

05/20/2013

NILESH M GHUBADE
GURPREETKAUR S BAL
21 WOOD ACRES DRIVE
NORTH BRUNSWICK, NJ 08902

Dear GURPREETKAUR S BAL, NILESH M GHUBADE

We're happy to let you know you have been preapproved for a mortgage in the amount shown to the right. This **PriorityBuyer**[®] preapproval will help you fine-tune your home search, since you know your price range.¹

What your preapproval will do for you

Now you're ready to take the next step toward homeownership. Give the last page of this letter, with the details of your preapproval and price range, to your real estate professional. It will help as you work together to find a home, or move ahead with a home you've got your eye on. Please note that down payment and reserve requirements vary by county, so be sure to ask for specifics about areas you're considering.

What you need to know

Please understand that this is not a final loan approval. This preapproval is based on information you provided, and a preliminary review of your credit report. The interest rate and type of mortgage used to preapprove you for this loan amount is subject to change, which would also change the terms of this preapproval.² After you have chosen a home and your offer has been accepted, there are additional steps we'll need to take before we can provide a final loan approval, and they include:

- Verifying all information you provided on your loan application
- Reviewing and approving all documentation and information required, like credit, income and assets
- Obtaining an acceptable appraisal and title commitment
- Ensuring all approval conditions are satisfied

As the process moves forward, there may be additional documents required from you, so please be sure you respond promptly to all requests. This preapproval is subject to change, and if updated information is required, the updates and changes may impact your loan preapproval. Remember, your **PriorityBuyer** letter is good until 09/17/2013.

I'm here for you

Once again, congratulations on getting a **PriorityBuyer** preapproval, and having peace of mind knowing the loan amount available to you as you choose your new home. Please feel free to call me with any questions you may have along the way.

Sincerely,

ANAND DESAI, NMLSR ID 442427
Phone: 908-608-2024

Congratulations - You have been preapproved!

Here are the details of your **PriorityBuyer**[®] preapproval:

Purchase Price:
\$ 629,000.00

Mortgage loan Amount:
\$ 566,100.00

Credit preapproved on:
05/20/2013

Credit preapproval expires on:
09/17/2013

☐ Renovation Loan

Renovation Amount:
\$

*****DOCUMENTATION REQUIREMENTS*****

-----GENERAL-----

LENDER TO OBTAIN FULLY EXECUTED COPY OF THE PURCHASE CONTRACT WITH ALL
ADDENDA.

IF BORROWER IS EMPLOYED BY A RELATIVE OR TRANSACTION PARTICIPANT, PLEASE REFER
TO DOCUMENTATION MATRIX FOR ADDITIONAL REQUIREMENTS.

-----INCOME/EMPLOYMENT-----

ALL APPLICANTS TO SIGN IRS FORM 4506T AT APPLICATION.

ALL BORROWERS TO SIGN IRS FORM 4506T AT CLOSING.

VERBAL VOE: LENDER TO OBTAIN A VERBAL VERIFICATION OF EMPLOYMENT FOR ALL
BORROWERS PRIMARY EMPLOYMENT AND SECONDARY EMPLOYMENT WITHIN 10 BUSINESS DAYS
FOR SALARIED BORROWERS AND WITHIN 30 CALENDAR DAYS FOR SELF-EMPLOYED BORROWERS
PRIOR TO THE NOTE DATE. PASSIVE INCOME SOURCES DO NOT REQUIRE A VVOE.

