

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 M Ghubade Borrower Gurpreet Kaur S Bal Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number 201435GM27018495
Amount \$	415,000	Interest Rate	3.750 %	No. of Months	240/240
Amortization Type:		<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):			

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)					No. of Units
23 DEANS POND LANE WEST, Monmouth Junction, NJ 08852 County: Middlesex					1
Legal Description of Subject Property (attach description if necessary)					Year Built
					2014
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):				Property will be:	
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent				<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$
Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
NILESH M GHUBADE GURPREETKAUR S BAL			Joint tenants		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)			- \$104,000.00		
Checking/Savings					

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
NILESH M GHUBADE				GURPREETKAUR S BAL			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
176-80-0726	732-348-8882	05/10/1978	18	154-11-7419	732-348-8882	04/05/1978	18
<input checked="" type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Co-Borrower)		<input checked="" type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Borrower)	
<input checked="" type="checkbox"/> Unmarried (includes single, divorced, widowed)		No. 2		<input checked="" type="checkbox"/> Unmarried (includes single, divorced, widowed)		No. 2	
<input type="checkbox"/> Separated		Ages 4,2		<input type="checkbox"/> Separated		Ages 4,2	
Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 9 No. Yrs.				Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 9 No. Yrs.			
21 WOOD ACRES DR North Brunswick, NJ 08902 / United States				21 WOOD ACRES DR North Brunswick, NJ 08902 / United States			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

Borrower

Co-Borrower

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed MERRILL LYNCH PIERCE FENNER ONE BRYANT PARK NEW YORK, NY 10036		Yrs. on this job 0 yr(s) 9 mth(s)	Name & Address of Employer <input type="checkbox"/> Self Employed STANDARD & POOR'S FINANCIAL SERVICES LL 148 PRINCETON HEIGHTSTOWN RD HIGHTSTOWN, NJ 08520	Yrs. on this job 3 yr(s) 0 mth(s)	Yrs. employed in this line of work/profession 12
Position/Title/Type of Business IT MANAGER		Business Phone (incl. area code) 646-855-5000	Position/Title/Type of Business		Business Phone (incl. area code) 888-843-4772

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer <input checked="" type="checkbox"/> Self Employed FINITECH 21 WOOD ACERS DR North Brunswick, NJ 08902		Dates (from-to) 01/01/2012 - 09/26/2014	Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)
		Monthly Income \$ 0.00			Monthly Income \$
Position/Title/Type of Business OWNER		Business Phone (incl. area code) 215-518-2830	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed PPMK TECSOLUTIONS, LLC 527 GROVE AVE EDISON, NJ 08820		Dates (from-to) 01/01/2012 - 09/26/2014	Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)
		Monthly Income \$ 0.00			Monthly Income \$
Position/Title/Type of Business IT CONSULTANT		Business Phone (incl. area code) 732 452-9381	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed BARCLAYS CAPITAL 200 PARK AVE NEW YORK, NY 100166		Dates (from-to) 05/18/2009 - 08/10/2012	Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)
		Monthly Income \$ 0.00			Monthly Income \$
Position/Title/Type of Business AVP		Business Phone (incl. area code) 212-412-4000	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		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*	\$ 13,333.00	\$ 14,139.00	\$ 27,472.00	Rent	\$	
Overtime				First Mortgage (P&I)	1,260.00	\$ 2,460.49
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		80.00
Dividends/Interest				Real Estate Taxes	1,029.00	1,085.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues	250.00	
				Other:		
Total	\$ 13,333.00	\$ 14,139.00	\$ 27,472.00	Total	\$ 2,539.00	\$ 3,625.49

