



383 Ridgedale Avenue
 East Hanover, NJ 07936
 Office: 973.887.6100
 Fax: 973.887.6244

DEAR: Vivek Radia
 Nidhi Radia
 115 Orchard Road
 Watchung NJ 07069

DATE: 02/19/2019

YOUR APPLICATION FOR A FIRST MORTGAGE HAS BEEN APPROVED SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

1. BORROWER (S): Vivek Radia & Nidhi Radia
2. TITLE TO THE MORTGAGED PROPERTY SHALL BE IN THE NAME (S) OF THE FOLLOWING:
 Vivek Radia and Nidhi Radia, Husband and Wife
3. LOAN TYPE: 30 YEAR FIXED
4. LOAN AMOUNT: \$459,183.00 5. SALES PRICE: \$612,245.00
6. INTEREST RATE: 4.625% POINTS: 0.00 EXPIRATION DATE: 04/05/2019
7. LOAN TERM: 360 MONTHS 8. PRINCIPAL & INTEREST: \$2,360.84
9. ESCROW: THE MORTGAGE TERMS SHALL INCLUDE AN ESCROW FOR TAXES AND SUCH ADDITIONAL DEPOSITS AS MAY BE REQUIRED.
10. SECURITY: THE SECURITY FOR THIS LOAN SHALL BE A FIRST LIEN UPON THE REAL PROPERTY COMMONLY KNOWN AS AND LOCATED AT: 77 River Street, Unit 3 Hoboken NJ
11. LOAN FEE: THERE IS A LOAN FEE EQUAL TO 0.00 POINTS OF WHICH 0.00 POINTS \$ 0.00 HAS BEEN RECEIVED. 0.00 POINTS \$ 0.00 IS DUE UPON ACCEPTANCE OF THIS COMMITMENT AND 0.00 POINTS \$ 0.00 IS DUE AT CLOSING. IN THE EVENT A ZERO POINT LOAN IS CHOSEN, ANY POINTS PAID WILL BE REFUNDED AT CLOSING.
12. THIS COMMITMENT WILL EXPIRE ON: 3/29/2019 (UPDATED DOCUMENTATION IS REQUIRED IN ORDER TO EXTEND COMMITMENT EXPIRATION)
13. HAZARD INSURANCE: RECEIPT OF HO-6 INSURANCE POLICY NAMING PINNACLE MORTGAGE, INC. ITS SUCCESSORS &/OR ASSIGNS, ATIMA, 383 RIDGEDALE AVENUE, EAST HANOVER, NJ 07936 SHOWING COVERAGE FOR AT LEAST 20% OF THE APPRAISED VALUE AND EVIDENCE OF PAYMENT MUST BE SUBMITTED TO PINNACLE MORTGAGE, INC. PRIOR TO CLOSING.
14. TITLE EXAMINATION AND DOCUMENT PREPARATION: PRIOR TO SCHEDULING THE MORTGAGE CLOSING, PLEASE NOTE THAT ALL UNDERWRITING CONDITIONS MUST BE RECEIVED & APPROVED BY PINNACLE MORTGAGE. IT IS AT THAT POINT WHERE THE APPLICANTS LOAN WILL BE RELEASED TO THE CLOSING DEPARTMENT. THE CLOSING DEPARTMENT WILL THEN REVIEW THE TITLEWORK & SCHEDULE A CLOSING DATE WITH THE BORROWERS ATTORNEY (OR TITLE AGENT WHERE APPLICABLE) PROVIDED THAT ALL DOCUMENTATION IS RECEIVED AND COMPLETE EIGHT (8) BUSINESS DAYS PRIOR TO CLOSING. THE ATTORNEY WILL ALSO BE CONTACTED SHOULD THERE BE A DISCREPANCY IN THE DOCUMENTS.
15. RIGHTS RESERVED: PINNACLE MORTGAGE, INC. RESERVES THE RIGHT TO REVOKE THIS COMMITMENT AND DECLARE IT NULL AND VOID, IF PINNACLE MORTGAGE, INC. DISCOVERS ANY FACTS, CIRCUMSTANCES, OR CONDITIONS WHICH IT DETERMINES MIGHT ADVERSELY AFFECT THIS LOAN.
16. THE INFORMATION SET FORTH IN YOUR APPLICATION, CREDIT REPORT AND OTHER FORMS/DOCUMENTS WILL EXPIRE ON 3/29/2019. IN THE EVENT OF SUCH EXPIRATION, THE SUBJECT INFORMATION MUST BE REVERIFIED AND MUST BE SATISFACTORY IN FORM AND CONTENT TO US AS BEING IN ACCORDANCE WITH OUR UNDERWRITING STANDARDS. PINNACLE MORTGAGE, INC. RESERVES THE RIGHT TO REVOKE THIS COMMITMENT AND DECLARE IT NULL AND VOID, IF PINNACLE MORTGAGE, INC., DISCOVERS ANY FACTS OR CONDITIONS IN THE SUBJECT INFORMATION WHICH WOULD ADVERSELY AFFECT THIS LOAN. IN THE EVENT OF SUCH DISCOVERY, YOU SHALL HAVE NO CAUSE OF ACTION OR RIGHTS AGAINST US. HOWEVER, WE RESERVE THE RIGHT TO RETAIN ANY FEES THAT HAVE ALREADY BEEN PAID TO US.

17.

FURTHER CONDITIONS:

THIS LOAN IS TO BE RECORDED AS THE FIRST LIEN.
ALL FEES ARE NON-REFUNDABLE UNLESS OTHERWISE STATED.
SIGNED 1003, FINAL TIL AND 4506T AT CLOSING.
NO SECONDARY FINANCING ALLOWED AT CLOSING.
SELLERS CONCESSION NOT TO EXCEED THE LESSER OF 3% OR ACTUAL CLOSING COSTS

18.

CONDITIONS WHICH MUST BE SUBMITTED TO PINNACLE MORTGAGE, INC., AND APPROVED PRIOR TO SCHEDULING CLOSING:

CERTIFICATE OF OCCUPANCY, IF APPLICABLE.

SUBJECT TO SATISFACTORY TITLE REVIEW- PINNACLE MORTGAGE INC - ISAQA/ATTMA - 383 RIDGEDALE AVENUE - EAST HANOVER, NJ 07936 TO BE LISTED AS THE MORTGAGEE - OWNERS POLICY \$612,245 - LENDERS POLICY \$459,183

CONDO PROJECT APPROVAL

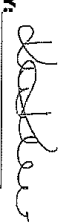
SATISFACTORY HO-6 INSURANCE. PINNACLE MORTGAGE INC - ISAQA/ATTMA - 383 RIDGEDALE AVENUE - EAST HANOVER, NJ 07936 LOAN# 0190205001 TO BE LISTED AS THE MORTGAGEE - PAID IN FULL FOR 1 YEAR TERM - MINIMUM DWELLING/BUILDING COVERAGE \$123,000.

SATISFACTORY VERBAL VERIFICATION OF EMPLOYMENT 5 DAYS PRIOR TO CLOSING.

ALL CONDITIONS MUST BE ACCEPTABLE TO PINNACLE MORTGAGE, INC
THIS LOAN COMMITMENT IS NOT ASSIGNABLE NOR TRANSFERABLE

I WISH TO THANK YOU FOR ALLOWING US THE OPPORTUNITY TO SERVE YOU IN THIS REAL ESTATE TRANSACTION AND INVITE YOU TO DIRECT ANY REAL ESTATE FINANCING TO OUR MORTGAGE SPECIALISTS AT PINNACLE MORTGAGE, INC.

BY:



KARRI KRALL
PROCESSING MANAGER

ACCEPTANCE: THE UNDERSIGNED HEREBY ACCEPTS THE MORTGAGE LOAN COMMITMENT UPON THE TERMS AND CONDITIONS SET FORTH ABOVE.
PLEASE SIGN AND RETURN WITHIN (10) DAYS WITH REMITTANCE OF THE LOAN FEE IF APPLICABLE.



Vivek Radia



Mitshi Radia



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
2/6/2019

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY T.E. Freuler Agency Inc. 270 Davidson Ave Suite 101 Somerset, NJ 08873	PHONE (A/C, No, Ext): (732) 246-1330	COMPANY Wright Nat'l Flood Ins. Co. 10301 Deerwood Pk. Blvd. Jacksonville, FL 32256
FAX (A/C, No): (732) 560-0026	E-MAIL ADDRESS: tefreuler@tefreuler.com	
CODE: AGENCY CUSTOMER ID #: HUDSPLA-01	SUB CODE:	
INSURED Hudson Place River St Condo Assoc., % Hoboken Realty Mgt Co 1018 Washington St Ste 3 Hoboken, NJ 07030	LOAN NUMBER 0190205001	POLICY NUMBER 291150756127
	EFFECTIVE DATE 12/12/2018	EXPIRATION DATE 12/12/2019
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

PERILS INSURED	BASIC	BROAD	SPECIAL	<input checked="" type="checkbox"/> FLOOD
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COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Basic Limits - Building Limit	\$175,000	5,000
Additional Limits - Building Limit	\$4,976,000	

REMARKS (Including Special Conditions)

Special Conditions:
 Property Location: 77-81 River Street Hoboken, NJ 07030
 Flood Zone - B
 Number of Units - 28
 Unit Holder - Vivek Radia & Nidhi Radia #3

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS Pinnacle Mortgage Inc ISAOA/ATIMA 383 Ridegdale Ave East Hanover, NJ 07936	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE		
	LOAN # 0190205001	AUTHORIZED REPRESENTATIVE 	



Salem Oak Agency, Inc.
P.O. Box 33003
St. Petersburg, FL 33733-8003
1-888-707-4647

FFL 99.001 0717
0701474
12/17/18

FLOOD DECLARATIONS PAGE
RENEWAL

2000 11523 FLD RCBP

Policy Number	NFIP Policy Number	Product Type: Standard Policy
29 1150756127 07	1150756127	Residential Condominium Building Association Policy Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 12/12/18 To: 12/12/19 12:01 am Standard Time	12/17/2018	0701474	297700690501 07

Agent (732)246-1330
T E FREULER AGENCY INC
270 DAVIDSON AVE STE 101
SOMERSET NJ 08873-4158

HUDSON PLACE RIVER STREET
CONDO ASSN
1018 WASHINGTON ST STE 3
HOBOKEN NJ 07030-5221

Property Location (if other than above)
77-81 RIVER ST, HOBOKEN NJ 07030

Address may have been changed in accordance with USPS standards.

Rating Information

Original New Business Effective Date: 12/12/2003
Building Occupancy: Other Residential Community Name: HOBOKEN, CITY OF
Primary Residence: N Community #: 340222 Map Panel/Suffix: 0001 B
Number of Floors: 3 or more Community Rating: 10 / 00%
Building Indicator: Non-Elevated Program Status: Regular Grandfathered: Yes
Basement/Enclosure/Crawlspc: Flood Risk/Rated Zone: B Current Flood Zone: AE
Unfinished Basement
Condo Type: High Rise Number of Units: 28
Replacement Cost Value: 5,151,000

Coverage	Deductible	Premium
BUILDING \$5,151,000	\$5,000	\$7,542.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$.00

THIS IS NOT A BILL

DEAR MORTGAGEE
The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.

The above message applies only when there is a mortgagee on the insured location.

Premium Paid by: Insured

ANNUAL SUBTOTAL: \$7,542.00
DEDUCTIBLE DISCOUNT/SURCHARGE: \$220.00
ICC PREMIUM: \$6.00
COMMUNITY RATING DISCOUNT: \$.00
SUB-TOTAL: \$7,328.00
RESERVE FUND ASSESSMENT: \$1,099.00
PROBATION SURCHARGE: \$.00
FEDERAL POLICY SERVICE FEE: \$2,000.00
HFIAA SURCHARGE: \$250.00
TOTAL OF PREMIUMS AND FEES: \$10,677.00

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See III. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Please refer to the policy for complete terms, conditions, and exclusions. A full, digital copy of your flood policy form is available at www.wrightflood.com/policyforms.html. The form which applies to your policy coverage is: Residential Condominium Building Association Policy Form

Forms and Endorsements:

FFL 99.310 1012 1010 WFL 99.416 1117 1117 WFL 99.116 0614 0614

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.

Patricia Templeton-Jones
Patricia Templeton-Jones, President

070147429115075612718351

00007

Company





EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
03/15/2019

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Hemant Jiwnani 3029 John F Kennedy Blvd Jersey City NJ 07306		PHONE (A/C, No, Ext): 201-653-1770	COMPANY State Farm Fire and Casualty Company	NAIC # 25143
FAX (A/C, No): 201-653-1772	E-MAIL ADDRESS: JAHaida@HEMANTJIWNANI.COM			
CODE: AGENCY CUSTOMER ID #:	SUB CODE:			
INSURED RADIA, VIVEK & NIDHI 115 ORCHARD RD WATCHUNG NJ 07069-6025		LOAN NUMBER 0190205001	POLICY NUMBER 301708	
		EFFECTIVE DATE 03/25/2019	EXPIRATION DATE 03/25/2020	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 77 RIVER ST UNIT 3 HOBOKEN, NJ 07030
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
A-DWELLING	123,000	
PERSONAL PROPERTY	2,000	
LIABILITY	300,00	
Medical Payments (Coverage M) each occurrence	5,000	
Policy Deductible	1,000	

REMARKS (Including Special Conditions)

Policy Type: RENTAL CONDO INSURANCE Annual Premium \$467.00 PAID IN FULL

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS PINNACLE MORTGAGE INC ISAOA/ATIMA 383 RIDGEDALE AVENUE- EAST HANOVER, NJ 07936	<input checked="" type="checkbox"/> MORTGAGEE	<input type="checkbox"/> ADDITIONAL INSURED
	<input type="checkbox"/> LOSS PAYEE	
	LOAN # 0190205001	
AUTHORIZED REPRESENTATIVE Digitally signed by Jahaida Hernandez DN: cn=Jahaida Hernandez, o.ou, email=jahaida.hernandez.kcy4@statefarm.com, c=US Date: 2015.12.01 11:05:22 -05'00'		

Lock Confirmation**Pinnacle Mortgage, Inc.****Seller Loan Number: 0190205001****ArcHome Loan Number: 7000007757****Client ID: 80060**

Date as of 3/15/2019 9:17:42 AM

Pricing/Lock Information

Price File:	201903141	Commitment Type:	Individual/Best Efforts
Prod ID:	F30xCV	Lock Term:	30
Prod Name:	30 Year Fixed Rate Conventional	Lock Date:	3/14/2019 12:06:40 PM
Index:		Expiration Date:	4/15/2019
Margin:	0	Servicing:	Released
Caps:	____/____/	Amortization Term:	360 months
Escrows:	Yes	IO Indicator:	No

		Rate	Price
	Base Rate/Price:	4.625	103.55400
Adjustment Date/Time:	Adjustment(s):		
3/14/2019 12:06:31 PM	LTV/FICO FICO >= 740 ,LTV >= 70.01 <= 75		-0.25000
3/14/2019 12:06:31 PM	Investment Property LTV <= 75		-2.12500
3/14/2019 12:06:31 PM	State/Escrow Adjustments Escrows = True ,State = NJ		0.07000
3/14/2019 12:06:32 PM	Loan Size Adjustment Loan Amount >= 300000		0.08000
	Total Adjustment:		-2.22500
	Final Rate/Price:	4.625	101.32900

Property Information

Property Address: 77 River Street, Unit 3
City, State Zip: Hoboken, NJ 07030
Occupancy Status: Investment
Property Type: Condo
Units: 1

Borrower Information

First Name: Vivek
Last Name: Radia
SSN: XXX-XX-5915
Citizenship:
First Time Home Buyer:

CoBorrower Information

First Name: Nidhi
Last Name: Radia
SSN: XXX-XX-3728
Citizenship:

Loan Information

Loan Purpose:	Purchase	Doc Type:	Full Doc
Loan Amount	\$459,183.00	Sales Price:	\$612,245.00
Appraised Value:	\$615,000.00	Indicator FICO:	746
LTV:	75%	CLTV:	75%
DTI Ratio:	38%	Cash Out Amount:	Not Applicable
Months Reserves:	12	QM Status:	

Disclaimer: The information is confidential and has been prepared for your informational purposes only - further distribution is strictly prohibited. This pricing indication does not represent an obligation by Merchants Mortgage, ArcHome Financial, or any of their affiliates, to provide a lock commitment or to purchase a mortgage loan. Rates and prices may be adjusted based on various risk factors of the loan. Consult the Merchants Mortgage Seller Guide to determine if the combination of loan characteristics is allowed.

