

NEW JERSEY Motor Vehicle
Commission

NEW JERSEY
AUTO DRIVER LICENSE

DL B0230 30872 64784 CLASS D
DOB 04-05-1972
ISS 11-19-2012
EXP 12-31-2016
BAL
GURPREET K
21 WOOD ACRES DRIVE
NO BRUNSWICK NJ 08902-2330
END NC ME /
EXP 06-01-2016
SEX F HGT 506 CM BLK
MV
EXP 02-23-2016 REN 24300

03602122
49390612

Rev 07-23-2010

GB04-05-1978

ENDORSEMENTS:
None
RESTRICTIONS:
None

Place Change of
Address Sticker
Within Bracket Area

Visit us at:
www.njmvc.gov

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:

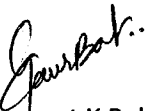
1328 Paterson Plank Rd, Secaucus,NJ,07094: We lived there from 10/04 to 11/05.

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

Truly



Nilesch Ghubade



Gurpreet K Bal.

Request for Transcript of Tax Return

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

0360490551

OMB No. 1545-1872

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

1a Name shown on tax return. If a joint return, enter the name shown first. NILESH GHUBADE	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return. GURPREET BAL	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) NILESH GHUBADE, 21 WOOD ACRES DRIVE, NORTH BRUNSWICK, NJ 08902	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

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

- 6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► **1040**
- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☒
- b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days ☐
- c Record of Account**, which provides the most 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 30 calendar days ☒
- 7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐
- 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days ☒

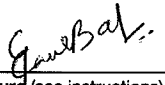
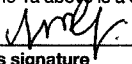
Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

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

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

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

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

Sign Here		Phone number of taxpayer on line 1a or 2a
	Signature (see instructions)	30 Apr 2013 Date
	Title (if line 1a above is a corporation, partnership, estate, or trust)	
		30 Apr 2013 Date
	Spouse's signature	

General Loan Acknowledgment

Applicant(s): NILESH M GHUBADE GURPREETKAUR S BAL	Property (if applicable): 138-140 KENSINGTON AVENUE, UNIT# 1 JERSEY CITY, NJ 07304
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I, the undersigned Applicant, hereby make the following certifications with regards to my application for mortgage financing:

Appraisal Notice

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

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

Financial Privacy Notice

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

Affiliated Business Arrangement Disclosure

I have read the Affiliated Business Arrangement disclosure provided by each Lender, and understand that the Lenders are referring me to purchase the within described settlement services and may receive financial or other benefits as the result of these referrals.

<input checked="" type="checkbox"/> Price Range Protection	<input type="checkbox"/> Floating Election	Prepayment Penalty <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Reserve Period (Price Range Protected only) 60	Anticipated closing date 06/15/2013	Est. processing time (days) 30	Lifetime Adj. Cap** N/A
Expiration Date (Price Range Protected only) 06/28/2013	Interest Rate* 2.625	Discount Points* 0.000	Origination Charge 899.00
Upfront Fees Collected 0.00			
Loan Type: <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Brokered <input type="checkbox"/> Bank Portfolio	First Adjustment Cap** N/A	Margin** N/A	Annual Cap** N/A
Loan Amount 120,500.00	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Adjustable** <input type="checkbox"/> Balloon	Interest only feature** Int. only term _____ months	Years 10

*Based upon lowest rate available in the Price Range. Your actual final rate may be higher based on your risk based pricing profile. See Loan Pricing Disclosure. (Not applicable to FHA or VA loans.)

I hereby give my permission to the Lender(s) to discuss my applications with individuals including the real estate agent or mortgage broker representing me, the real estate agent representing the seller(s), the seller(s) directly involved in the purchase for which I have applied for financing, and any investors that may purchase the loan. If I selected the Floating Election, the rate and program parameters are subject to change until locked in. Once Price Range Protected, if I close the loan on the subject property I have applied for with the Lender, I promise to close the loan with the Lender at the Price Range Protected applicable rate and discount points (whenever elected). If the loan does not close within the Reserved Period, then paragraph 2 of the Terms of Application section on the Floating or Price Range Protection form will apply. I have read, and understand and accept the procedures, Terms of Application and Agreement stated therein.

