

Dear Nilesh Ghubade and Gurpreet Bal,

Congratulations! We are pleased to inform you that you have been conditionally approved for a loan with Provident as of January 21st, 2016.

Loan Amount: \$395,000.00 Loan Term: 180 Months

Loan Type: Fixed Rate- Refinance

Interest Rate: 2.875% Loan Number: 9526010213

Property Address: 23 Deans Pond Lane West, Monmouth Junction, Township of South Brunswick,

NJ 08852

The following conditions must be provided to us as soon as possible in order to meet your closing:

1. Provide missing 2014 W-2 in the amount of \$7,735.00 (could possibly be from Finitech).

The title company and/or Attorney's office, and our organization will assist in obtaining the following items:

1. Provide payoff demand for Provident/GMH Mortgage.

Please provide the following documentation for a faster closing. Should you have any changes in earnings or liabilities from your original application, please notify us immediately as this could amend or cancel the approval.

Please send the requested documents to <u>docs@lionmtg.com</u>. We look forward to further assist you in this matter. Feel free to contact, your loan officer Bish Mazumdar for further assistance.

Sincerely,

Lion Mortgage Corporation