Pinnacle Mortgage Inc.

383 Ridgedale Ave.
East Hanover, NJ 07936

(P) 973-887-6100
(F) 973-887-6244

Conditional Loan Approval Notice

Decision Date: 03/01/2019	Underwriter: Aaron Schulman	Lender Case No.: 0190205001
Company: Pinnacle Mortgage Inc		File No.: 0190205001
Originator: MICHAEL J MUNDY JR		Estimated Close Date: 03/01/2019
Processor: KARRI KRALL		

Borrower Information		Co-Borrower Information	
Name: Vivek S Radia		Name: Nidhi A Radia	
SSN: 012-62-5915	<input type="checkbox"/> Self-Employed	SSN: 473-33-3728	<input type="checkbox"/> Self-Employed
Experian: 786	U.S. Citizen [Y]	Experian: 726	U.S. Citizen [Y]
TransUnion: 787	Permanent Resident Alien [N]	TransUnion: 750	Permanent Resident Alien [N]
Equifax: 790	Non-Permanent Resident Alien []	Equifax: 746	Non-Permanent Resident Alien []

Subject Property Information	
Property Address: 77 River Street, Unit 3, Hoboken, NJ 07030	County: Hudson
Property Type: Condominium # of Units: 1	If Condo, # of Stories: <input type="checkbox"/> Warrantable

Loan Information				
Lien Position: <input checked="" type="checkbox"/> First <input type="checkbox"/> Second	Loan Type: <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural <input type="checkbox"/> Other:	Loan Purpose: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> No Cash-Out <input type="checkbox"/> Cash-Out \$ _____ <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Perm <input type="checkbox"/> Other:	Loan Amount: \$ 459,183 w/MIP, FF: \$ 459,183.00 Sales Price: \$ 612,245 Appraised Value: \$ 615,000	LTV/CLTV: 75.000 / 75.000% DTI Ratios: 15.439 / 37.472% Combined Ratios: 15.439 / 37.472% Doc Type:
Occupancy: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Second Home <input checked="" type="checkbox"/> Investment			ARM Information Index Type: Index Value: 1st Cap: Life Cap:	Margin: Periodic Cap:

Rate Lock & Loan Program Information		
Lock Expiration Date: 04/05/2019	Locked Rate: 4.750 %	Net Adjusted Price:
Lender Name: Pinnacle Mortgage Inc.	Interest Only: _____ months	MI Type:
Product ID: FNMA 30		MI Premium Type:
Loan Program: 30 YR FIXED FNMA	<input type="checkbox"/> 1st Time Homebuyer	MI Coverage:
Term / Due: 360 / 360 months		Credit Grade:

Underwriting Information			
Underwriting Decision: Approved	Approval Expires: 03/29/2019	Max Approved Rate: 4.750 %	<input type="checkbox"/> Loan Exception Granted
Exception Decision:			

Loan Conditions

[PTD] (Cleared on 02/19/2019 by aschulman)
BORROWER TO PROVIDE SATISFACTORY EXPLANATION FOR DEPOSITS ON 12/27-6491 AND 11/23-3390 WITH NO ADDL DEBT FROM SAME.
NOTE, CAN BACK OUT WITH SATISFACTORY EXPO AND NO DOCUMENTATION

[PTF] (Cleared on 02/19/2019 by aschulman)
APPRAISER TO AMEND NAME OF CONDO TO HUDSON PLACE RIVER ST CONDO - REQ BY UW 2/19

[PTF] SIGNED MORTGAGE COMMITMENT

[PTF] VERBAL VOES AND SOFT PULL WITHIN TEN DAYS OF CLOSING

[PTF] COPY OF LOCK

[PTF] H06 POLICY IN NAME OF PINNACLE

Borrower: Vivek S Radia

Co-Borrower: Nidhi A Radia

Conditional Loan Approval Notice - Loan Conditions (continued)

[PTF] CONDO WARRANTY AS REQUIRED BY INVESTOR

[PTF] NO SECONDARY FINANCING

[PTF] SIGN 4506T AT CLOSING

[PTF] MAX RATE NOT TO EXCEED 4.75 , CREDIT EXPIRES/LOAN MUST CLOSE BY 03/29/2019

[PTF] SIGN AND DATE FINAL 1003 AND ALL ADDENDUMS- ALL PAGES

[PTF] SELLER ASSIST NOT TO EXCEED 12244 (OR ACTUAL COSTS) AND MUST MEET PROGRAM GUIDELINES FOR ALLOWABLE CLOSING COSTS AND PREPAIDS.

[PTF] FINAL CD TO BE REVIEWED AND ACCEPTED WITH ALL DISBURSEMENTS TO BE APPROVED AND DOCUMENTED. EMAIL CD FOR APPROVAL TO DVILLANO@PINNACLEMORTGAGE.BIZ.

[PTF] INTERNAL CONDITION**-UNDERWRITING APPROVAL AND LOCK TO MATCH WITH ALL DETAILS REVIEWED

[PTF] ALL LE AND CHANGE OF CIRCUMSTANCE TO BE IN COMPLIANCE

[PTF] PINNACLE MORTGAGE INSTRUCTIONS TO CLOSING ATTORNEY : THAT YOU ARE HEREBY EXPRESSLY AUTHORIZED BY PINNACLE MORTGAGE, INC TO PERFORM CLOSING SERVICES IN CONNECTION WITH THE MORTGAGE LOAN AS ITS AGENT IN THE LOAN CLOSING

[PTF] FIRST TENNESSEE BANK , IS THE WAREHOUSE LENDER IN THIS TRANSACTION. THE BANK WILL HAVE A FIRST PRIORITY SECURITY INTEREST IN THE MORTGAGE LOAN (NOT IN THE REAL ESTATE).

[PTF] IF THE MORTGAGE LOAN DOES NOT CLOSE, YOU ARE TO EITHER 1) RETURN THE NON DEPOSITED CASHIERS CHECK TO PINNACLE MTG, INC, OR 2) RETURN THE FUNDS VIA WIRE TRANSFER DIRECTLY TO THE BANK. IF NECESSARY, RETURN WIRE INST. MAY BE OBTAINED BY CALLING -BANK MGR/ WAREHOUSE OPERATIONS -888-297-0222

[PTF] ON BEHALF OF THE BANK, PINNACLE MTG INC HERBY INSTRUCTS YOU TO HOLD ANY DOCUMENTS PERTAINING TO THE MORTGAGE LOAN WHICH MAY BE IN YOUR POSSESSION FOR THE BENEFIT OF THE BANK, AND TRANSMIT SAME TO PINNACLE MTG, INC AND TO NO OTHER ADDRESS EXECPT PURSUANT TO WRITTEN INSTRUCTIONS DELIVERED TO YOU BY THE BANK.

[PTF] PLEANE NOT ALL COMMENTS AS " MORTGAGE LOAN" REFER TO THE SUBJECT OF THE LOAN OF THESE CLOSING INSTRUCTIONS

[PTF] PINNACLE MORTGAGE INC, HEREBY INSTRUCTS YOU TO SUBMIT THE MORTGAGE OR DEED OF TRUST TO THE PROPER RECORDING AGENT FOR RECORDING, THEREBY CREATING A VALID LIEAN ON THE PROPERTY, SUBJECT ONLY TO THE ENCUMBRANCES SHOWN IN SHEDULE B OF THE TITLE INSURANCE BINDER.

[PTF] CONDO AND 1-4 FAMILY RIDER

[PTF] FINAL CD TO REFLECT EARNEST MONEY DEPOSIT OF 0 AND COST TO CLOSE NOT TO EXCEED 200000.00

[PTF] LENDER CREDIT 500

X

Underwriter Aaron Schulman

Notice Date 03/01/2019

DU Underwriting Findings

SUMMARY

Recommendation	Approve/Eligible		
Primary Borrower	Vivek S Radia	Co-Borrower	Nidhi A Radia
Lender Loan Number	0190205001	Casefile ID	1398202948
Submission Date	03/01/2019 12:05PM	Submitted By	p0h06gxx
First Submission Date	02/13/2019 12:34PM	DU Version	10.3
Submission Number	5		

Mortgage Information

LTV/CLTV/HCLTV	75.00% / 75.00% / 75.00%	Note Rate	4.750%
Housing Expense Ratio	15.44%	Loan Type	Conventional
Debt-to-Income Ratio	37.47%	Loan Term	360
Total Loan Amount	\$459183.00	Amortization Type	Fixed Rate
Sales Price	\$612245.00	Loan Purpose	Purchase
Actual/Estimated Appraised Value	\$615000.00	Refi Purpose	

Property Information

Property Address	77 River Street, Unit 3 Hoboken, NJ 07030	Number of Units	1
Property Type	Condominium	Occupancy Status	Investment Property

RISK/ELIGIBILITY

- The risk profile of this loan casefile appears to meet Fannie Mae's guidelines.
- This loan casefile appears to meet Fannie Mae's eligibility requirements.

FINDINGS

- The following risk factors represent strengths in the borrower's loan application:
 - Credit Profile
 - Number of Borrowers
 - Combined Loan-to-Value Ratio

VERIFICATION MESSAGES/APPROVAL CONDITIONS

- This loan is subject to all lender specified conditions and must comply with all applicable federal, state, and local laws and regulations.
- Based on the credit report obtained through DU, this loan casefile must close on or before 07/01/2019. All credit documents must be no more than four months old on the note date. Refer to the Selling Guide for guidelines on the age of the appraisal or property inspection report.
- If there is an existing rental agreement or lease on the subject property, review the lease to verify that it does not contain any provisions that could affect Fannie Mae's first lien position on the property, and determine if it is subordinated to the new first mortgage. Ensure that any tenant's rights to the property have been formally waived by the tenants if the lease will not be subordinate to the new mortgage.
- A Lender Credit has been entered in the Details of Transaction. The lender must review the transaction as lender credits may not be used to fund any portion of the down payment. If the lender credit is the result of premium pricing, or a lender funded contribution, the amount of the Lender Credit should not exceed the amount of borrower paid closing costs, discount points, and prepaids. If the lender is affiliated with an interested party to the transaction, verify that the lender credits plus the seller contributions do not exceed the interested-party contribution limits specified in the Selling Guide. If the lender credit plus the seller credits exceed the IPC limits, the property's sales price must be adjusted downward to reflect the amount of contribution that exceeds the maximum IPC; recalculate the LTV/CLTV ratios using the lower of the reduced sales price or the appraised value, and ensure LTV/CLTV complies with Selling Guide limits.

If there is a home equity line of credit secured against the subject property the maximum allowable HCLTV is 85 percent, verify the terms of the home equity line of credit for compliance with the Selling Guide, and calculate the HCLTV using the maximum credit limit of the equity line.

- 9 Loan Level Price Adjustments may be applied when this loan is delivered to Fannie Mae. Refer to the Selling Guide and Loan-level Price Adjustment (LLPA) Matrix on fanniemae.com for specific details.
- 10 This loan casefile may have gone through the DU validation service. Any vendor reports need to be retained in the loan file. The lender remains responsible for investigating any contradictory information in the loan file.
- 11 The number of financed properties used in determining the loan's eligibility and minimum reserve requirements was 3. This information was derived based on the properties listed in the Real Estate Owned section of the loan application. If this information is incorrect the correct number must be provided in the Number of Financed Properties field, or the Real Estate Owned section must be updated and the loan casefile resubmitted to DU.

Credit and Liabilities

- 12 The payment history for the following mortgage(s) cannot be verified because they are either, not listed on the credit report, on the credit report, but not matched to the mortgage account on the 1003, or shown on the credit report as having an outstanding balance, but the payment history has not been reported in the last 6 months. Verify the payment history for the mortgage(s). If the mortgage is currently 60 days or more past due, or has been 60 days or more past due in the last 12 months, the loan casefile is ineligible for delivery to Fannie Mae.

Borrower	Creditor	Payment	Balance
Vivek S Radia	INVESTORS BANK	5365.00	794380.00

Employment and Income

- 13 Document Vivek S Radia's income using a paystub and a W-2 from the prior year, or using a standard Verification of Employment (1005). The paystub must be dated no earlier than 30 days prior to the initial loan application date, include all year-to-date earnings, and include sufficient information to appropriately calculate income. Otherwise, additional documentation must be obtained. If a W-2 is not available from the prior year, the lender must determine if the income would still be acceptable per the Selling Guide. If a standard Verification of Employment (1005) will be obtained it must include all year-to-date earnings as well as prior year earnings if a W-2 is not being provided. Direct verifications provided by a third party employment verification vendor are acceptable if completed in accordance with the Selling Guide.
- 14 Document Nidhi A Radia's income using a paystub and a W-2 from the prior year, or using a standard Verification of Employment (1005). The paystub must be dated no earlier than 30 days prior to the initial loan application date, include all year-to-date earnings, and include sufficient information to appropriately calculate income. Otherwise, additional documentation must be obtained. If a W-2 is not available from the prior year, the lender must determine if the income would still be acceptable per the Selling Guide. If a standard Verification of Employment (1005) will be obtained it must include all year-to-date earnings as well as prior year earnings if a W-2 is not being provided. Direct verifications provided by a third party employment verification vendor are acceptable if completed in accordance with the Selling Guide.
- 15 Verify the net rental income or loss from any properties (that are not the subject property) with either the borrower's most recent federal income tax return (Pages 1, 2 and Schedule E), or a copy of the current lease agreement. Additionally rental income is not permitted on second homes. No documentation is required for qualifying purposes if the debt-to-income ratio already includes the entire rental property payment (i.e., income from the property is not considered). Refer to the Selling Guide for additional information on rental history, documentation requirements, and the calculation and treatment of rental income.

16

Obtain a completed and signed Form 4506-T for each borrower at or before closing. If all of a borrower's income has been validated through the DU validation service, a completed and signed Form 4506-T is not required for that borrower. Form 4506, Form 4506T-EZ, or Form 8821 may be used in lieu of Form 4506-T. Refer to the Selling Guide for additional information.

- 17 Calculate and document the net cash flow on the subject property according to the Fannie Mae Selling Guide. If the borrower is being qualified with the entire payment without benefit of rental income, rental income documentation for the subject property is not required for qualifying purposes. However, the lender must report the monthly rent at delivery. Refer to the Fannie Mae Selling Guide for permissible sources for obtaining monthly rent for reporting purposes.
- 18 Verification of Employment and/or Income (VOE/VOI) information on Vivek S Radia was not received from The Work Number. Either information was not ordered from The Work Number by the lender, The Work Number did not have information on the borrower when the lender placed the order, or the Lender Loan Number and borrower Social Security Number entered on the online loan application do not match those provided to The Work Number.
- 19 Verification of Employment and/or Income (VOE/VOI) information on Nidhi A Radia was not received from The Work Number. Either information was not ordered from The Work Number by the lender, The Work Number did not have information on the borrower when the lender placed the order, or the Lender Loan Number and borrower Social Security Number entered on the online loan application do not match those provided to The Work Number.
- 20 Employment has not been validated for the reasons provided. If income from this employment is being used to qualify the borrower, perform and document a verbal verification of employment no more than 10 business days (or 120 business day for self-employment) prior to the note date. If the borrower is in the military, obtain either a military Leave and Earnings Statement within 31 calendar days prior to the note date or a verification of employment through the Defense Manpower Data Center (<https://www.dmdc.osd.mil.appj.mla/>). Lenders also have the option of obtaining the verbal verification of employment after the note date (and prior to delivery of the loan to Fannie Mae), but when using this option must ensure compliance with the Selling Guide.