Loan Pricing Disclosure

I have read the Loan Pricing Disclosure and understand, that if I have Price Range Protected my loan, I have locked the interest rate range. The actual rate and fees that I will pay will be based on my credit profile and other applicable loan factors as described in the Loan Pricing Disclosure.

Advance Fee Disclosure and Agreement Concerning Nonrefundability of Advance Fee

I have read the disclosure, and understand its contents, as evidenced by my signature(s) below.

Servicing Disclosure

I have read the disclosure, and understand its contents, as evidenced by my signature(s) below.

MI Choices Disclosure (conventional loans with an LTV of > 80%, if applicable)

I acknowledge having received and understand the notice and I select the following:

☐ N/A ☐ Lender Paid - No MI Program** ☐ Borrower Paid

Premium: ☐ Annual or ☐ Monthly or ☐ Single and ☐ Refundable or ☐ Non-Refundable
Refundable MI Policies receive a refund of the unused portion of the premium. Nonrefundable MI Policies receive only the minimum refund required by law. I understand that the amount of my premiums quoted to me may vary based on my final credit profile and loan factors.

Consumer Reinsurance Election

I acknowledge having received and understand the notice included in the Disclosure Booklet.

Lender-Paid Private Mortgage Insurance Disclosure***

I acknowledge having received and understand the notice included in the Disclosure Booklet.

FHA Informed Consumer Choice Disclosure Notice

I acknowledge having received and understand the notice included in the Disclosure Booklet.

**Adjustable Rate, Balloon and Interest Only Mortgages ☒ N/A

I acknowledge receipt of the Consumer Handbook on Adjustable Rate Mortgages (NMFL #0706) containing program description and disclosure information for adjustable rate mortgage, balloon mortgage and interest only mortgage programs.

***Lender Paid MI

Not available for certain risk based pricing profiles.

Refinance Applicant(s) Responsibility Notice (Refinance transactions only)

I acknowledge having received and understand the notice included in the Disclosure Booklet.

Escrow Account Notice to Borrower (Escrow Collected ☒ Yes ☐ No)

I acknowledge having received and understand the notice included in the Disclosure Booklet.

Vermont Notice to Applicants

The Lender will make every effort to complete your loan, however there is a possibility that the Lender may change its role to that of a mortgage broker.

New Jersey Delivery Fee Authorization

Pursuant to N.J.A.C. Section 3:1-16.2, I/we authorize the Lender, in connection with the processing or closing of our loan, to employ special delivery services including but not limited to, electronic document delivery, U.S. postal carrier, wire, courier, facsimile or overnight delivery, and I/we will reimburse Lender at closing for the actual cost of any of these services. To the extent incurred, these fees are not refundable except as required by N.J.A.C. Section 3:1-16.3.

Privacy Policy Disclosure

I acknowledge receipt of the Privacy Policy disclosure containing a description of how certain information about me may be shared, and information about my rights to opt out of information sharing. For Vermont Customers: I acknowledge receipt of the Privacy Policy for Vermont Consumers disclosure.

Applicant
NILESH M GHUBADE

Date

Applicant
GURPREETKAUR S BAL

Date

I certify that the above items, including the ☐ TIL and ☐ GFE, were ☐ hand delivered ☐ mailed to the Applicant(s) on: _____

Price Range Protection Confirmation/Rate Lock Agreement

Loan Number: 0360490551

Borrower Name(s): NILESH M GHUBADE, GURPREETKAUR S BAL

Property Address: 138-140 KENSINGTON AVENUE, UNIT# 1
JERSEY CITY, NJ 07304

We, the Lender, received verbal instructions from you or an authorized agent on 04/29/2013 to convert your loan registration from a "floating" (uncommitted rate and discount points) to a price range protection.

