

Nilesh M Ghubade
21 Wood Acres Drive
North Brunswick, NJ 08902

October 8, 2014

Re: Purchase of 23 Deans Pond Lane West, Monmouth Junction, NJ 08852 (South Brunswick Twp)

To Whom it may Concern:

I, Nilesh M Ghubade, have had credit checks in the following instances to explain:

NJ Prime Mortgage on September 23, 2014 –This was my credit pulled for the loan I am trying to get through you, GMH / NJ Prime, so hopefully this inquiry will turn into a liability/trade line, but as of yet, no new liabilities/trade lines were established due to this inquiry.

If you have any further questions regarding this matter, please do not hesitate to contact me at your convenience at (732) 348-8882.

Sincerely,



Nilesh M Ghubade