Borrower Name	Vendor	VOE Reference #	Employer Name	Reason(s)
Vivek S Radia	The Work Number	Missing	Digitas Inc	No VOI/VOE report
Nidhi A Radia	The Work Number	Missing	Medidata Solutions	No VOI/VOE report

Assets

- 21 Verify assets totaling \$181768 from the liquid assets listed on the 1003. Refer to the Selling Guide for additional information.
- 22 The value entered for the retirement account must be determined in accordance with the Selling Guide if the funds will be used for reserves. If these assets are needed to support the amount of funds required for closing and reserves, the available account balance must be documented with a recent depository or brokerage account statement. For loan casefiles that are not underwritten as DU Refi Plus, if the funds will be used for down payment or closing costs, receipt of the funds realized from the sale or liquidation of the assets is not required if the value (as determined in accordance with the Selling Guide) is at least 20% more than the amount of funds needed for the down payment and closing costs. Otherwise, receipt of funds realized from the sale or liquidation must be verified. Also for loan casefiles that are not underwritten as DU Refi Plus, if the account allows for withdrawals only in connection with the borrower's employment termination, retirement, or death; or the account does not allow for any type of withdrawal, the retirement asset should not be entered.
- 23 When fully vested stock or bond account(s) are needed to support the amount of funds required for reserves, the value entered may be 100 percent of the value of the account. Document the value with a current brokerage account statement, or copy of the stock

certificate or bond accompanied by a dated newspaper stock list. When fully vested stock and bond accounts are used for the down payment or closing costs, if the value is at least 20% more than the amount of funds needed, or if this is a DU Refi Plus loan, documentation of the borrower's receipt of funds from the sale or liquidation of those assets is not required. Otherwise, document the borrower's receipt of funds from the sale of those assets. Non-vested stock options and non-vested restricted stock are not acceptable sources of funds for the down payment, closing costs, or reserves.

- 24 If depository assets are needed to support the amount of funds required and reserves, verify these assets with a verification of deposit or bank statements covering a two-month period, refer to the Selling Guide for guidance on evaluating un-sourced large deposits, and direct verifications provided by a third party asset verification vendor are acceptable if completed in accordance with the Selling Guide.

Property and Appraisal Information

- 25 This property is located in a condominium project. A limited review can be performed if the property is in an established project, and the property is not ineligible as defined in the Selling Guide. If the property is not in an established condominium project ensure that the project meets the underwriting requirements of the applicable project classification as defined in the Selling Guide. If the property is a detached condo, or is in a condo project consisting of only 2 to 4 units, a project review is not required. Determine if the property is located in a state in which specific project review type guidelines apply and confirm the loan casefile complies with those guidelines. Refer to the Selling Guide for additional information.
- 26 Obtain a comparable rent schedule on Form 1007 unless the borrower is being qualified for the entire payment, without benefit of rental income.
- 27 DU returned the following standardized address and census tract for the subject property: 77 RIVER ST APT 3, HOBOKEN, NJ 07030-5613, 019300. This is the address that DU used in its property valuation and fieldwork recommendation. Regardless of the property fieldwork required by DU, if this address is not valid for the subject property, an appraisal based on an interior and exterior property inspection reported on Form 1004 is required for this transaction. If the subject property is located in a condominium project, the appraisal must be reported on Form 1073.
- 28 An appraisal based on an interior and exterior property inspection reported on Form 1073 is required for this condominium transaction. If the condominium project consists solely of detached dwellings, Form 1004 may be used, though the appraiser must include: an adequate description of the project, information about the homeowners' association fees, and information about the quality of the project maintenance.
- 29 Form 1004MC must be completed for any transaction on which an appraisal is obtained. Refer to the Selling Guide for additional information.
- 30 The loan casefile is not eligible for an appraisal waiver because a recent appraisal with a matching property address was submitted to UCDP.

Ratio Information

- 31 This loan casefile has been underwritten as a second home or investment property transaction, DU uses data from Section VI L to calculate the debt-to-income ratio from the liabilities section of the loan application. The debt-to-income ratio will not be accurate unless the borrowers' total monthly principal residence housing expense (PITIA) is accounted for in the Liabilities section.

OBSERVATIONS

- 32 This case was submitted to Desktop Underwriter version 10.3 by PENNYMAC LOAN SERVICES, LLC. The following information is associated with this loan: Casefile ID is 1398202948 and Submission number is 5. If the loan is delivered to Fannie Mae, the Casefile ID must be provided at delivery.
- 33 The following list of special feature codes is provided to assist you in determining which codes may be associated with this loan. Other codes may be required. Refer to the Special Feature Codes list on fanniemae.com for a comprehensive list.

Special Feature Code	Description
127	DU Loan

34 The following Credit Report is associated with this submission:

Borrower Name	Credit Agency	Credit Report ID	Credit Report Date
Vivek S Radia	CIS INFORMATION SERVICES	9600938	03/01/2019
Nidhi A Radia	CIS INFORMATION SERVICES	9600938	03/01/2019

35 The following credit scores are included in the credit report:

Borrower	Credit Scores
Nidhi A Radia	726 746 750
Vivek S Radia	786 787 790

36 DU has identified the following authorized user tradelines on the credit report:

Creditor	Account Number
TD BANK NA	4839501216452389

37 The following sources of income were used in the underwriting analysis:

Borrower	Income Type	Amount
Vivek S Radia	Rental income	-3854.00
Vivek S Radia	Base employment income	22083.00
Nidhi A Radia	Base employment income	12667.00

38 The following assets were counted towards available funds. With the exception of cash on hand, all available funds greater than the amount required to close have been added to cash reserves.

Borrower	Asset Type	Institution Name	Amount
Vivek S Radia	Retirement		93339.00
Vivek S Radia	Stock	Etrade 2368	118928.96
Vivek S Radia	Savings Account	Bank of America	21324.10
Vivek S Radia	Checking Account	Bank of America	89256.42
Vivek S Radia	Savings Account	Capital One	28339.74
Vivek S Radia	Savings Account	Capital One	27.90

Underwriting Analysis Report

Recommendation	Approve/Eligible	Co-Borrower	Nidhi A Radia
Primary Borrower	Vivek S Radia	Casefile ID	1398202948
Lender Loan Number	0190205001	Submitted By	p0h06gxk
Submission Date	03/01/2019 12:05PM		

PROPERTY INFORMATION

Property Address	77 River Street, Unit 3 Hoboken, NJ 07030	Number of Units	1
Property Type	Condominium	Occupancy Status	Investment Property

MORTGAGE INFORMATION

Loan Type	Conventional	LTV/CLTV/HCLTV	75.00% / 75.00% / 75.00%
Amortization Type	Fixed Rate	Loan Amount	\$459183.00
Balloon	No	Financed MI Amount	\$0.00
Community Lending	No	Total Loan Amount	\$459183.00
Payment Frequency	Monthly	Sales Price	\$612245.00

Lien Type	First Mortgage	Actual/Estimated	\$615000.00
		Appraised Value	
Amt. Subordinate Fin.	\$0.00	P&I	\$2395.32
Loan Purpose	Purchase	Note Rate	4.750%
Refi Purpose		Qualifying Rate	4.750%
Owner Existing Mtg.		Bought Down Rate	0.00%
Buydown	No	Term (Months)	360

INCOME

Base	\$34750.00
Commission	\$0.00
Bonus	\$0.00
Overtime	\$0.00
Other	\$0.00
Positive Net Rental	\$0.00
Subj. Pos. Cash Flow	\$0.00
Total	\$34750.00

QUALIFYING RATIOS

Housing Expense	15.44%
Debt-to-Income	37.47%

EXPENSE RATIOS

Including ≤ 10 Mos.	37.47%
With Undisclosed Debt	37.47%

PROPOSED MONTHLY PAYMENT

First P&I (Qualifying)	\$2395.32	Negative Net Rental	\$3854.00
Second P&I	\$0.00	Subj. Neg. Cash Flow	\$3647.58
Hazard Insurance	\$38.92	All Other Payments	\$155.00
Taxes	\$695.34	Total Expense Payment	\$13021.58
Mortgage Insurance	\$0.00		
HOA Fees	\$518.00	Present/Principal Housing Payment	\$5365.00
Other	\$0.00		
Total Housing Payment	\$3647.58		

FUNDS

Total Available Assets	\$351216.12	Cash Back	\$0.00
Funds Required to Close	\$156015.28	Net Cash Back	\$0.00
Reserves Required to be Verified	\$25753.28	Excess Available Assets, not required to be verified by DU	\$169447.56
Total Funds to be Verified	\$181768.56		

The recommendation for this case is: Approve/Eligible

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Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name Vivek S Radia SSN 012-62-5915
 Co-Borrower Name Nidhi A Radia SSN 473-33-3728
 Property Address 77 River Street, Unit 3, Hoboken, NJ 07030

Property Type <input type="checkbox"/> 1 unit <input type="checkbox"/> 2- to 4-units <input checked="" type="checkbox"/> Condominium <input type="checkbox"/> PUD <input type="checkbox"/> Co-op <input type="checkbox"/> Manufactured Housing <input type="checkbox"/> Single Wide <input type="checkbox"/> Multiwide	Project Classification Freddie Mac <input type="checkbox"/> Streamlined Review <input type="checkbox"/> Established Project <input type="checkbox"/> New Project <input type="checkbox"/> Detached Project <input type="checkbox"/> 2- to 4-unit Project <input type="checkbox"/> Reciprocal Review	Fannie Mae <input type="checkbox"/> P Limited Review New Detached <input checked="" type="checkbox"/> Q Limited Review Established <input type="checkbox"/> R Expedited Review New <input type="checkbox"/> S Expedited Review Established <input type="checkbox"/> T Fannie Mae Review <input type="checkbox"/> U FHA-approved <input type="checkbox"/> V Refi Plus™	Occupancy Status <input type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input checked="" type="checkbox"/> Investment Property <input type="checkbox"/> E PUD <input type="checkbox"/> 1 Co-op <input type="checkbox"/> F PUD <input type="checkbox"/> 2 Co-op <input type="checkbox"/> T PUD <input type="checkbox"/> T Co-op	Additional Property Information Number of Units <u>1</u> Sales Price \$ <u>612,245</u> Appraised Value \$ <u>615,000</u>
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Property Rights
 Fee Simple
 Leasehold

Project Name HUDSON PLACE RIVER ST CONDO CMP Project ID# (if any) _____

II. Mortgage Information

Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/RHS	Amortization Type <input checked="" type="checkbox"/> Fixed Rate—Monthly Payments <input type="checkbox"/> Fixed Rate—Biweekly Payments <input type="checkbox"/> Balloon <input type="checkbox"/> ARM (type) _____ <input type="checkbox"/> Other (specify) _____	Loan Purpose <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Cash-Out Refinance <input type="checkbox"/> Limited Cash-Out Refinance (Fannie) <input type="checkbox"/> No Cash-Out Refinance (Freddie) <input type="checkbox"/> Home Improvement <input type="checkbox"/> Construction to Permanent	Lien Position <input checked="" type="checkbox"/> First Mortgage Amount of Subordinate Financing \$ _____ (If HELOC, include balance and credit limit) <input type="checkbox"/> Second Mortgage
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Note Information Original Loan Amount \$ <u>459,183</u> Initial P&I Payment \$ <u>2,395.32</u> Initial Note Rate <u>4.750 %</u> Loan Term (in months) <u>360/360</u>	Mortgage Originator <input type="checkbox"/> Seller <input type="checkbox"/> Broker <input checked="" type="checkbox"/> Correspondent Broker/Correspondent Name and Company Name: <u>Pinnacle Mortgage Inc</u>	Buydown <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Terms _____	If Second Mortgage Owner of First Mortgage <input type="checkbox"/> Fannie Mae <input type="checkbox"/> Freddie Mac <input type="checkbox"/> Seller/Other Original Loan Amount of First Mortgage \$ _____
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III. Underwriting Information

Underwriter's Name <u>Aaron Schulman</u>	Appraiser's Name/License # <u>Lou Fusaro/42RC00121700</u>	Appraisal Company Name <u>LSF Appraisals Inc</u>
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Stable Monthly Income <table border="0" style="width: 100%;"> <tr> <th></th> <th>Borrower</th> <th>Co-Borrower</th> <th>Total</th> </tr> <tr> <td>Base Income</td> <td>\$ <u>22,083.00</u></td> <td>\$ <u>12,667.00</u></td> <td>\$ <u>34,750.00</u></td> </tr> <tr> <td>Other Income</td> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>Positive Cash Flow (subject property)</td> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>Total Income</td> <td>\$ <u>22,083.00</u></td> <td>\$ <u>12,667.00</u></td> <td>\$ <u>34,750.00</u></td> </tr> </table>		Borrower	Co-Borrower	Total	Base Income	\$ <u>22,083.00</u>	\$ <u>12,667.00</u>	\$ <u>34,750.00</u>	Other Income	\$ _____	\$ _____	\$ _____	Positive Cash Flow (subject property)	\$ _____	\$ _____	\$ _____	Total Income	\$ <u>22,083.00</u>	\$ <u>12,667.00</u>	\$ <u>34,750.00</u>	Present Housing Payment: \$ <u>5,365.00</u> Proposed Monthly Payments Borrower's Primary Residence First Mortgage P&I \$ <u>5,365.00</u> Second Mortgage P&I \$ _____ Hazard Insurance \$ _____ Taxes \$ _____ Mortgage Insurance \$ _____ HOA Fees \$ _____ Lease/Ground Rent \$ _____ Other \$ _____ Total Primary Housing Expense \$ <u>5,365.00</u> Other Obligations Negative Cash Flow (subject property) \$ <u>3,647.58</u> Other Property \$ <u>3,854.00</u> All Other Monthly Payments \$ <u>155.00</u> Total All Monthly Payments \$ <u>13,021.58</u> Borrower Funds to Close Required \$ <u>156,745.00</u> Verified Assets \$ <u>351,216.00</u> Source of Funds <u>savings</u> No. of Months Reserves <u>95</u> Interested Party Contributions <u>1.900 %</u>
	Borrower	Co-Borrower	Total																		
Base Income	\$ <u>22,083.00</u>	\$ <u>12,667.00</u>	\$ <u>34,750.00</u>																		
Other Income	\$ _____	\$ _____	\$ _____																		
Positive Cash Flow (subject property)	\$ _____	\$ _____	\$ _____																		
Total Income	\$ <u>22,083.00</u>	\$ <u>12,667.00</u>	\$ <u>34,750.00</u>																		

Qualifying Ratios Primary Housing Expense/Income <u>15.439 %</u> Total Obligations/Income <u>37.472 %</u> Debt-to-Housing Gap Ratio (Freddie) _____ %	Loan-to-Value Ratios LTV <u>75.000 %</u> CLTV/TLTV <u>75.000 %</u> HCLTV/HTLTV <u>75.000 %</u>	Level of Property Review <input checked="" type="checkbox"/> Exterior/Interior <input type="checkbox"/> Exterior Only <input type="checkbox"/> No Appraisal Form Number: <u>1073</u>
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Qualifying Rate <input checked="" type="checkbox"/> Note Rate <u>4.750 %</u> <input type="checkbox"/> _____ % Above Note Rate _____ % <input type="checkbox"/> _____ % Below Note Rate _____ % <input type="checkbox"/> Bought-Down Rate _____ % <input type="checkbox"/> Other _____ %	Risk Assessment <input type="checkbox"/> Manual Underwriting <input checked="" type="checkbox"/> AUS <input checked="" type="checkbox"/> DU <input type="checkbox"/> LP <input type="checkbox"/> Other AUS Recommendation <u>Approve/ Eligible</u> DU Case ID/LP AUS Key# <u>1398202948</u> LP Doc Class (Freddie) _____	Community Lending/Affordable Housing Initiative <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Home Buyers/Homeownership Education Certificate in file <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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Representative Credit/Indicator Score 746