* 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

Completed ☒ Jointly ☐ Not Jointly

ASSETS	Cash or	Liabilities and Pledged Assets List the creditor's name, address and account number for all outstanding
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ASSETS		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: MIKE SASSMAN CH # 241	\$ 20,000	LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
MIKE SASSMAN CH # 223	50,000	Name and address of Company SUNTRUST MORTGAGE/CC 5		\$ Payment/Months	\$
List checking and savings accounts below		Acct. no. 9420264993254		(2,290.00) /164	202,212
Name and address of Bank, S&L, or Credit Union BOFA		Name and address of Company WELLS FARGO HM MORTGAG		\$ Payment/Months	\$
Acct. no. 2395	\$ 60,000	Acct. no. 9360360490551		(1,551.00) /106	106,946
Name and address of Bank, S&L, or Credit Union BOFA		Name and address of Company BK OF AMER		\$ Payment/Months	\$
Acct. no. 8339	\$ 5,880	Acct. no. 4147371119335595		25.00	2,154
Name and address of Bank, S&L, or Credit Union BOFA		Name and address of Company		\$ Payment/Months	\$
Acct. no. 1438	\$ 4,465	Acct. no.		\$ Payment/Months	\$
Stocks & Bonds (Company name/number description)	\$	Name and address of Company		\$ Payment/Months	\$
Life insurance net cash value	\$	Acct. no.		\$ Payment/Months	\$
Face amount: \$		Name and address of Company		\$ Payment/Months	\$
Subtotal Liquid Assets	\$ 140,345	Acct. no.		\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$ 495,000	Name and address of Company		\$ Payment/Months	\$
Vested interest in retirement fund	\$	Acct. no.		\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Automobiles owned (make and year)	\$	Job-Related Expense (child care, union dues, etc.)		\$	
Other Assets (itemize)	\$	Total Monthly Payments		\$ 25.00	
Total Assets a.	\$ 635,345	Net Worth (a minus b) =>	\$ 324,033	Total Liabilities b.	\$ 311,312

Property Address (enter S if sold, PS if pending)	Type of	Present	Amount of	Gross	Mortgage	Maintenance,	Net
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Property Address (either own sold, for corresponding sale or R if rental being held for income)	Property	Market Value	Mortgages & Liens	Rental Income	Payments	Taxes & Misc.	Rental Income
138-140 KENSINGTON AVE UNIT 1 JERSEY CITY, NJ 07304	R CONDO	\$ 220,000	\$ 106,946	\$ 1,825	\$ 1,138	\$ 412	\$ -181
21 WOOD ACERS DR NORTH BRUNSWICK, NJ 08902	R CONDO	275,000	220,212	1,900	1,493	797	-865
	Totals	\$ 495,000	\$ 327,158	\$ 3,725	\$ 2,631	\$ 1,209	\$ -1,046

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

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$ 519,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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.) f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question. g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U. S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items	6,108.44			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	10,022.20			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)	535,130.64			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Subordinate financing				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
k. Borrower's closing costs paid by Seller		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
l. Other Credits (explain)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Lender Credit	3,349.05	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Cash Deposit	20,000.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Cash Deposit	50,000.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	415,000.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
n. PMI, MIP, Funding Fee financed		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
o. Loan amount (add m & n)	415,000.00	<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)	46,781.59	<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.

Right to Receive Copy of Appraisal. I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact:

NJ PRIME MORTGAGE, LLC 100 PLAINFIELD AVENUE SUITE 6 A EDISON, NJ 08817

Borrower's Signature <u>X</u> <u>Arshubadez</u>	Date <u>9/26/14</u>	Co-Borrower's Signature <u>X</u> <u>Gawral</u>	Date <u>9/26/14</u>
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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 Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input checked="" type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	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 Race: <input type="checkbox"/> American Indian or Alaska Native <input checked="" type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male
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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 <u>X</u>	Date	Loan Originator's Name (print or type) VISPI DARUWALA
Loan Originator's Name (print or type) VISPI DARUWALA	Loan Originator Identifier 262971	Loan Originator's Phone Number (including area code) 732-823-5503/VISPI@MORTGAGELP.COM
Loan Origination Company's Name NJ PRIME MORTGAGE, LLC	Loan Origination Company Identifier 257442	Loan Origination Company's Address 100 PLAINFIELD AVENUE SUITE 6 A EDISON, NJ 08817
Uniform Residential Loan Application Freddie Mac Form 65 7/05 (rev. 6/09)		



