213

Patriot Act Applicant Identification Verification

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies every customer. Completion of this documentation is required in order to comply with the USA Patriot Act. A copy of this completed form must be placed in the loan file for the following Borrower(s):

Please select one of the following methods of identification.

Borrower Name: NILESH GHUBADE

- Driver's License
- State Identification
- Passport
- Military Identification

Issuing Authority:

ID Number:

Date of Birth:

Issue Date:

Expiration Date:

NJ DMV
63676-59274-05781
6-10-1978
11-27-2012
1-31-2017

Co-Borrower Name: GURPREET BAL

- Driver's License
- State Identification
- Passport
- Military Identification

Issuing Authority:

ID Number:

Date of Birth:

Issue Date:

Expiration Date:

NJ DMV
B0230-30872-54781
4-5-1978
11-19-2012
12-31-2016

I / we acknowledge that I / we received a copy of this disclosure.

Nilesh Ghubade
NILESH GHUBADE

2/2/16
Date

Gurpreet Bal
GURPREET BAL

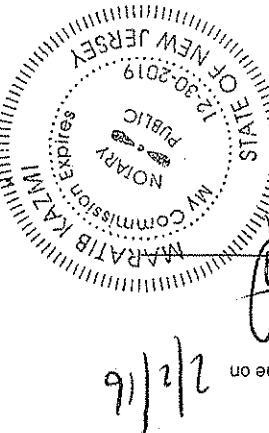
2/2/16
Date

The above document(s) have been personally reviewed and by signing below I attest that the information above is a true and correct representation of information on the document(s).

[Signature]
Notary / Title / Escrow Officer's Signature

Paiv_a.doc 5/28/2009
1/29/2016

MARATIB YAZMI,
Title
SETTLEMENT AGENT
Date



Notary Public

Signed and sworn to before me on 2/2/16

Gurpreet Bal

Nilesh Ghubade

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

however, are current as of this date.

[] There is a child support order outstanding, Document No. _____, against this defendant. All payments, [X] There are no outstanding child support orders or judgments against this defendant.

7. Child Support.

The undersigned hereby certifies that there are no recognizances filed against me or either principal or surety or against the property which is the subject of this transaction.

includes all liens or mortgages which are not being paid off as a result of this mortgage, as well as marital information not particularly set forth in paragraph 6 above.

Our complete marital history is listed below. We include how each marriage any provisions in these judgments relate to this and any pending matrimonial actions. We have attached copies of any death certificates and judgments for divorce or annulment including any provisions in these judgments relating to this and any pending matrimonial actions. We have attached copies of any death and any complete marital history is listed above.

[X] Our complete marital history is listed above.

[] This property has never been occupied as the principal marital residence of any of us, (if it has, or if it was acquired before May 28, 1980, each spouse must sign the mortgage and affidavit N.J.S. B:28-2,3.)

[] We are a legal registered Domestic Partnership in _____.

[X] We are married to each other. We were married on _____.

8-24-2006
The maiden name of Nilesh Ghubade was _____.

[] We are not married.

5. Marital History. (check where applicable)

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 against others with similar names.

4 months last past. We have always obtained all necessary permits and certificates of occupancy. All charges for municipal improvements such as sewer, sidewalks, curbs or similar improvements benefitting 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 mechanics 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.

The date of the mortgage is the same as this affidavit. This mortgage is given to secure a loan of \$ 395,000.00. We are in sole possession of this property. There are no tenants or other occupants of this property. We have owned this property since October 24, 2014. Since then, we have never had any ownership or right to possess this property. We have never owned any property which is next to this property.

We now mortgage this property to Provident Funding Associates, L.P.

2. Ownership and Possession. We are the only owners of property located at 23 Deans Pond Lane West, Monmouth Junction, NJ 08852, called "this property".

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.

Nilesh Ghubade and Gurpreet Bal say under oath:

{ ss. }

STATE OF NEW JERSEY
COUNTY OF MIDDLESEX

Affidavit of Title

Affidavit of Title

STATE OF NEW JERSEY
COUNTY OF MIDDLESEX

} ss.

Nilesh Ghubade and Gurpreet Bal say 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. **Ownership and Possession.** We are the only owners of property located at 23 Deans Pond Lane West, Monmouth Junction, NJ 08852, called "this property."

We now mortgage this property to Provident Funding Associates, L.P.

The date of the mortgage is the same as this affidavit. This mortgage is given to secure a loan of \$ 395,000.00. We are in sole possession of this property. There are no tenants or other occupants of this property. We have owned this property since October 24, 2014. Since then, no one has questioned our ownership or right to possession. We have never owned any property which is next to this property.

3. **Improvements.** No additions, alterations or improvements are now being made or have been made to this property since 4 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 constructions, alteration or repair work on this property.

4. **Liens or Encumbrances.** We have not allowed any interests (legal rights) to be created which affect our ownership of 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 been declared bankrupt. No one has any security interest in any personal property or fixtures on this property. 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.

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

- [] We are not married.
[X] We are married to each other. We were married on 8-24-2006.
The maiden name of Nilesh Ghubade GURPREET was BAL.
[] We are a legal registered Domestic Partnership in _____.
[] 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 the mortgage and affidavit N.J.S. 3B:28-2,3.)
[X] Our complete marital history is listed above.
[] Our complete marital history is listed below under paragraph number 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.

6. **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 mortgage, as well as marital information not particularly set forth in paragraph 6 above.

The undersigned hereby certifies that there are no recognizances filed against me or either principal or surety or against the property which is the subject of this transaction.

7. **Child Support.**

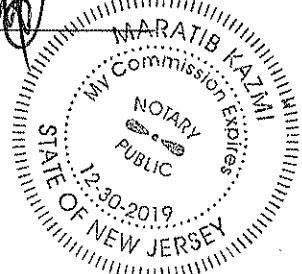
- [X] There are no outstanding child support orders or judgments against this deponent.
[] There is a child support order outstanding, Docket No. _____, against this deponent. All payments, however, are current as of this date.

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

Signed and sworn to before me on 2/2/16

Nilesh Ghubade

Notary Public



/Gurpreet Bal

Gurpreet Bal