

04/29/2013

To Whom It May Concern.

Explanation for Inquiries on our Credit report.

1)09/21/2012:DISH NETWORK:We subscribe to their service.

2)04/12/2013 & 04/23/2013:CIS INC/CONSOLIDATED:We were shopping for refinance rates We did not apply for a loan.

3)04/29/2013:RELS:This inquiry is for this application with Wells Fargo Bank.

Explanation for Address:

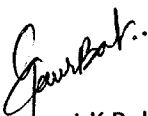
1328 Paterson Plank Rd, Secaucus,NJ,07094: We lived there from 10/04 to 11/05.

1306W Ontario St ,Philadelphia,PA,19140: Nileshe stayed while studying for MS in Temple University, Philadelphia, PA from Aug 2001 – Feb 2004.

Truly



Nileshe Ghubade



Gurpreet K Bal.