Good Faith Estimate (GFE)

Name of Originator	NJ PRIME MORTGAGE, LLC
Originator Address	100 PLAINFIELD AVENUE SUITE 6 A EDISON, NJ 08817
Originator Phone Number	732-823-5503
Originator Email	VISPI@MORTGAGELP.COM

Borrower	NILESH M GHUBADE / GURPREETKAUR S BAL
Property Address	23 DEANS POND LANE WEST Monmouth Junction, NJ 08852 County: Middlesex
Date of GFE	09/26/2014

Purpose

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's Special Information Booklet on settlement charges, your Truth-in-Lending Disclosures, and other consumer information at www.hud.gov/respa. If you decide you would like to proceed with this loan, contact us.

Shopping for your loan

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

Important dates

1. The interest rate for this GFE is available through **11/10/2014 12:00 PM**. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
2. This estimate for all other settlement charges is available through **10/06/2014**.
3. After you lock your interest rate, you must go to settlement within **45** days (your rate lock period) to receive the locked interest rate.
4. You must lock the interest rate at least **na** days before settlement.

Summary of your loan

Your initial loan amount is	\$ 415,000.00
Your loan term is	20 years
Your initial interest rate is	3.750 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 2,460.49 per month
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of %.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years.

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ **2,460.49**.

Do we require you to have an escrow account for your loan?

- ☐ No, you do not have an escrow account. You must pay these charges directly when due.
- ☒ Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

Summary of your settlement charges

A	Your Adjusted Origination Charges (See page 2.)	\$ 1,420.95
B	Your Charges for All Other Settlement Services (See page 2.)	\$ 11,360.64
A + B	Total Estimated Settlement Charges	\$ 12,781.59

Understanding your estimated settlement charges

Some of these charges
can change at settlement.
See the top of page 3 for
more information.

Your Adjusted Origination Charges																					
1. Our origination charge This charge is for getting this loan for you.	4,770.00																				
2. Your credit or charge (points) for the specific interest rate chosen <input type="checkbox"/> The credit or charge for the interest rate of <input type="text"/> % is included in "Our origination charge." (See item 1 above.) <input checked="" type="checkbox"/> You receive a credit of \$ 3,349.05 for this interest rate of 3.750 %. This credit reduces your settlement charges. <input type="checkbox"/> You pay a charge of \$ <input type="text"/> for this interest rate of <input type="text"/> %. This charge (points) increases your total settlement charges. The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.	- 3,349.05																				
A Your Adjusted Origination Charges	\$ 1,420.95																				
Your Charges for All Other Settlement Services																					
3. Required services that we select These charges are for services we require to complete your settlement. We will choose the providers of these services. <table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Appraisal</td> <td align="right">450.00</td> </tr> <tr> <td>Credit Report</td> <td align="right">25.20</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Service	Charge	Appraisal	450.00	Credit Report	25.20											475.20				
Service	Charge																				
Appraisal	450.00																				
Credit Report	25.20																				
4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.	1,450.00																				
5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property.	2,277.00																				
6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below. <table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>SURVEY</td> <td align="right">650.00</td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Service	Charge	Service	Charge	SURVEY	650.00															650.00
Service	Charge	Service	Charge																		
SURVEY	650.00																				
7. Government recording charges These charges are for state and local fees to record your loan and title documents.	400.00																				
8. Transfer taxes These charges are for state and local fees on mortgages and home sales.	4,500.00																				
9. Initial deposit for your escrow account This charge is held in an escrow account to pay future recurring charges on your property and includes <input checked="" type="checkbox"/> all property taxes, <input checked="" type="checkbox"/> all insurance, and <input type="checkbox"/> other <input type="text"/> .	648.44																				
10. Daily interest charges This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$ 43.2292 per day for 15 days (if your settlement is 09/16/2014).	960.00																				
11. Homeowner's insurance This charge is for the insurance you must buy for the property to protect from a loss, such as fire. <table border="1"> <thead> <tr> <th>Policy</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Hazard Insurance</td> <td align="right">960.00</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Policy	Charge	Hazard Insurance	960.00					960.00												
Policy	Charge																				
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B Your Charges for All Other Settlement Services	\$ 11,360.64																				
A + B Total Estimated Settlement Charges	\$ 12,781.59																				