CONV 10 YR FIXED

You have elected that your loan be "Price Protected" at the following terms:

Principal Amount of Loan	120,500.00	Origination Charge	\$ 899.00
***Initial Interest Rate	2.625	Margin	N/A
Initial Rate Cap	N/A	Lifetime Cap	N/A %
***Discount Points	\$ 0.00	Subsequent Rate Cap	N/A
Expiration Date of Rate Lock	06/28/2013	Term of Loan	120
		Term of Rate Range Protection	60

Prepayment Penalty ☐ Yes ☒ No

If you qualify for a loan and if your loan is closed and funded before the expiration date, the Lender will make the loan at said note rate and discount points. If this lock should expire, you will be required to pay an extension fee and your rate will stay the same.

***Your note rate and discount points are subject to adjustment based on the risk factors of your mortgage application and credit profile as explained in Loan Pricing Disclosure.

The terms of Application stated in the "Floating or Price Range Protection Application Election" (already acknowledged by you) continue to govern your application.

HMC or Fulfillment Team Member

Date

FHA LOANS and loans with a California property address must be signed and a copy returned to the lender.


Borrower _____ Date _____
NILESH M GHUBADE


Borrower _____ Date _____
GURPREETKAUR S BAL

Borrower _____ Date _____

Borrower _____ Date _____

Fees Making Up Block Three (3) on Federal GFE (Continued)	Amount	Refundability of Fee
Total	\$ 783.54	

Fees Making Up Block Four (4) on Federal GFE	Amount	Refundability of Fee
TITLE INS-LENDER COVERAGE	\$607.00	NON-REFUNDABLE
CLOSING/ESCROW/SETTLEMENT	\$400.00	NON-REFUNDABLE
CLOSING PROTECTION LTR	\$75.00	NON-REFUNDABLE
SIGNING FEE FACE TO FACE	\$100.00	NON-REFUNDABLE
COURIER/MSGNR-3RD PARTY	\$30.00	NON-REFUNDABLE
Total	\$ 1,212.00	

Fees Making Up Block Five (5) on Federal GFE	Amount	Refundability of Fee
Total	\$ 0.00	

Fees Making Up Block Six (6) on Federal GFE	Amount	Refundability of Fee
FLOOD LIFE OF LOAN FEE	\$19.00	NON-REFUNDABLE
SURVEY	\$500.00	NON-REFUNDABLE
TAX SERVICE FEE	\$80.00	NON-REFUNDABLE
Total	\$ 599.00	

Fees Making Up Block Seven (7) on Federal GFE	Amount	Refundability of Fee
RECORDING FEE - MRTG/DOT	\$343.00	NON-REFUNDABLE
RECORDING FEE - RELEASES	\$146.00	NON-REFUNDABLE

By signing below, you acknowledge that you received a copy of this document on the following date:

Borrower



NILESH M GHUBADE

Date



GURPREETKAUR S BAL

Date

Date

Date

☐

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

Statement that Borrower Was Not Referred by Seller of Home Improvements

Date: 04/29/2013

Loan Number: 0360490551

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

Borrower(s): **NILESH M GHUBADE**

GURPREETKAUR S BAL

Property Address: **138-140 KENSINGTON AVENUE, UNIT# 1**

JERSEY CITY, NJ 07304

Section 46:10B-27 of the New Jersey Homeownership Security Act imposes liabilities in certain circumstances on creditors who originate home improvement loans. Accordingly, the Lender will not make any loan to a borrower referred by a seller of home improvements. You must sign this Statement in order to close your loan.

I certify that in submitting my loan application to refinance my existing loan(s), I was not referred to Lender by a seller of home improvements or by a home improvement contractor.

I certify that I have read and understand this Statement and that I have had a chance to ask any questions about it that I have, and that this Statement is true and correct.



Borrower _____ Date _____



Borrower _____ Date _____

Borrower _____ Date _____

Borrower _____ Date _____