Underwriter Comments

FICO - Borrower/Co-Borrower: Experian - 786/726 TransUnion - 787/750 Equifax - 790/746
 DU A/E
 INV PROPERTY PURCHASE
 CREDIT GOOD, SEE SUPPLEMENT FOR MORTGAGE
 INCOME IS BI MONTHLY FOR BOTH BORROWERS
 SEE NOT USING RENTAL FOR OWNED INV AND SUBJECT
 ASSETS EXCELLENT USED 60 PERCENT OF 401K
 VALUE OF CONDO SUPPORTED

[Signature]
3/11/19

IV. Seller, Contract, and Contact Information

Seller Name <u>Pinnacle Mortgage, Inc</u> Seller Address <u>383 Ridgedale Avenue</u> <u>East Hanover, NJ 07936</u>	Contact Name <u>David Mascera</u> Contact Title <u>President</u> Contact Phone Number <u>973-887-6100</u> ext. _____
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Seller No. _____ Investor Loan No. _____
 Seller Loan No. 0190205001 Contact Signature _____

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			0190205001
Amount \$	459,183	Interest Rate	4.750 %	No. of Months	360/360
		Amortization Type:		<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
				<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	No. of Units
77 River Street, Unit 3, Hoboken, NJ 07030 County: Hudson	1
Legal Description of Subject Property (attach description if necessary)	Year Built
	1900

Purpose of Loan	<input checked="" type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
Vivek S Radia Nidhi A Radia	Joint tenants	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)
Checking/Savings

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Vivek S Radia	Nidhi A Radia
Social Security Number	Social Security Number
012-62-5915	473-33-3728
Home Phone (incl. area code)	Home Phone (incl. area code)
765-532-4140	952-393-6434
DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)
01/10/1980	02/02/1979
Yrs. School	Yrs. School
18	16

<input checked="" type="checkbox"/> Married (includes registered domestic partners)	Dependents (not listed by Co-Borrower)	<input checked="" type="checkbox"/> Married (includes registered domestic partners)	Dependents (not listed by Borrower)
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	No. 2	<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	No.
<input type="checkbox"/> Separated	Ages 5, 3	<input type="checkbox"/> Separated	Ages

Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 1.75 No. Yrs.	Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 1.75 No. Yrs.
115 Orchard Road Watchung, NJ 07069 / United States	115 Orchard Road Watchung, NJ 07069 / United States

Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 6 No. Yrs.	Former Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 6 No. Yrs.
77 River Sreet, Unit 2 Hoboken, NJ 07030	77 River Sreet, Unit 2 Hoboken, NJ 07030

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
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Borrower		IV. EMPLOYMENT INFORMATION				Co-Borrower	
Name & Address of Employer Digitas Inc 355 Park Avenue South New York, NY 10010	<input type="checkbox"/> Self Employed	Yrs. on this job 2 yr(s) 8 mth(s)	Name & Address of Employer Medidata Solutions 350 Hudson Street New York, NY 10014	<input type="checkbox"/> Self Employed	Yrs. on this job 8 yr(s) 6 mth(s)	Yrs. employed in this line of work/profession 12	
Position/Title/Type of Business Senior Vice President	Business Phone (incl. area code) 212-610-5000		Position/Title/Type of Business Senior Software Project	Business Phone (incl. area code) 212-918-1800			

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 22,083.00	\$ 12,667.00	\$ 34,750.00	Rent	\$	
Overtime				First Mortgage (P&I)	5,365.00	\$ 2,395.32
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		38.92
Dividends/Interest				Real Estate Taxes		695.34
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		518.00
				Other:		
Total	\$ 22,083.00	\$ 12,667.00	\$ 34,750.00	Total	\$ 5,365.00	\$ 3,647.58

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		
Description			Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
<i>List checking and savings accounts below</i>			INVESTORS BANK	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union Capital One			Acct. no. 18-045680-6	(5,365.00) /108	794,380
Acct. no. 13635694		\$ 27.90	Name and address of Company WELLS FARGO HM MORTGAG 8480 STAGECOACH CIR FREDERICK, MD 21701	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union Capital One			Acct. no. 9360434293916	(3,191.00) /107	193,391
Acct. no. 43501072		\$ 28,339.74	Name and address of Company CHASE CARD PO BOX 15298 WILMINGTON, DE 19850	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union Bank of America			Acct. no. 438857607688	39.00 /R	3,929
Acct. no. 0044 6867 5976		\$ 89,256.42	Name and address of Company CHASE CARD PO BOX 15298 WILMINGTON, DE 19850	\$ Payment/Months	\$
Stocks & Bonds (Company name/number description) Etrade 2368		\$ 118,928.96	Acct. no. 414720237292	28.00 /R	2,847
Life insurance net cash value Face amount: \$		\$	Name and address of Company PURDUE FCU 1551 WIN HENTSCHELL BLVD WEST LAFAYETTE, IN 47906	\$ Payment/Months	\$
Subtotal Liquid Assets		\$ 257,877.12	Acct. no. 13107569	63.00 /R	2,064
Real estate owned (enter market value from schedule of real estate owned)		\$ 2,025,000.00	Name and address of Company CHASE CARD PO BOX 15298 WILMINGTON, DE 19850	\$ Payment/Months	\$
Vested interest in retirement fund		\$ 93,339.00	Acct. no. 426684149656	25.00 /R	233
Net worth of business(es) owned (attach financial statement)		\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Automobiles owned (make and year)		\$	Job-Related Expense (child care, union dues, etc.)	\$	
Other Assets (itemize)		\$	Total Monthly Payments	\$ 155.00	
Total Assets a.		\$ 2,376,216.12	Net Worth (a minus b) =>	\$ 1,379,372.12	Total Liabilities b. \$ 996,844.00

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
115 Orchard Road Watchung, NJ 07069	SFR	\$ 1,025,000	\$ 794,826	\$	\$ 5,365	\$	\$
77 River Street, Unit 2 Hoboken, NJ 07030	R CONDO	1,000,000	193,391		3,192	662	-3,854
Totals		\$ 2,025,000.00	\$ 988,217.04	\$	\$ 8,556.80	\$ 662.48	\$ -3,854.00

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower: Vivek S Radia	Agency Case Number:
Co-Borrower: Nidhi A Radia	Lender Case Number: 0190205001

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union Bank of America		Name and address of Company	\$ Payt./Mos.	\$
Acct. no. 4830 0992 3941	\$ 21,324.10	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: X	Date	Co-Borrower's Signature: X	Date
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VII. DETAILS OF TRANSACTION			VIII. DECLARATIONS					
a. Purchase price		\$ 612,245.00	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No d. Are you a party to a lawsuit? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>If "Yes," give details as described in the preceding question.</small> g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No h. Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No i. Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No ----- j. Are you a U. S. citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No k. Are you a permanent resident alien? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No l. Do you intend to occupy the property as your primary residence? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>If "Yes," complete question m below.</small> m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? <u>PR</u> (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? <u>SP</u>		Borrower	Co-Borrower		
b. Alterations, improvements, repairs					Yes	No	Yes	No
c. Land (if acquired separately)					<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)					<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items		5,839.28			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs		9,858.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee					<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)					<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)		627,942.28			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Subordinate financing					<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
k. Borrower's closing costs paid by Seller					<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. Other Credits (explain) LENDER CREDIT Seller Credit		500.00 12,244.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		459,183.00			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
o. Loan amount (add m & n)		459,183.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
p. Cash from/to Borrower (subtract j, k, l & o from i)		156,015.28	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal: I/we have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **Pinnacle Mortgage Inc. 383 Ridgedale Ave. East Hanover, NJ 07936**

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:
 This information was provided:
 in a face-to-face interview By the applicant and submitted by fax or mail
 in a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature	Date	Date
X		02/05/2019
Loan Originator's Name (print or type) MICHAEL J MUNDY JR	Loan Originator Identifier 208872	Loan Originator's Phone Number (including area code) 973-887-6100/MMUNDY@PINNACLEMORTGAGE.BIZ
Loan Origination Company's Name Pinnacle Mortgage Inc. (P) 973-887-6100 (F) 973-887-6244	Loan Origination Company Identifier 132559	Loan Origination Company's Address 383 Ridgedale Ave. East Hanover, NJ 07936

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____

- Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese

- Other Asian - *Print Race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - *Print Race:* _____

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*Includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Name: Vivek S Radia

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____

- Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - *Print Race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - *Print Race:* _____

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Name: Nidhi A Radia



PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820
 Phone: 800-275-7722
 Fax: 800-275-8049

[Add Product](#)

MERGED INFILE CREDIT REPORT

FILE #	9621276	FNMA # N/A-REFRESH RPT	DATE COMPLETED	3/15/2019	RQD' BY	KARRI KRALL
SEND TO	PINNACLE MORTGAGE INC.		DATE ORDERED	3/15/2019	REPOSITORY	XP/TU/EF
	CUST. # MLE-2844		PRICE		PRPD' BY	
	383 RIDGEDALE AVENUE		REF. #	0190205001	LOAN TYPE	
	EAST HANOVER, NJ 07936					

PROPERTY ADDRESS

APPLICANT

CO-APPLICANT

APPLICANT	RADIA, VIVEK			CO-APPLICANT	RADIA, NIDHI		
SOC SEC #	012-62-5915	DOB	1/10/1980	SOC SEC #	473-33-3728	DOB	2/2/1979
MARITAL STATUS	MARRIED			DEPENDENTS			
CURRENT ADDRESS	115 ORCHARD ROAD, WATCHUNG, NJ 07069			LENGTH			
PREVIOUS ADDRESS	77 RIVER SREET, UNIT 2, HOBOKEN, NJ 07030			LENGTH			

[Request New Tradeline](#)

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	J	INVESTORS BANK 180456806	02/19	06/17 01/19	\$820000 MTG	\$796696 360 \$5365	\$0	1	0	0	0	AS AGREED XP/TU/EF
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
C	C	WELLS FARGO HM MORTGAG 9360434293916	03/19	01/13 03/19	\$300000 MTG	\$191796 180 \$3191	\$0	71	0	0	0	AS AGREED XP/TU/EF
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FANNIE MAE ACCOUNT												
B	B	PURDUE FCU 13107569	02/19	08/98 02/19	\$21000 REV	\$2022 MIN \$62	\$0	99	0	0	0	AS AGREED XP/TU/EF
C	C	CHASE CARD 414720237292	03/19	10/18 03/19	\$33000 REV	\$632 MIN \$25	\$0	5	0	0	0	AS AGREED XP/TU/EF
FLEXIBLE SPENDING CREDIT CARD												
C	C	CHASE CARD 426684149656	02/19	03/10 02/19	\$20500 REV	\$233 MIN \$25	\$0	99	0	0	0	AS AGREED XP/TU/EF
FLEXIBLE SPENDING CREDIT CARD												
B	B	BANK OF AMERICA 5490992101446734	05/11	10/00 04/07	\$2800 REV	\$0 \$0	\$0	99	0	0	0	PAID XP/EF
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												

ECO A KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

FILE # 9621276 **FNMA #** N/A-REFRESH RPT **DATE COMPLETED** 3/15/2019 **RQD' BY** KARRI KRALL
SEND TO PINNACLE MORTGAGE INC. **DATE ORDERED** 3/15/2019
 CUST. # MLE-2844 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 383 RIDGEDALE AVENUE **PRICE** **LOAN TYPE**
 EAST HANOVER, NJ 07936 **REF. #** 0190205001

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	RADIA, VIVEK			CO-APPLICANT	RADIA, NIDHI		
SOC SEC #	012-62-5915	DOB	1/10/1980	SOC SEC #	473-33-3728	DOB	2/2/1979
MARITAL STATUS	MARRIED			DEPENDENTS			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	SALLIE MAE 96636902281000220040312 FIXED RATE	07/12	03/04 06/12	\$16060 EDU	\$0 180 \$0	\$0	76	0	0	0	PAID XP/TU/EF
C	C	SYNCB/CARE 601918033010 ACCOUNT CLOSED AT CONSUMER'S REQUEST	06/15	10/04 09/05	\$5500 REV	\$0 \$0	\$0	99	0	0	0	PAID EF
C	C	SYNCB/GAPDC 447994156266 Late Dates: 2/18-30	02/19	11/17 03/18	\$2300 REV	\$0 \$0	\$0	16	1	0	0	CUR WAS 30 XP/TU/EF
A	B	TD BANK NA 4839501216452389 CLOSED DUE TO INACTIVITY	01/19	03/15 02/17	\$8800 REV	\$0 \$0	\$0	46	0	0	0	PAID XP/TU/EF
C	C	US BANK 414778856774 ACCOUNT CLOSED AT CONSUMER'S REQUEST; FLEXIBLE SPENDING CREDIT CARD	08/16	06/99 03/16	\$15000 REV	\$0 \$0	\$0	99	0	0	0	PAID XP/TU/EF
C	C	WFB CD SVC 446539500031 ACCOUNT CLOSED AT CONSUMER'S REQUEST	10/09	07/02 --/--	\$2000 REV	\$0 \$0	\$0	87	0	0	0	PAID EF

COLLECTION ACCOUNTS

*** NONE ***

OTHER CREDIT HISTORY

*** NONE ***

ECO A KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

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FILE #	9621276	FNMA # N/A-REFRESH RPT	DATE COMPLETED	3/15/2019	RQD' BY	KARRI KRALL
SEND TO	PINNACLE MORTGAGE INC.		DATE ORDERED	3/15/2019		
	CUST. # MLE-2844		REPOSITORIES	XP/TU/EF	PRPD' BY	
	383 RIDGEDALE AVENUE		PRICE		LOAN TYPE	
	EAST HANOVER, NJ 07936		REF. #	0190205001		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	3	988492	1120000	8556	0
AUTO	2	0	0	0	0
EDUCATION	1	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	16	2887	122600	112	0
OTHER	0	0	0	0	0
TOTAL	22	991379	1242600	8668	0

SECURED DEBT	988492	OLDEST TRADELINE	08/98
UNSECURED DEBT	2887	REVOLVING CREDIT UTILIZATION	2%
		TOTAL DEBT/HIGH CREDIT	80%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	3	INQUIRIES:	9
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	02/18
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

XP	J	03/01/19	CISS LLC	FINANCE
TU	J	03/01/19	PINNACLE MORTGAGE IN	MISC
EF	J	03/01/19	CONSOLDTED	MISC
XP	J	02/05/19	CISS LLC	FINANCE
TU	J	02/05/19	PINNACLE MORTGAGE IN	MISC
EF	J	02/05/19	CONSOLDTED	MISC
XP	J	12/06/18	CISS LLC	FINANCE
TU	J	12/06/18	PINNACLE MORTGAGE IN	MISC
EF	J	12/06/18	CONSOLDTED	MISC

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FILE #	9621276	FNMA # N/A-REFRESH RPT	DATE COMPLETED	3/15/2019	RQD' BY	KARRI KRALL
SEND TO	PINNACLE MORTGAGE INC.		DATE ORDERED	3/15/2019		
	CUST. # MLE-2844		REPOSITORIES	XP/TU/EF	PRPD' BY	
	383 RIDGEDALE AVENUE		PRICE		LOAN TYPE	
	EAST HANOVER, NJ 07936		REF. #	0190205001		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		

EXPERIAN FRAUD SHIELD

*** FRAUD SHIELD ***

1 - RADIA, VIVEK
 * FILE: CKPT: AUTOMATED TELLER MACHINES ON FACS+ FILE/M&T BANK ATM/77 RIVER ST/HOBOKEN NJ 07030/201.000.1111
 * FROM 12/01/18 INQ COUNT FOR SSN - 3
 * FROM 12/01/18 INQ COUNT FOR ADDRESS - 4
 * INPUT SSN ISSUED 1980 - 1983
 * 16 - ONFILE ADDRESS: ALERT