IF RENTAL INCOME IS USED TO QUALIFY AND NON-SUBJECT PROPERTY HAS BEEN OWNED
FOR AT LEAST 12 MONTHS, THE PRIOR YEAR COMPLETE AND FILED FEDERAL INDIVIDUAL
TAX RETURN INCLUDING SCHEDULE E IS REQUIRED. WHEN NON-SUBJECT PROPERTY HAS
BEEN OWNED LESS THAN 12 MONTHS AND IS NOT REFLECTED ON THE BORROWER'S MOST
RECENT, FILED FEDERAL TAX RETURNS, CURRENT LEASE AGREEMENTS(S) MAY BE USED
ONLY IF THE BORROWER HAS A TWO YEAR HISTORY OF PROPERTY MANAGEMENT EXPERIENCE
AS EVIDENCED BY THE MOST CURRENT TWO YEARS FILED AND SIGNED FEDERAL IRS 1040
TAX RETURNS.

PRIMARY BASE, OVERTIME, BONUS, COMMISSIONS: GURPREETKAUR BAL TO PROVIDE MOST
RECENT PAY STUB (SHOWING YEAR-TO DATE EARNINGS OF AT LEAST ONE MONTH)
VERIFYING INCOME OF AT LEAST \$13654 PER MONTH.

W-2 - 2 YEAR: GURPREETKAUR BAL TO PROVIDE IRS W-2 FORMS COVERING THE 2 MOST
RECENT TAX YEARS.

PRIMARY BASE, OVERTIME, BONUS, COMMISSIONS: NILESH GHUBADE TO PROVIDE MOST

¹ A **PriorityBuyer** preapproval is based on our preliminary review of information you have provided and limited credit information only and is not a commitment to lend. This preapproval is subject to verification and approval of your application information and product and property acceptability and eligibility. We will be able to offer a loan commitment upon verification of application information, satisfying all underwriting requirements and conditions, and an acceptable property, appraisal, and title report.

² This preapproval is made based on the mortgage loan product and terms available and based on information provided as of the date of this letter. This preapproval is subject to change or termination if: material changes stemming from the receipt of updated information or if you decide to change your loan product and/or terms; there are changes in your credit report and/or credit score, your current financial status or application information changes or cannot be verified; material facts appear that weren't previously known; mortgage requirements beyond our control are imposed by investors, government agencies or mortgage insurers.

This **PriorityBuyer** letter is valid until the expiration date shown in this letter; however, any documents including, but not limited to, your credit report may expire within that period and will need to be updated if your loan has not closed. Information is accurate as of the date of printing and is subject to change without notice.

DOCUMENTATION GUIDELINES CONTINUED

RECENT PAY STUB (SHOWING YEAR-TO DATE EARNINGS OF AT LEAST ONE MONTH)
VERIFYING INCOME OF AT LEAST \$15000 PER MONTH.

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-----ASSETS-----

CHECKING, SAVINGS, MONEY MARKET, OR CD: BORROWER TO PROVIDE A COMPLETE COPY OF
THE TWO MOST RECENT MONTHS BANK OR QUARTERLY BROKERAGE STATEMENT(S) OR LENDER
TO OBTAIN A COMPLETED VERIFICATION OF DEPOSIT VERIFYING A TOTAL OF AT LEAST
\$187000. THE SOURCE OF ALL LARGE DEPOSITS MUST BE VERIFIED AND ACCEPTABLE.

STOCK, BOND, OR MUTUAL FUNDS: BORROWER TO PROVIDE A COMPLETE COPY OF TWO MOST
RECENT MONTHS BANK OR QUARTER BROKERAGE STATEMENT VERIFYING AT LEAST \$145000
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-----COLLATERAL-----

A FANNIE MAE 1004 / FREDDIE MAC 70 UNIFORM RESIDENTIAL APPRAISAL REPORT IS
REQUIRED.

--THE MERGED CREDIT REF NUM FOR GURPREETKAUR BAL IS 110351818990000 --

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-----END OF FEEDBACK MESSAGES-----

If a Downpayment Assistance, Mortgage Revenue Bond, Mortgage Credit Certificate and/or Section 8 program is
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WELLS FARGO BANK, N.A.

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If you have any questions about your preapproval, or need any help along the way, please feel free to contact me. I look forward to working with you and helping with your home financing.

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