Instructions

Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges cannot increase at settlement	The total of these charges can increase up to 10% at settlement	These charges can change at settlement
<ul style="list-style-type: none"> • Our origination charge • Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) • Your adjusted origination charges (after you lock in your interest rate) • Transfer taxes 	<ul style="list-style-type: none"> • Required services that we select • Title services and lender's title insurance (if we select them or you use companies we identify) • Owner's title insurance (if you use companies we identify) • Required services that you can shop for (if you use companies we identify) • Government recording charges 	<ul style="list-style-type: none"> • Required services that you can shop for (if you do not use companies we identify) • Title services and lender's title insurance (if you do not use companies we identify) • Owner's title insurance (if you do not use companies we identify) • Initial deposit for your escrow account • Daily interest charges • Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with **lower settlement charges**, then you will have a **higher interest rate**.
- If you want to choose this same loan with a **lower interest rate**, then you will have **higher settlement charges**.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	\$ 415,000.00	\$	\$
Your initial interest rate ¹	3.750 %	%	%
Your initial monthly amount owed	\$ 2,460.49	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$ 12,781.59	\$	\$

¹ For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	NJ PRIME MORTGAGE, LLC			
Initial loan amount	\$ 415,000.00			
Loan term	20 years			
Initial interest rate	3.750 %			
Initial monthly amount owed	\$ 2,460.49			
Rate lock period	45 days			
Can interest rate rise?	NO			
Can loan balance rise?	NO			
Can monthly amount owed rise?	NO			
Prepayment penalty?	NO			
Balloon payment?	NO			
Total Estimated Settlement Charges	\$ 12,781.59			

If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicant: **NILESH M GHUBADE / GURPREETKAUR S BAL**Prepared By: **NJ PRIME MORTGAGE, LLC**Property Address: **23 DEANS POND LANE WEST****100 PLAINFIELD AVENUE SUITE 6 A****Monmouth Junction, NJ 08852****EDISON, NJ 08817**Application No: **GHUBADE_NILESH_PUR_9-23-2014**Date Prepared: **09/26/2014**Ph: **732-823-5503**

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	AMOUNT FINANCED The amount of credit provided to you or on your behalf	TOTAL OF PAYMENTS The amount you will have paid after making all payments as scheduled
* 3.789 %	\$ * 177,587.37	\$ * 412,929.05	\$ * 590,516.42

☐ **REQUIRED DEPOSIT:** The annual percentage rate does not take into account your required deposit**There is no guarantee that you will be able to refinance to lower your rate and payments****INTEREST RATE AND PAYMENT SUMMARY****Rate & Monthly Payment**

Interest Rate	3.750 %
Principal + Interest Payment	\$ 2,460.49
Est. Taxes + Insurance (Escrow)	\$ 1,165.00
Total Est. Monthly Payment	\$ 3,625.49

☐ **DEMAND FEATURE:** This obligation has a demand feature.☐ **VARIABLE RATE FEATURE:** This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.**SECURITY:** You are giving a security interest in: **23 DEANS POND LANE WEST, Monmouth Junction NJ 08852**☒ **The goods or property being purchased** ☐ **Real property you already own.****FILING FEES:** \$**LATE CHARGE:** If a payment is more than **15** days late, you will be charged **5.000 %** of the payment.**PREPAYMENT:** If you pay off early, you ☐ may ☒ will not have to pay a penalty.
☐ may ☒ will not be entitled to a refund of part of the finance charge.