*** FRAUD SHIELD ***

2 - RADIA, NIDHI
 * FROM 12/01/18 INQ COUNT FOR SSN - 3
 * FROM 12/01/18 INQ COUNT FOR ADDRESS - 4
 * INPUT SSN ISSUED 1996 - 1999

ALERT

1 - VIVEK S RADIA YOB: 1980 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED
 2 - NIDHI RADIA YOB: 1979 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

SOURCE OF INFORMATION

- 1 EXPERIAN - PULLED ON: 03/15/19
 NAME: VIVEK S RADIA 012625915 DOB: 01/10/80
 SSN: 012625915
 ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069-6025 - REPORTED 07/17 - 03/19
 ADDRESS: 77 RIVER ST, HOBOKEN, NJ 07030-5628 - REPORTED 07/18
 ADDRESS: 105 GARDEN ST APT 1, HOBOKEN, NJ 07030-3701 - REPORTED 02/08 - 11/10
 EMPLOYER: ANGSTROM MICCO// - REPORTED 06/00
- 2 EXPERIAN - PULLED ON: 03/15/19
 NAME: NIDHI RADIA 473333728 DOB: 02/02/79
 NAME: NIDHI AGRAWAL 473333728 DOB: N/A
 SSN: 473333728
 ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069-6025 - REPORTED 08/17 - 03/19
 ADDRESS: 77 RIVER ST, HOBOKEN, NJ 07030-5628 - REPORTED 08/17
 ADDRESS: 77-81 RIVER ST UNIT 2, HOBOKEN, NJ 07030 - REPORTED 08/11 - 05/13
 EMPLOYER: WEST GROUP// - REPORTED 10/01
- 3 TRANSUNION - PULLED ON: 03/15/19 - INFILE DATE: 10/01/98
 NAME: VIVEK SHARADKUMAR RADIA
 NAME: RADIA,S
 NAME: DOB: 01/10/80
 SSN: 012625915
 ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069-6025 - REPORTED 07/17
 ADDRESS: 77 RIVER ST #2, HOBOKEN, NJ 07030-5613 - REPORTED 05/11
 ADDRESS: 105 GARDEN ST #1, HOBOKEN, NJ 07030-3701 - REPORTED 01/08
 EMPLOYER: FIRM DECISIONS/MANAGING DIRECTOR/ - REPORTED 06/14
- 4 TRANSUNION - PULLED ON: 03/15/19 - INFILE DATE: 12/01/97
 NAME: NIDHI A RADIA
 NAME: AGRAWAL,NIDHI
 NAME: DOB: 02/02/79
 SSN: 473333728
 ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069-6025 - REPORTED 08/17
 ADDRESS: 77-81 RIVER ST #2, HOBOKEN, NJ 07030 - REPORTED 07/11
 ADDRESS: 105 GARDEN ST #1, HOBOKEN, NJ 07030-3701 - REPORTED 01/08
 EMPLOYER: MANKATO STATE UNIVERSITY//
- 5 EQUIFAX - PULLED ON: 03/15/19 - INFILE DATE: 08/19/98

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FILE #	9621276	FNMA # N/A-REFRESH RPT	DATE COMPLETED	3/15/2019	RQD' BY	KARRI KRALL
SEND TO	PINNACLE MORTGAGE INC.		DATE ORDERED	3/15/2019		
	CUST. # MLE-2844		REPOSITORIES	XP/TU/EF	PRPD' BY	
	383 RIDGEDALE AVENUE		PRICE		LOAN TYPE	
	EAST HANOVER, NJ 07936		REF. #	0190205001		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		

SOURCE OF INFORMATION

NAME: VIVEK S RADIA DOB: 01/10/80
SSN: 012625915
ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069 - REPORTED 07/17 - 03/19
ADDRESS: 77 RIVER ST APT 2, HOBOKEN, NJ 07030 - REPORTED 07/11 - 03/19
ADDRESS: 105 GARDEN ST APT 1, HOBOKEN, NJ 07030 - REPORTED 02/08 - 09/11
6 EQUIFAX - PULLED ON: 03/15/19 - INFILE DATE: 12/23/97
NAME: NIDHI A RADIA DOB: 02/02/79
NAME: NIDHI AGRAWAL
SSN: 473333728
ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069 - REPORTED 08/17 - 03/19
ADDRESS: 77 RIVER ST APT 2, HOBOKEN, NJ 07030 - REPORTED 04/11 - 03/19
ADDRESS: 105 GARDEN ST APT 1, HOBOKEN, NJ 07030 - REPORTED 02/08 - 12/12

CREDITORS

1ST AMER CRE	333 EARLE OVINGTON, UNIONDALE NY 11553	(800) 435-5661
BANK OF AMERICA	1825 E BUCKEYE RD, PHOENIX, AZ 85034	800-236-6497
BANK ONE	BANK ONE CARD SERV, WESTERVILLE OH 43081	800-955-9900
BBY/CBNA	,	888-574-1301
BEST BUY/CBNA	50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007	888-574-1301
CARE CREDIT/GEMB	PO BOX 276 MAIL CODE OH, DAYTON OH 45401	866-396-8254
CHASE BANK USA, NA	,	800-955-9900
CISS LLC	ROUTE 517, ALLAMUCHY, NJ 07820	908-813-8555
COMENITYBANK/VICTORIA	PO BOX 182789, COLUMBUS, OH 43218	800-887-4930
CONSOLDTED	PO BOX 5000, ALLAMUCHY, NJ 07810	800-275-7722
DISCOVER FIN SVCS LLC	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVR CD. AUTOHORIZED USERS ARE NOT RESPONSIBLE	PO BOX15316, WILMINGTON DE 19850	800-347-5342
GMAC MORT.	POB 780, WATERLOO IA 50704	800-746-2936
GMAC MORTGAGE	PO BOX 4622, WATERLOO, IA 50704	800-766-4622
INVESTORS	249 MILLBURN AVE., MILLBURN NJ 07041	855-422-6548
INVESTORS SAVINGS BANK	101 JOHN F KENNEDY PKWY, SHORT HILLS, NJ 07078	973-376-5100
M-B CREDIT	2050 ROANOKE RD, WESTLAKE TX 76262	800-622-2988
MBNA AMER	400 CHRISTIANA RD, NEWARK, DE 19713	800-807-3068
MBNA AMERICA/PLATINUM CRD - AUTO #	FAX 216-545-8301,	800-789-6701
MERCEDES BENZ FINANCIA	36455 CORPORATE DR, FARMINGTON HILLS, MI 48331	BYMAILONLY
MERCEDES-BEN	P.O. BOX 685, ROANOKE TX 76262	800-654-6222
NAVIENT SOLUTIONS INC	11100 USA PKWY, FISHERS, IN 46037	888-272-5543
PURDUE EMP	540 NORTHWESTERN, W LAFAYETTE IN 47906	765-743-9660

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SEND TO	PINNACLE MORTGAGE INC.		DATE ORDERED	3/15/2019		
	CUST. # MLE-2844		REPOSITORIES	XP/TU/EF	PRPD' BY	
	383 RIDGEDALE AVENUE		PRICE		LOAN TYPE	
	EAST HANOVER, NJ 07936		REF. #	0190205001		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		

CREDITORS

PURDUE FCU	1551 WIN HENTSCHELL BLVD, WEST LAFAYETTE, IN 47906	765-497-3328
SALLIE MAE-FFELP	1002 ARTHUR DRIVE, LYNN HAVEN, FL 32444	888-272-5543
SM SERVICING	PO BOX 9500, WILKES BARRE PA 18773	888-272-5543
TD BANK N.A.	70 GRAY RD, PORTLAND, ME 04105	888-561-8861
US BANK	4325 17TH AVE S, FARGO, ND 58125	800-844-4836
WELLS FARGO CARD SER	P.O. BOX 3696, PORTLAND OR 97208	800-642-4720
WELLS FARGO HM MORTGAG	8480 STAGECOACH CIR, FREDERICK, MD 21701	800-262-5294
WELLSFARGO	4680 HALLMARK PARKWAY, SAN BERNARDINO CA 92407	800-262-5294
WFNNB/VCTRIA	PO BOX 182128, COLUMBUS OH 43218	800-695-9478*
WLSFGR HMMTG		800-262-5294

DISCLAIMER

- An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

- This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

MISCELLANEOUS INFORMATION

- Instant View Password: BP-1E1986B

- To verify the authenticity of this credit report, please visit <https://cis.meridianlink.com> and click on the Instant View link. Enter Identifier # 9621276 and password BP-1E1986B to view the report. For any inquiries regarding this report or services provided by CIS INFORMATION SERVICES please contact us at 800-275-7722.

*** END OF REPORT 3/15/2019 6:19:00 AM ***

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File #: 9567990
 Radia, Vivek | Radia, Nidhi
 Request Date: 02/05/2019
 PINNACLE MORTGAGE INC.
 CIS INFORMATION SERVICES

?
?

	RADIA, VIVEK	RADIA, NIDHI
MID-SCORE ¹	787	729
FORECAST ² based on trend data	Likely to stay 760-850 for at least 3 months customize forecast ?	Likely to fall to 680-699 in 2 months customize forecast ?
BALANCE TREND ³	Not enough trend data reported (last 12 months)	Revolving balance: no consistent balance trend (last 12 months)
REVOLVING last 12 months	Not enough trend data reported	Not enough trend data reported
INSTALLMENT last 12 months	No payments due: no open loans	Paid less than scheduled payments, but not reported as 30+ days late

¹Mid-score is the median FICO score from Experian, TransUnion and Equifax.

²Forecast is not intended for use in loan pricing or underwriting decisions. If forecast seems wrong, it is because you can only see a small part of the information that goes into credit scores. Forecast is not guaranteed. It is based on a score prediction by CreditXpert Inc.

³Balance Trend is based on the total balance on revolving accounts, excluding authorized user accounts.

Questions? See TrendScape FAQ: creditxpert.com/tsfaq

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PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY,

NJ 07820

Phone: 800-275-7722

Fax: 800-275-8049

[Add Product](#)

MERGED INFILE CREDIT REPORT

FILE #	9567990	FNMA #		DATE COMPLETED	2/5/2019	RQD' BY	MIKE MUNDY
SEND TO	PINNACLE MORTGAGE INC.			DATE ORDERED	2/5/2019	PRPD' BY	
	CUST. # MLE-2844			REPOSITORIES	XP/TU/EF	LOAN TYPE	
	383 RIDGEDALE AVENUE			PRICE			
	EAST HANOVER, NJ 07936			REF. #	radiapurch		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		
CURRENT ADDRESS	115 ORCHARD ROAD, WATCHUNG, NJ 07069			LENGTH	
PREVIOUS ADDRESS	77 RIVER SREET, UNIT 2, HOBOKEN, NJ 07030			LENGTH	

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 - VIVEK S RADIA - 012625915

SCORE: **797**

00008 - TOO MANY INQUIRIES LAST 12 MONTHS
 00011 - AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
 00032 - LACK OF RECENT INSTALLMENT LOAN INFORMATION
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

TRANSUNION/FICO CLASSIC (04) - VIVEK SHARADKUMAR RADIA - 012625915

SCORE: **787**

004 - LACK OF RECENT INSTALLMENT LOAN INFORMATION
 008 - TOO MANY INQUIRIES LAST 12 MONTHS
 011 - AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - VIVEK S RADIA - 012625915

SCORE: **786**

01 - AMOUNT OWED ON ACCOUNTS IS TOO HIGH
 12 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
 08 - TOO MANY INQUIRIES LAST 12 MONTHS
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

EQUIFAX/FICO CLASSIC V5 - NIDHI A RADIA - 473333728

SCORE: **729**

00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

TRANSUNION/FICO CLASSIC (04) - NIDHI A RADIA - 473333728

SCORE: **731**

018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 005 - TOO MANY ACCOUNTS WITH BALANCES
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - NIDHI RADIA - 473333728

SCORE: **707**

18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

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FILE #	9567990	FNMA #	DATE COMPLETED	2/5/2019	RQD' BY	MIKE MUNDY
SEND TO	PINNACLE MORTGAGE INC.		DATE ORDERED	2/5/2019	PRPD' BY	
	CUST. # MLE-2844		REPOSITORIES	XP/TU/EF	LOAN TYPE	
	383 RIDGEDALE AVENUE		PRICE			
	EAST HANOVER, NJ 07936		REF. #	radiapurch		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		
09 - TOO MANY ACCOUNTS RECENTLY OPENED					

[Request New Tradeline](#)

E C O A	W H O S E	CREDIT										
		CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
C	C	WELLS FARGO HM MORTGAG 9360434293916	01/19	01/13 01/19	\$300000 MTG 180	\$194983 \$3191	\$0	69	0	0	0	AS AGREED XP/TU/EF
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FANNIE MAE ACCOUNT												
C	C	CHASE CARD 414720237292	01/19	10/18 01/19	\$24000 REV	\$12824 MIN \$128	\$0	3	0	0	0	AS AGREED XP/TU/EF
FLEXIBLE SPENDING CREDIT CARD												
B	B	PURDUE FCU 13107569	01/19	08/98 01/19	\$21000 REV	\$2064 MIN \$63	\$0	99	0	0	0	AS AGREED XP/TU/EF
FLEXIBLE SPENDING CREDIT CARD												
B	B	CHASE CARD 438857607688	01/19	03/14 01/19	\$36000 REV	\$1044 MIN \$25	\$0	58	0	0	0	AS AGREED XP/TU/EF
FLEXIBLE SPENDING CREDIT CARD												
C	C	CHASE CARD 426684149656	01/19	03/10 01/19	\$20500 REV	\$568 MIN \$25	\$0	99	0	0	0	AS AGREED XP/TU/EF
FLEXIBLE SPENDING CREDIT CARD												
C	C	CB/VICSCRT 5122231257919647	01/19	06/01 01/19	\$650 REV	\$69 \$27	\$0	99	1	0	0	CUR WAS 30 EF
Late Dates: 12/17-30 CHARGE												
C	C	COMENITYBANK/VICTORIA 585637525791	01/19	06/01 02/18	\$650 REV	\$69 MIN \$27	\$0	99	2	0	0	CUR WAS 30 XP/TU
Late Dates: 12/17-30, 8/16-30												
B	B	BANK OF AMERICA 5490992101446734	05/11	10/00 04/07	\$2800 REV	\$0 \$0	\$0	99	0	0	0	PAID XP/EF
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												

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	383 RIDGEDALE AVENUE		PRICE			
	EAST HANOVER, NJ 07936		REF. #	radiapurch		

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
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APPLICANT	RADIA, VIVEK			CO-APPLICANT	RADIA, NIDHI		
SOC SEC #	012-62-5915	DOB	1/10/1980	SOC SEC #	473-33-3728	DOB	2/2/1979

MARITAL STATUS	MARRIED			DEPENDENTS			
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B B	BANK OF AMERICA	05/11	09/06	\$3000	\$0	\$0	56	0	0	0	PAID
	4888603533808705		07/08	REV	\$0						XP/EF

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

B B	BEST BUY/CBNA	01/19	07/17	\$6000	\$0	\$0	19	0	0	0	AS AGREED
	6035351333994567		08/17	REV	\$0						XP/TU/EF

B B	CHASE CARD	02/09	05/05	\$1600	\$0	\$0	45	0	0	0	PAID
	426684104041		--/--	REV	\$0						XP

C C	COMENITY BANK/PIER 1	01/19	08/17	\$2500	\$0	\$0	18	0	0	0	AS AGREED
	7788302028798901		10/17	REV	\$0						XP/TU/EF

B B	DISCOVER FIN SVCS LLC	06/09	02/00	\$1300	\$0	\$0	99	0	0	0	PAID
	601100560064		03/04	REV	\$0						XP/EF

C C	GMAC MORTGAGE	01/13	04/11	\$366250	\$0	\$0	19	0	0	0	PAID
	603005498		11/12	MTG	360 \$0						XP/TU/EF

CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FREDDIE MAC ACCOUNT

B B	MB FIN SVC	09/15	06/15	\$28327	\$0	\$0	03	0	0	0	PAID
	1015717254		08/15	AUTO	24 \$0						XP/TU/EF

FIXED RATE

B B	PURDUE FCU	09/11	09/10	\$15000	\$0	\$0	13	0	0	0	PAID
	13107503		09/11	AUTO	048 \$0						XP/TU/EF

B B	SALLIE MAE	07/12	03/04	\$16060	\$0	\$0	76	0	0	0	PAID
	96636902281000220040312		06/12	EDU	180 \$0						XP/TU/EF

FIXED RATE

C C	SYNCB/CARE	06/15	10/04	\$5500	\$0	\$0	99	0	0	0	PAID
	601918033010		09/05	REV	\$0						EF

ACCOUNT CLOSED AT CONSUMER'S REQUEST

C C	SYNCB/GAPDC	01/19	11/17	\$2300	\$0	\$0	15	1	0	0	CUR WAS 30
	447994156266		03/18	REV	\$0						XP/TU/EF

Late Dates: 2/18-30

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	CUST. # MLE-2844		REPOSITORIES	XP/TU/EF	LOAN TYPE	
	383 RIDGEDALE AVENUE		PRICE			
	EAST HANOVER, NJ 07936		REF. #	radiapurch		

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
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APPLICANT	RADIA, VIVEK			CO-APPLICANT	RADIA, NIDHI		
SOC SEC #	012-62-5915	DOB	1/10/1980	SOC SEC #	473-33-3728	DOB	2/2/1979
MARITAL STATUS	MARRIED			DEPENDENTS			

A B	TD BANK NA	01/19	03/15	\$8800	\$0	\$0	46	0	0	0	PAID
	4839501216452389		02/17	REV	\$0						XP/TU/EF
	CLOSED DUE TO INACTIVITY										

C C	US BANK	08/16	06/99	\$15000	\$0	\$0	99	0	0	0	PAID
	414778856774		03/16	REV	\$0						XP/TU/EF
	ACCOUNT CLOSED AT CONSUMER'S REQUEST; FLEXIBLE SPENDING CREDIT CARD										

C C	WFB CD SVC	10/09	07/02	\$2000	\$0	\$0	87	0	0	0	PAID
	446539500031		--/--	REV	\$0						EF
	ACCOUNT CLOSED AT CONSUMER'S REQUEST										

COLLECTION ACCOUNTS
*** NONE ***

OTHER CREDIT HISTORY
*** NONE ***

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	2	194983	300000	3191	0
AUTO	2	0	0	0	0
EDUCATION	1	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	17	16638	113600	295	0
OTHER	0	0	0	0	0
TOTAL	22	211621	413600	3486	0

SECURED DEBT	194983	OLDEST TRADELINE	08/98
UNSECURED DEBT	16638	REVOLVING CREDIT UTILIZATION	15%
		TOTAL DEBT/HIGH CREDIT	51%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	3	INQUIRIES:	3
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	02/18
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

PUBLIC RECORDS
*** NONE ***

INQUIRIES (LAST 120 DAYS)

XP	J	12/06/18	CISS LLC	FINANCE
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			REPOSITORIES	XP/TU/EF	LOAN TYPE	
			PRICE			
			REF. #	radiapurch		

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APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		
TU	J	12/06/18		MISC	
EF	J	12/06/18		MISC	

EXPERIAN FRAUD SHIELD

*** FRAUD SHIELD ***

1 - RADIA, VIVEK

* FILE: CKPT: AUTOMATED TELLER MACHINES ON FACS+ FILE/M&T BANK ATM/77 RIVER ST/HOBOKEN NJ 07030/201.000.1111

* FROM 11/01/18 INQ COUNT FOR SSN - 1

* FROM 11/01/18 INQ COUNT FOR ADDRESS - 2

* INPUT SSN ISSUED 1980 - 1983

* 01 - INQUIRY/ONFILE CURRENT ADDRESS CONFLICT

* 16 - ONFILE ADDRESS: ALERT

* 19 - CURRENT ADDRESS RPT BY NEW TRADE ONLY

*** FRAUD SHIELD ***

2 - RADIA, NIDHI

* FROM 11/01/18 INQ COUNT FOR SSN - 1

* FROM 11/01/18 INQ COUNT FOR ADDRESS - 2

* INPUT SSN ISSUED 1996 - 1999

ALERT

1 - VIVEK S RADIA YOB: 1980 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

2 - NIDHI RADIA YOB: 1979 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 02/05/19
NAME: VIVEK S RADIA 012625915 DOB: 01/10/80
SSN: 012625915
ADDRESS: 77 RIVER ST, HOBOKEN, NJ 07030-5628 - REPORTED 07/18
ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069-6025 - REPORTED 07/17 - 02/18
ADDRESS: 105 GARDEN ST APT 1, HOBOKEN, NJ 07030-3701 - REPORTED 02/08 - 11/10
EMPLOYER: ANGSTROM MICCO// - REPORTED 06/00
- EXPERIAN - PULLED ON: 02/05/19
NAME: NIDHI RADIA 473333728 DOB: 02/02/79
NAME: NIDHI AGRAWAL 473333728 DOB: N/A
SSN: 473333728
ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069-6025 - REPORTED 08/17 - 11/18
ADDRESS: 77 RIVER ST, HOBOKEN, NJ 07030-5628 - REPORTED 08/17
ADDRESS: 77-81 RIVER ST UNIT 2, HOBOKEN, NJ 07030 - REPORTED 08/11 - 05/13
EMPLOYER: WEST GROUP// - REPORTED 10/01
- TRANSUNION - PULLED ON: 02/05/19 - INFILE DATE: 10/01/98
NAME: VIVEK SHARADKUMAR RADIA
NAME: RADIA,S
NAME: DOB: 01/10/80
SSN: 012625915
ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069-6025 - REPORTED 07/17
ADDRESS: 77 RIVER ST #2, HOBOKEN, NJ 07030-5613 - REPORTED 05/11
ADDRESS: 105 GARDEN ST #1, HOBOKEN, NJ 07030-3701 - REPORTED 01/08
EMPLOYER: FIRM DECISIONS/MANAGING DIRECTOR/ - REPORTED 06/14

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	383 RIDGEDALE AVENUE		PRICE			
	EAST HANOVER, NJ 07936		REF. #	radiapurch		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
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SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		

- 4 TRANSUNION - PULLED ON: 02/05/19 - INFILE DATE: 12/01/97
 NAME: NIDHI A RADIA
 NAME: AGRAWAL, NIDHI
 NAME: DOB: 02/02/79
 SSN: 473333728
 ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069-6025 - REPORTED 08/17
 ADDRESS: 77-81 RIVER ST #2, HOBOKEN, NJ 07030 - REPORTED 07/11
 ADDRESS: 105 GARDEN ST #1, HOBOKEN, NJ 07030-3701 - REPORTED 01/08
 EMPLOYER: MANKATO STATE UNIVERSITY//
- 5 EQUIFAX - PULLED ON: 02/05/19 - INFILE DATE: 08/19/98
 NAME: VIVEK S RADIA DOB: 01/10/80
 SSN: 012625915
 ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069 - REPORTED 07/17 - 02/19
 ADDRESS: 77 RIVER ST APT 2, HOBOKEN, NJ 07030 - REPORTED 07/11 - 01/19
 ADDRESS: 105 GARDEN ST APT 1, HOBOKEN, NJ 07030 - REPORTED 02/08 - 09/11
- 6 EQUIFAX - PULLED ON: 02/05/19 - INFILE DATE: 12/23/97
 NAME: NIDHI A RADIA DOB: 02/02/79
 NAME: NIDHI AGRAWAL
 SSN: 473333728
 ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069 - REPORTED 08/17 - 01/19
 ADDRESS: 77 RIVER ST APT 2, HOBOKEN, NJ 07030 - REPORTED 04/11 - 12/18
 ADDRESS: 105 GARDEN ST APT 1, HOBOKEN, NJ 07030 - REPORTED 02/08 - 12/12

CREDITORS

1ST AMER CRE	333 EARLE OVINGTON, UNIONDALE NY 11553	(800) 435-5661
BANK OF AMERICA	1825 E BUCKEYE RD, PHOENIX, AZ 85034	800-236-6497
BANK ONE	BANK ONE CARD SERV, WESTERVILLE OH 43081	800-955-9900
BBY/CBNA	,	888-574-1301
BEST BUY/CBNA	50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007	888-574-1301
CARE CREDIT/GEMB	PO BOX 276 MAIL CODE OH, DAYTON OH 45401	866-396-8254
CHASE BANK USA, NA	,	800-955-9900
CISS LLC	ROUTE 517, ALLAMUCHY, NJ 07820	908-813-8555
COMENITYBANK/VICTORIA	PO BOX 182789, COLUMBUS, OH 43218	800-887-4930
CONSOLDTED	PO BOX 5000, ALLAMUCHY, NJ 07810	800-275-7722
DISCOVER FIN SVCS LLC	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVER CD.	PO BOX 15316, WILMINGTON DE 19850	800-347-5342
AUTOHORIZED USERS ARE NOT RESPONSIBLE		
GMAC MORT.	POB 780, WATERLOO IA 50704	800-746-2936
GMAC MORTGAGE	PO BOX 4622, WATERLOO, IA 50704	800-766-4622
M-B CREDIT	2050 ROANOKE RD, WESTLAKE TX 76262	800-622-2988
MBNA AMER	400 CHRISTIANA RD, NEWARK, DE 19713	800-807-3068
MBNA AMERICA/PLATINUM CRD - AUTO #	FAX 216-545-8301,	800-789-6701
MERCEDES BENZ FINANCIA	36455 CORPORATE DR, FARMINGTON HILLS, MI 48331	BYMAILONLY

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SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		
MERCEDES-BEN	P.O. BOX 685, ROANOKE TX 76262			800-654-6222	
NAVIENT SOLUTIONS INC	11100 USA PKWY, FISHERS, IN 46037			888-272-5543	
PURDUE EMP	540 NORTHWESTERN, W LAFAYETTE IN 47906			765-743-9660	
PURDUE FCU	1551 WIN HENTSCHELL BLVD, WEST LAFAYETTE, IN 47906			765-497-3328	
SALLIE MAE-FFELP	1002 ARTHUR DRIVE, LYNN HAVEN, FL 32444			888-272-5543	
SM SERVICING	PO BOX 9500, WILKES BARRE PA 18773			888-272-5543	
TD BANK N.A.	70 GRAY RD, PORTLAND, ME 04105			888-561-8861	
US BANK	4325 17TH AVE S, FARGO, ND 58125			800-844-4836	
WELLS FARGO CARD SER	P.O. BOX 3696, PORTLAND OR 97208			800-642-4720	
WELLS FARGO HM MORTGAG	8480 STAGECOACH CIR, FREDERICK, MD 21701			800-262-5294	
WELLSFARGO	4680 HALLMARK PARKWAY, SAN BERNARDINO CA 92407			800-262-5294	
WFNNB/VCTRIA	PO BOX 182128, COLUMBUS OH 43218			800-695-9478*	
WLSFGR HMMTG				800-262-5294	

DISCLAIMER

An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

MISCELLANEOUS INFORMATION

- Instant View Password: BP-3E8E5

- To verify the authenticity of this credit report, please visit <https://cis.meridianlink.com> and click on the Instant View link. Enter Identifier # 9567990 and password BP-3E8E5 to view the report. For any inquiries regarding this report or services provided by CIS INFORMATION SERVICES please contact us at 800-275-7722.

*** END OF REPORT 2/5/2019 6:22:04 AM ***

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

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RiskView™ Liens and Judgments Report



File #:	299644	Ref #:	radiapurch	Ordered By:	MIKE MUNDY
Applicant:	VIVEK RADIA	SSN:	***-**-5915	Date Ordered:	2/5/2019
				Last Updated:	

No Liens or judgments found for the applicant.

NOTE: The information in this report is provided to supplement the authorized recipients' other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect and cannot be guaranteed. Before relying on any data, it should be independently verified. This report or data may not be resold.

*** END OF REPORT ***

RiskView™ Liens and Judgments Report





File #:	299645	Ref #:	radiapurch	Ordered By:	MIKE MUNDY
Applicant:	NIDHI RADIA	SSN:	***-**-3728	Date Ordered:	2/5/2019
				Last Updated:	

No Liens or judgments found for the applicant.

NOTE: The information in this report is provided to supplement the authorized recipients' other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect and cannot be guaranteed. Before relying on any data, it should be independently verified. This report or data may not be resold.

*** END OF REPORT ***

File #: 9600938
 Radia, Vivek | Radia, Nidhi
 Request Date: 03/01/2019
 PINNACLE MORTGAGE INC.
 CIS INFORMATION SERVICES

	RADIA, VIVEK	RADIA, NIDHI
MID-SCORE ¹	787	746
FORECAST ² based on trend data	Likely to stay 760-850 for at least 3 months customize forecast ?	Likely to fall to 700-719 in 1 month customize forecast ?
BALANCE TREND ³	Revolving balance: no consistent balance trend (last 12 months)	Revolving balance decreased (last 7 months) ⁴
REVOLVING last 12 months	Sometimes paid full balance (last 11 months)	Not enough trend data reported
INSTALLMENT last 12 months	No payments due: no open loans	Paid less than scheduled payments, but not reported as 30+ days late

¹Mid-score is the median FICO score from Experian, TransUnion and Equifax.

²Forecast is not intended for use in loan pricing or underwriting decisions. If forecast seems wrong, it is because you can only see a small part of the information that goes into credit scores. Forecast is not guaranteed. It is based on a score prediction by CreditXpert Inc.

³Balance Trend is based on the total balance on revolving accounts, excluding authorized user accounts.

⁴Some trend data was not reported (see credit report for details).