Application No: GHUBADE_NILESH_PUR_9-23-2014

Date Prepared: 09/26/2014

CREDIT LIFE/CREDIT DISABILITY:

Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

INSURANCE:

The following insurance is required to obtain credit:

- ☐ Credit life insurance ☐ Credit disability
☐ Property insurance ☐ Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor.

- ☐ If you purchase ☐ property ☐ flood insurance from creditor
 you will pay \$ for a one year term.

ASSUMPTION:

Someone buying your property

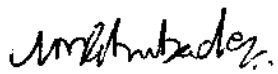
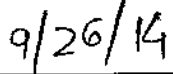
- ☐ may
☐ may, subject to conditions
☒ may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

- ☒ * means an estimate
☒ all dates and numerical disclosures except the late payment disclosures are estimates.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.



 Applicant **NILESH M GHUBADE** Date

Prepared By _____ Date _____

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicant: **GURPREETKAUR S BAL**Prepared By: **NJ PRIME MORTGAGE, LLC**Property Address: **23 DEANS POND LANE WEST****100 PLAINFIELD AVENUE SUITE 6 A****Monmouth Junction, NJ 08852****EDISON, NJ 08817**Application No: **GHUBADE_NILESH_PUR_9-23-2014**Date Prepared: **09/26/2014**Ph: **732-823-5503**

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Application No: GHUBADE_NILESH_PUR_9-23-2014

Date Prepared: 09/26/2014

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Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
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Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

INSURANCE:

The following insurance is required to obtain credit:

- ☐ Credit life insurance ☐ Credit disability
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You may obtain the insurance from anyone you want that is acceptable to creditor.

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THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

Applicant

GURPREETKAUR S BAL

Date

9/26/14

Prepared By

Date

Written List of Service Providers

Applicant(s): NILESH M GHUBADE & GURPREETKAUR S BAL
Property Address: 23 DEANS POND LANE WEST
Monmouth Junction, NJ 08852 County: Middlesex

Date: 09/26/2014
File No.: GHUBADE_NILESH_PUR_9-23-2014

The Good Faith Estimate you received from the Originator identifies specific settlement services that are required in order for you to close your loan. Below is a list compiled by the Originator that identifies providers who offer those required settlement service. You do not need to pick any of the providers on the list and may shop for any of these required services.

Loan Number: GHUBADE_NILESH_PUR_9-23-21

INTENT TO PROCEED WITH APPLICATION

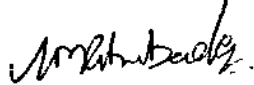
Originator: NJ PRIME MORTGAGE, LLC
100 PLAINFIELD AVENUE SUITE 6 A
EDISON, NJ 08817
732-823-5503

Applicant(s): NILESH M GHUBADE
GURPREETKAUR S BAL

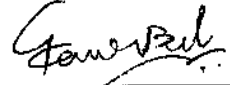
Property Address: 23 DEANS POND LANE WEST
Monmouth Junction, NJ 08852

You have applied for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). In accordance with RESPA, you were given a Good Faith Estimate. However, if you do not express intent to continue with your application on or before 10/08/2014, the loan originator is no longer bound by the Good Faith Estimate.

By signing below, I/we express intent to continue with the application for which a Good Faith Estimate was issued on 09/26/2014.



NILESH M GHUBADE Date 9/26/14



GURPREETKAUR S BAL Date 9/26/14

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower NILESH M GHUBADE 21 WOOD ACRES DR North Brunswick, NJ 08902		2. Name and address of Lender/Broker NJ PRIME MORTGAGE, LLC 100 PLAINFIELD AVENUE SUITE 6 A EDISON, NJ 08817 TEL: 732-823-5503 FAX: 732-234-5617
3. Date 09/26/2014	4. Loan Number GHUBADE_NILESH_PUR_9-23-2014	

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.


 Borrower **NILESH M GHUBADE**

9/26/14
 Date

Borrower Signature Authorization

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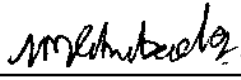
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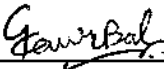
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