Questions? See TrendScape FAQ: creditxpert.com/tsfaq

	
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PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY,
NJ 07820

Phone: 800-275-7722

Fax: 800-275-8049

[Add Product](#)

MERGED INFILE CREDIT REPORT

FILE #	9600938	FNMA #	DATE COMPLETED	3/1/2019	RQD' BY	KARRI KRALL
SEND TO	PINNACLE MORTGAGE INC.		DATE ORDERED	3/1/2019	PRPD' BY	
	CUST. # MLE-2844		REPOSITORIES	XP/TU/EF	LOAN TYPE	
	383 RIDGEDALE AVENUE		PRICE			
	EAST HANOVER, NJ 07936		REF. #	0190205001		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		
CURRENT ADDRESS	115 ORCHARD ROAD, WATCHUNG, NJ 07069			LENGTH	
PREVIOUS ADDRESS	77 RIVER SREET, UNIT 2, HOBOKEN, NJ 07030			LENGTH	

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 - VIVEK S RADIA - 012625915

SCORE: **790**

00008 - TOO MANY INQUIRIES LAST 12 MONTHS

00011 - AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

00032 - LACK OF RECENT INSTALLMENT LOAN INFORMATION

TRANSUNION/FICO CLASSIC (04) - VIVEK SHARADKUMAR RADIA - 012625915

SCORE: **787**

004 - LACK OF RECENT INSTALLMENT LOAN INFORMATION

008 - TOO MANY INQUIRIES LAST 12 MONTHS

011 - AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - VIVEK S RADIA - 012625915

SCORE: **786**

01 - AMOUNT OWED ON ACCOUNTS IS TOO HIGH

12 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

08 - TOO MANY INQUIRIES LAST 12 MONTHS

10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

EQUIFAX/FICO CLASSIC V5 - NIDHI A RADIA - 473333728

SCORE: **746**

00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

00005 - TOO MANY ACCOUNTS WITH BALANCES

TRANSUNION/FICO CLASSIC (04) - NIDHI A RADIA - 473333728

SCORE: **750**

018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

005 - TOO MANY ACCOUNTS WITH BALANCES

FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - NIDHI RADIA - 473333728

SCORE: **726**

18 - NUMBER OF ACCOUNTS WITH DELINQUENCY

08 - TOO MANY INQUIRIES LAST 12 MONTHS

10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

09 - TOO MANY ACCOUNTS RECENTLY OPENED

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FILE #	9600938	FNMA #	DATE COMPLETED	3/1/2019	RQD' BY	KARRI KRALL
SEND TO	PINNACLE MORTGAGE INC.		DATE ORDERED	3/1/2019	PRPD' BY	
	CUST. # MLE-2844		REPOSITORIES	XP/TU/EF	LOAN TYPE	
	383 RIDGEDALE AVENUE		PRICE			
	EAST HANOVER, NJ 07936		REF. #	0190205001		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		

[Request New Tradeline](#)

CREDIT												
E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

C	C	WELLS FARGO HM MORTGAG 9360434293916	02/19	01/13 02/19	\$300000 MTG 180 \$3191	\$193391	\$0	70	0	0	0	0	AS AGREED XP/TU/EF
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FANNIE MAE ACCOUNT													

B	B	CHASE CARD 438857607688	02/19	03/14 02/19	\$36000 REV	\$3929 MIN \$39	\$0	59	0	0	0	0	AS AGREED XP/TU/EF
FLEXIBLE SPENDING CREDIT CARD													

C	C	CHASE CARD 414720237292	02/19	10/18 02/19	\$24000 REV	\$2847 MIN \$28	\$0	4	0	0	0	0	AS AGREED XP/TU/EF
FLEXIBLE SPENDING CREDIT CARD													

B	B	PURDUE FCU 13107569	01/19	08/98 01/19	\$21000 REV	\$2064 MIN \$63	\$0	99	0	0	0	0	AS AGREED XP/TU/EF
---	---	--	-------	----------------	----------------	--------------------	-----	----	---	---	---	---	---------------------------------------

C	C	CHASE CARD 426684149656	02/19	03/10 02/19	\$20500 REV	\$233 MIN \$25	\$0	99	0	0	0	0	AS AGREED XP/TU/EF
FLEXIBLE SPENDING CREDIT CARD													

B	B	BANK OF AMERICA 5490992101446734	05/11	10/00 04/07	\$2800 REV	\$0 \$0	\$0	99	0	0	0	0	PAID XP/EF
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST													

B	B	BANK OF AMERICA 4888603533808705	05/11	09/06 07/08	\$3000 REV	\$0 \$0	\$0	56	0	0	0	0	PAID XP/EF
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST													

B	B	BEST BUY/CBNA 6035351333994567	02/19	07/17 08/17	\$6000 REV	\$0 \$0	\$0	20	0	0	0	0	AS AGREED XP/TU/EF
---	---	---	-------	----------------	---------------	------------	-----	----	---	---	---	---	---------------------------------------

C	C	CB/VICSCRT 5125569257919647	02/19	06/01 02/19	\$650 REV	\$0 \$0	\$0	99	1	0	0	0	CUR WAS 30 EF
Late Dates: 12/17-30													

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	CUST. # MLE-2844		REPOSITORIES	XP/TU/EF	LOAN TYPE	
	383 RIDGEDALE AVENUE		PRICE			
	EAST HANOVER, NJ 07936		REF. #	0190205001		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		
CHARGE					

C C	COMENITY BANK/PIER 1 7788302028798901	02/19	08/17 10/17	\$2500 REV	\$0 \$0	\$0 19	0 0	0 0	AS AGREED XP/TU/EF
C C	COMENITYBANK/VICTORIA 585637525791	02/19	06/01 02/19	\$650 REV	\$0 \$0	\$0 99	2	0 0	CUR WAS 30 XP/TU Late Dates: 12/17-30, 8/16-30
B B	DISCOVER FIN SVCS LLC 601100560064	06/09	02/00 03/04	\$1300 REV	\$0 \$0	\$0 99	0 0	0 0	PAID XP/EF
C C	GMAC MORTGAGE 603005498	01/13	04/11 11/12	\$366250 MTG	\$0 360 \$0	\$0 19	0 0	0 0	PAID XP/TU/EF CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FREDDIE MAC ACCOUNT
B B	MB FIN SVC 1015717254	09/15	06/15 08/15	\$28327 AUTO	\$0 24 \$0	\$0 03	0 0	0 0	PAID XP/TU/EF FIXED RATE
B B	PURDUE FCU 13107503	09/11	09/10 09/11	\$15000 AUTO	\$0 048 \$0	\$0 13	0 0	0 0	PAID XP/TU/EF
B B	SALLIE MAE 96636902281000220040312	07/12	03/04 06/12	\$16060 EDU	\$0 180 \$0	\$0 76	0 0	0 0	PAID XP/TU/EF FIXED RATE
C C	SYNCB/CARE 601918033010	06/15	10/04 09/05	\$5500 REV	\$0 \$0	\$0 99	0 0	0 0	PAID EF ACCOUNT CLOSED AT CONSUMER'S REQUEST
C C	SYNCB/GAPDC 447994156266	02/19	11/17 03/18	\$2300 REV	\$0 \$0	\$0 16	1	0 0	CUR WAS 30 XP/TU/EF Late Dates: 2/18-30
A B	TD BANK NA 4839501216452389	01/19	03/15 02/17	\$8800 REV	\$0 \$0	\$0 46	0 0	0 0	PAID XP/TU/EF CLOSED DUE TO INACTIVITY

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	383 RIDGEDALE AVENUE		PRICE			
	EAST HANOVER, NJ 07936		REF. #	0190205001		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		
C C	US BANK	08/16 06/99	\$15000	\$0	\$0 99 0 0 0 PAID
	414778856774	03/16	REV	\$0	XP/TU/EF
ACCOUNT CLOSED AT CONSUMER'S REQUEST; FLEXIBLE SPENDING CREDIT CARD					

C C	WFB CD SVC	10/09 07/02	\$2000	\$0	\$0 87 0 0 0 PAID
	446539500031	--/--	REV	\$0	EF
ACCOUNT CLOSED AT CONSUMER'S REQUEST					

COLLECTION ACCOUNTS

*** NONE ***

OTHER CREDIT HISTORY

*** NONE ***

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	2	193391	300000	3191	0
AUTO	2	0	0	0	0
EDUCATION	1	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	16	9073	113600	155	0
OTHER	0	0	0	0	0
TOTAL	21	202464	413600	3346	0
SECURED DEBT		193391	OLDEST TRADELINE		08/98
UNSECURED DEBT		9073	REVOLVING CREDIT UTILIZATION		8%
			TOTAL DEBT/HIGH CREDIT		49%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	3	INQUIRIES:	6
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	02/18
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

XP	J	02/05/19	CISS LLC	FINANCE
TU	J	02/05/19	PINNACLE MORTGAGE IN	MISC
EF	J	02/05/19	CONSOLDTED	MISC
XP	J	12/06/18	CISS LLC	FINANCE
TU	J	12/06/18	PINNACLE MORTGAGE IN	MISC

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SEND TO	PINNACLE MORTGAGE INC. CUST. # MLE-2844 383 RIDGEDALE AVENUE EAST HANOVER, NJ 07936		DATE ORDERED	3/1/2019	PRPD' BY	
			REPOSITORIES	XP/TU/EF	LOAN TYPE	
			PRICE			
			REF. #	0190205001		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS	MISC	
EF	J	12/06/18			

EXPERIAN FRAUD SHIELD

*** FRAUD SHIELD ***

1 - RADIA, VIVEK

* FILE: CKPT: AUTOMATED TELLER MACHINES ON FACS+ FILE/M&T BANK ATM/77 RIVER ST/HOBOKEN NJ 07030/201.000.1111

* FROM 12/01/18 INQ COUNT FOR SSN - 2

* FROM 12/01/18 INQ COUNT FOR ADDRESS - 2

* INPUT SSN ISSUED 1980 - 1983

* 01 - INQUIRY/ONFILE CURRENT ADDRESS CONFLICT

* 16 - ONFILE ADDRESS: ALERT

* 19 - CURRENT ADDRESS RPT BY NEW TRADE ONLY

*** FRAUD SHIELD ***

2 - RADIA, NIDHI

* FROM 12/01/18 INQ COUNT FOR SSN - 2

* FROM 12/01/18 INQ COUNT FOR ADDRESS - 3

* INPUT SSN ISSUED 1996 - 1999

ALERT

1 - VIVEK S RADIA YOB: 1980 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

2 - NIDHI RADIA YOB: 1979 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 03/01/19
NAME: VIVEK S RADIA 012625915 DOB: 01/10/80
SSN: 012625915
ADDRESS: 77 RIVER ST, HOBOKEN, NJ 07030-5628 - REPORTED 07/18
ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069-6025 - REPORTED 07/17 - 02/18
ADDRESS: 105 GARDEN ST APT 1, HOBOKEN, NJ 07030-3701 - REPORTED 02/08 - 11/10
EMPLOYER: ANGSTROM MICCO// - REPORTED 06/00
- EXPERIAN - PULLED ON: 03/01/19
NAME: NIDHI RADIA 473333728 DOB: 02/02/79
NAME: NIDHI AGRAWAL 473333728 DOB: N/A
SSN: 473333728
ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069-6025 - REPORTED 08/17 - 11/18
ADDRESS: 77 RIVER ST, HOBOKEN, NJ 07030-5628 - REPORTED 08/17
ADDRESS: 77-81 RIVER ST UNIT 2, HOBOKEN, NJ 07030 - REPORTED 08/11 - 05/13
EMPLOYER: WEST GROUP// - REPORTED 10/01
- TRANSUNION - PULLED ON: 03/01/19 - INFILE DATE: 10/01/98
NAME: VIVEK SHARADKUMAR RADIA
NAME: RADIA,S
NAME: DOB: 01/10/80
SSN: 012625915
ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069-6025 - REPORTED 07/17
ADDRESS: 77 RIVER ST #2, HOBOKEN, NJ 07030-5613 - REPORTED 05/11
ADDRESS: 105 GARDEN ST #1, HOBOKEN, NJ 07030-3701 - REPORTED 01/08
EMPLOYER: FIRM DECISIONS/MANAGING DIRECTOR/ - REPORTED 06/14
- TRANSUNION - PULLED ON: 03/01/19 - INFILE DATE: 12/01/97

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	CUST. # MLE-2844		REPOSITORIES	XP/TU/EF	LOAN TYPE	
	383 RIDGEDALE AVENUE		PRICE			
	EAST HANOVER, NJ 07936		REF. #	0190205001		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
-----------	--	--	--------------	--	--

APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		

NAME: NIDHI A RADIA
NAME: AGRAWAL, NIDHI
NAME: DOB: 02/02/79
SSN: 473333728
ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069-6025 - REPORTED 08/17
ADDRESS: 77-81 RIVER ST #2, HOBOKEN, NJ 07030 - REPORTED 07/11
ADDRESS: 105 GARDEN ST #1, HOBOKEN, NJ 07030-3701 - REPORTED 01/08
EMPLOYER: MANKATO STATE UNIVERSITY//
5 EQUIFAX - PULLED ON: 03/01/19 - INFILE DATE: 08/19/98
NAME: VIVEK S RADIA DOB: 01/10/80
SSN: 012625915
ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069 - REPORTED 07/17 - 02/19
ADDRESS: 77 RIVER ST APT 2, HOBOKEN, NJ 07030 - REPORTED 07/11 - 02/19
ADDRESS: 105 GARDEN ST APT 1, HOBOKEN, NJ 07030 - REPORTED 02/08 - 09/11
6 EQUIFAX - PULLED ON: 03/01/19 - INFILE DATE: 12/23/97
NAME: NIDHI A RADIA DOB: 02/02/79
NAME: NIDHI AGRAWAL
SSN: 473333728
ADDRESS: 115 ORCHARD RD, WATCHUNG, NJ 07069 - REPORTED 08/17 - 02/19
ADDRESS: 77 RIVER ST APT 2, HOBOKEN, NJ 07030 - REPORTED 04/11 - 02/19
ADDRESS: 105 GARDEN ST APT 1, HOBOKEN, NJ 07030 - REPORTED 02/08 - 12/12

CREDITORS

1ST AMER CRE	333 EARLE OVINGTON, UNIONDALE NY 11553	(800) 435-5661
BANK OF AMERICA	1825 E BUCKEYE RD, PHOENIX, AZ 85034	800-236-6497
BANK ONE	BANK ONE CARD SERV, WESTERVILLE OH 43081	800-955-9900
BBY/CBNA	,	888-574-1301
BEST BUY/CBNA	50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007	888-574-1301
CARE CREDIT/GEMB	PO BOX 276 MAIL CODE OH, DAYTON OH 45401	866-396-8254
CHASE BANK USA, NA	,	800-955-9900
CISS LLC	ROUTE 517, ALLAMUCHY, NJ 07820	908-813-8555
COMENITYBANK/VICTORIA	PO BOX 182789, COLUMBUS, OH 43218	800-887-4930
CONSOLDTED	PO BOX 5000, ALLAMUCHY, NJ 07810	800-275-7722
DISCOVER FIN SVCS LLC	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVER CD.	PO BOX 15316, WILMINGTON DE 19850	800-347-5342
AUTOHORIZED USERS ARE NOT RESPONSIBLE		
GMAC MORT.	POB 780, WATERLOO IA 50704	800-746-2936
GMAC MORTGAGE	PO BOX 4622, WATERLOO, IA 50704	800-766-4622
M-B CREDIT	2050 ROANOKE RD, WESTLAKE TX 76262	800-622-2988
MBNA AMER	400 CHRISTIANA RD, NEWARK, DE 19713	800-807-3068
MBNA AMERICA/PLATINUM CRD - AUTO #	FAX 216-545-8301,	800-789-6701
MERCEDES BENZ FINANCIA	36455 CORPORATE DR, FARMINGTON HILLS, MI 48331	BYMAILONLY

EOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

FILE #	9600938	FNMA #	DATE COMPLETED	3/1/2019	RQD' BY	KARRI KRALL
SEND TO	PINNACLE MORTGAGE INC.		DATE ORDERED	3/1/2019	PRPD' BY	
	CUST. # MLE-2844		REPOSITORIES	XP/TU/EF	LOAN TYPE	
	383 RIDGEDALE AVENUE		PRICE			
	EAST HANOVER, NJ 07936		REF. #	0190205001		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	RADIA, VIVEK		CO-APPLICANT	RADIA, NIDHI	
SOC SEC #	012-62-5915	DOB 1/10/1980	SOC SEC #	473-33-3728	DOB 2/2/1979
MARITAL STATUS	MARRIED		DEPENDENTS		
MERCEDES-BEN	P.O. BOX 685, ROANOKE TX 76262			800-654-6222	
NAVIENT SOLUTIONS INC	11100 USA PKWY, FISHERS, IN 46037			888-272-5543	
PURDUE EMP	540 NORTHWESTERN, W LAFAYETTE IN 47906			765-743-9660	
PURDUE FCU	1551 WIN HENTSCHELL BLVD, WEST LAFAYETTE, IN 47906			765-497-3328	
SALLIE MAE-FFELP	1002 ARTHUR DRIVE, LYNN HAVEN, FL 32444			888-272-5543	
SM SERVICING	PO BOX 9500, WILKES BARRE PA 18773			888-272-5543	
TD BANK N.A.	70 GRAY RD, PORTLAND, ME 04105			888-561-8861	
US BANK	4325 17TH AVE S, FARGO, ND 58125			800-844-4836	
WELLS FARGO CARD SER	P.O. BOX 3696, PORTLAND OR 97208			800-642-4720	
WELLS FARGO HM MORTGAG	8480 STAGECOACH CIR, FREDERICK, MD 21701			800-262-5294	
WELLSFARGO	4680 HALLMARK PARKWAY, SAN BERNARDINO CA 92407			800-262-5294	
WFNNB/VCTRIA	PO BOX 182128, COLUMBUS OH 43218			800-695-9478*	
WLSFGR HMMTG				800-262-5294	

DISCLAIMER

-
An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

-
This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

MISCELLANEOUS INFORMATION

- Instant View Password: BP-304D6A

- To verify the authenticity of this credit report, please visit <https://cis.meridianlink.com> and click on the Instant View link. Enter Identifier # 9600938 and password BP-304D6A to view the report. For any inquiries regarding this report or services provided by CIS INFORMATION SERVICES please contact us at 800-275-7722.

*** END OF REPORT 3/1/2019 6:55:58 AM ***

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CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

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RiskView™ Liens and Judgments Report



File #:	318073	Ref #:	0190205001	Ordered By:	KARRI KRALL
Applicant:	VIVEK RADIA	SSN:	***-**-5915	Date Ordered:	3/1/2019
				Last Updated:	

No Liens or judgments found for the applicant.

NOTE: The information in this report is provided to supplement the authorized recipients' other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect and cannot be guaranteed. Before relying on any data, it should be independently verified. This report or data may not be resold.

*** END OF REPORT ***

RiskView™ Liens and Judgments Report



File #:	318074	Ref #:	0190205001	Ordered By:	KARRI KRALL
Applicant:	NIDHI RADIA	SSN:	***-**-3728	Date Ordered:	3/1/2019
				Last Updated:	

No Liens or judgments found for the applicant.

NOTE: The information in this report is provided to supplement the authorized recipients' other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect and cannot be guaranteed. Before relying on any data, it should be independently verified. This report or data may not be resold.

*** END OF REPORT ***



PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820
 Phone: 800-275-7722
 Fax: 800-275-8049

SUPPLEMENTAL REPORT

FILE #	9567990	FNMA #	DATE COMPLETED	2/13/2019	RQD' BY	MIKE MUNDY
SEND TO	PINNACLE MORTGAGE INC.		DATE ORDERED	2/13/2019	REPOSITORIES	XP/TU/EF
	CUST. # MLE-2844		PRICE		PRPD' BY	
	383 RIDGEDALE AVENUE		REF. #	radiapurch	LOAN TYPE	
	EAST HANOVER, NJ 07936					

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	RADIA, VIVEK			CO-APPLICANT	RADIA, NIDHI		
SOC SEC #	012-62-5915	DOB	1/10/1980	SOC SEC #	473-33-3728	DOB	2/2/1979
MARITAL STATUS	MARRIED			DEPENDENTS			
CURRENT ADDRESS	115 ORCHARD ROAD, WATCHUNG, NJ 07069			LENGTH			
PREVIOUS ADDRESS	77 RIVER SREET, UNIT 2, HOBOKEN, NJ 07030			LENGTH			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	J	INVESTORS BANK 18-045680-6	02/19	06/17 01/19	\$820000 MTG	\$794380 120 \$5365	\$0	12	0	0	0	AS AGREED MANUAL
855-422-6548 VERIFIED PER SVETLANA LAST PMT MADE 1/29 NEXT PMT DUE 3/1, ACCOUNT CURRENT THE LAST 12 MONTHS-BF 2/13												

MISCELLANEOUS INFORMATION

- Instant View Password: BP-3E8E5

- To verify the authenticity of this credit report, please visit <https://cis.meridianlink.com> and click on the Instant View link. Enter Identifier # 9567990 and password BP-3E8E5 to view the report. For any inquiries regarding this report or services provided by CIS INFORMATION SERVICES please contact us at 800-275-7722.

*** END OF REPORT 2/13/2019 10:03:20 AM ***

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CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

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Pinnacle Mortgage Inc
383 Ridgedale Ave
East Hanover, NJ 07936

Re: Explanations

2/5/2019

To whom it may concern,

105 Garden Street #1, Hoboken, NJ was an apartment we rented from 1/2008-4/2011. No debts are owed at this address.

The credit inquires from CISS LLC, Consolidated & Pinnacle Mortgage on 12/6/2018 & 2/5/2019 are a result of rate shopping. No new debt has been established as of yet. We are in the process of purchasing 77 River Street #3, Hoboken, NJ.

Sincerely



Vivek Radia



Nidhi Radia

RETURN SERVICE REQUESTED

>000437 2586792 0001 092233 10Z

VIVEK RADIA
OR NIDHI RADIA
115 ORCHARD RD
WATCHUNG NJ 07069-6025



STATEMENT DATE:	01/17/19
LOAN NUMBER:	18-045680-6
DUE BY 02/01/19:	\$5,365.06
A LATE FEE OF	\$184.11
WILL BE CHARGED AFTER	02/16/19
ADDITIONAL PRINCIPAL:	_____
ADDITIONAL ESCROW:	_____
TOTAL AMOUNT ENCLOSED:	\$ _____

180456806 0116610201190536506011719

----- Detach and return the top portion with your payment -----

LOAN STATEMENT			
COLLATERAL : 115 ORCHARD ROAD WATCHUNG NJ 07069		STATEMENT DATE:	01/17/19
LOAN SERVICING QUESTIONS? PLEASE CALL 855-IBANK4U (422.6548)		ACCOUNT NUMBER:	18-045680-6
BUYING OR REFINANCING? PLEASE CALL 973-376-8100		PAYMENT DUE DATE:	02/01/19
IF YOU HAVE AN AUTOMATIC PAYMENT, THIS STATEMENT IS FOR ADVICE ONLY.		AMOUNT DUE:	\$5,365.06
		IF PAYMENT IS RECEIVED AFTER 02/16/19, A \$184.11 LATE FEE WILL BE CHARGED.	
ACCOUNT INFORMATION		EXPLANATION OF AMOUNT DUE	
OUTSTANDING PRINCIPAL	\$795,814.67	PRINCIPAL	\$1,361.05
CURRENT INTEREST RATE	3.500%	INTEREST	\$2,321.12
PREPAYMENT PENALTY	No	ESCROW (TAXES & INSURANCE)	\$1,682.89
		REGULAR MONTHLY PAYMENT	\$5,365.06
		TOTAL LATE FEES CHARGED	\$0.00
		TOTAL LOAN FEES CHARGED	\$0.00
		PAST DUE AMOUNT	\$0.00
*PARTIAL PAYMENT (UNAPPLIED)	\$0.00	TOTAL AMOUNT DUE	\$5,365.06
PAST PAYMENT BREAKDOWN			
		PAID LAST MONTH	PAID YEAR TO DATE
PRINCIPAL		\$1,430.81	\$0.00
INTEREST		\$2,325.30	\$0.00
ESCROW (TAXES & INSURANCE)		\$1,682.89	\$0.00
FEES AND LATE CHARGES		\$0.00	\$0.00
*PARTIAL PAYMENT (UNAPPLIED)		\$0.00	\$0.00
TOTAL		\$5,439.00	\$0.00
*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.			

IF YOU WOULD LIKE CONTACT INFORMATION FOR COUNSELING AGENCIES OR PROGRAMS IN YOUR AREA, CALL THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) AT 800.569.4287 OR VISIT WWW.HUD.GOV/OFFICES/HSG/SFH/HCC/HCS.CFM. IF YOU WOULD LIKE CONTACT INFORMATION FOR A STATE HOUSING FINANCE AGENCY, VISIT THE U.S. CONSUMER FINANCIAL PROTECTION BOARD (CFPB) AT HTTP://WWW.CONSUMERFINANCE.GOV/FIND-A-HOUSING-COUNSELOR, AND ENTER YOUR ZIP CODE.

000437 2586792 0001 092233 10Z

DETACH AND REMIT WITH PAYMENT

Investors Bank
PO Box 11661
Newark, NJ 07101-4661

..... PLEASE DETACH AND RETURN THE TOP PORTION WITH YOUR PAYMENT

BILLING RIGHTS SUMMARY

In case of errors or questions about your bill:

If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at our address shown on the face of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information: (1) Your name and account number. (2) The dollar amount of the suspected error. (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

HOW TO MAKE PAYMENT:

Payments received prior to 5:00pm at the Bank address shown on your statement will be credited as of day of receipt. Payments made at other locations of the Bank may result in a delay in crediting your payments (but not more than 5 days).

BRE GEN REV .002

STATEMENT DATE:	01/17/19
LOAN NUMBER:	18-045680-6
DUE BY 02/01/19:	\$5,365.06
A LATE FEE OF	\$184.11
WILL BE CHARGED AFTER	02/16/19
ADDITIONAL PRINCIPAL:	_____
ADDITIONAL ESCROW:	_____
TOTAL AMOUNT ENCLOSED:	\$ _____

TRANSACTION ACTIVITY							
DATE	DESCRIPTION	AMOUNT	LATE CHG	INTEREST	ESCROW	FEES	PRINCIPAL
12/17	BEGINNING BALANCE						\$797,245.48
12/31	PAYMENT - THANK YOU	\$5,365.06	\$0.00	\$2,325.30	\$1,682.89	\$0.00	\$1,356.87
12/31	PAYMENT - THANK YOU	\$73.94	\$0.00	\$0.00	\$0.00	\$0.00	\$73.94
01/17	ENDING BALANCE						\$795,814.67

00437 2556792 000668 001735 0002/0002

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Block/Lot/Qual:	4301. 30.	Tax Account Id:	957
Property Location:	115 ORCHARD ROAD	Property Class:	2 - Residential
Owner Name/Address:	RADIA, VIVEK & NIDHI	Land Value:	352,400
	115 ORCHARD ROAD	Improvement Value:	661,900
	WATCHUNG NJ 07069	Exempt Value:	0
		Total Assessed Value:	1,014,300
		Additional Lots:	None
Special Taxing Districts:		Deductions:	

Taxes Utilities

<div style="display: flex; justify-content: space-around;"> Make a Payment View Tax Rates View Current Bill Project Interest </div>							
Year	Due Date	Type	Billed	Balance	Interest	Total Due	Status
2019	02/01/2019	Tax	5,048.68	5,048.68	0.00	5,048.68	OPEN
2019	05/01/2019	Tax	5,048.68	5,048.68	0.00	5,048.68	OPEN
Total 2019			10,097.36	10,097.36	0.00	10,097.36	
2018	02/01/2018	Tax	5,093.46	0.00	0.00	0.00	PAID
2018	05/01/2018	Tax	5,093.45	0.00	0.00	0.00	PAID
2018	08/01/2018	Tax	5,003.90	0.00	0.00	0.00	PAID
2018	11/01/2018	Tax	5,003.90	0.00	0.00	0.00	PAID
Total 2018			20,194.71	0.00	0.00	0.00	
2017	02/01/2017	Tax	5,269.85	0.00	0.00	0.00	PAID
2017	05/01/2017	Tax	5,269.84	0.00	0.00	0.00	PAID
2017	08/01/2017	Tax	4,917.06	0.00	0.00	0.00	PAID
2017	11/01/2017	Tax	4,917.06	0.00	0.00	0.00	PAID
Total 2017			20,373.81	0.00	0.00	0.00	
Last Payment: 10/31/18							

[Return to Home](#)

100 State Farm Place
Ballston Spa, NY 12020-8000



AT2 H-17-1708-FA8A F H W
3200
RADIA, VIVEK & AGRAWAL, NIDHI
115 ORCHARD RD
WATCHUNG NJ 07069-6025

RENEWAL DECLARATIONS

AMOUNT DUE: **None**

Payment is due by **TO BE PAID BY MORTGAGEE**

Policy Number: 30-B7-N300-8

Policy Period: 12 Months

Effective Dates: JUN 16 2018 to JUN 16 2019

The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent

HEMANT JIWNANI
3029 JOHN F KENNEDY BLVD STE 1
JERSEY CITY NJ 07306-3665

Phone: (201) 653-1770

Homeowners Policy

Location of Residence Premises

115 ORCHARD RD
WATCHUNG NJ 07069-6025

Construction: Masonry Veneer
Year Built: 1959

Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

IMPORTANT MESSAGES

NOTICE: You will be receiving a second envelope that will contain your new Policy Booklet and Important Notice Regarding your New Policy. Please call your agent if you have any questions.

NOTICE: Information concerning changes in your policy language is included. Please call your agent with any questions. Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

PREMIUM

Annual Premium	\$1,336.00
NJ Surcharge	8.00
<i>Your premium has already been adjusted by the following:</i>	
Home Alert Discount	
Home/Auto Discount	
Claim Record Discount	

Total Premium **\$1,344.00**

**NAMED INSURED**

RADIA, VIVEK & AGRAWAL, NIDHI

MORTGAGEE AND ADDITIONAL INTERESTS**Mortgagee**INVESTORS BANK
ISAOA ATIMA
PO BOX 398105
MINNEAPOLIS MN 55439-8105

Loan Number 180456806

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Dwelling	\$ 1,033,500
Other Structures	\$ 103,350
B Personal Property	\$ 775,125
C Loss of Use	\$ 310,050
Fungus (including Mold) Limited Coverage	\$ 10,000
Additional Coverages	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage A amount/\$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 500,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 3,000

INFLATION

Inflation Coverage Index: 277.6

DEDUCTIBLES

Section I Deductible	Deductible Amount
Other Losses	\$ 1,000
Hurricane 2.00%	\$ 20,670

LOSS SETTLEMENT PROVISIONSA1 Replacement Cost - Similar Construction
B1 Limited Replacement Cost - Coverage B

MAY 04 2018

FORMS, OPTIONS, AND ENDORSEMENTS

HW-2130	Homeowners Policy
Option ID	*Increase Dwlg up to \$206,700
Option OL	*Ordinance/Law 10%/ \$103,350
Option JF	Jewelry and Furs \$1,500 Each Article/\$2,500 Aggregate
HO-2558	*Workers' Comp & Employers Liab
HO-2466	*Fungus (Incl Mold) Limited Cov
HO-2465	*Fungus (Incl Mold) Liability
HO-2554	*Hurricane Duration Deductible *New Form Attached

ADDITIONAL MESSAGES

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Homeowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Youell
Secretary

Michael J. Tignor
President

Your coverage amount....

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your home. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your home. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your home. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your home. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your home.



Block/Lot/Qual:	230. 1. -C0002- -	Tax Account Id:	7261
Property Location:	77 RIVER ST	Property Class:	2 - Residential
Owner Name/Address:	RADIA, VIVEK & NIDHI AGRAWAL	Land Value:	375,800
	77 RIVER ST #2	Improvement Value:	350,000
	HOBOKEN, NJ 07030	Exempt Value:	0
		Total Assessed Value:	725,800
		Additional Lots:	None
Special Taxing Districts:		Deductions:	

Taxes

<div style="display: flex; justify-content: space-around;"> Make a Payment View Tax Rates View Current Bill Project Interest </div>							
Year	Due Date	Type	Billed	Balance	Interest	Total Due	Status
2019	02/01/2019	Tax	2,866.91	0.00	0.00	0.00	PAID
2019	05/01/2019	Tax	2,866.91	2,866.91	0.00	2,866.91	OPEN
Total 2019			5,733.82	2,866.91	0.00	2,866.91	
2018	02/01/2018	Tax	2,888.69	0.00	0.00	0.00	PAID
2018	05/01/2018	Tax	2,888.68	0.00	0.00	0.00	PAID
2018	08/01/2018	Tax	2,845.14	0.00	0.00	0.00	PAID
2018	11/01/2018	Tax	2,845.13	0.00	0.00	0.00	PAID
Total 2018			11,467.64	0.00	0.00	0.00	
2017	02/01/2017	Tax	2,814.29	0.00	0.00	0.00	PAID
2017	05/01/2017	Tax	2,814.29	0.00	0.00	0.00	PAID
2017	08/01/2017	Tax	2,963.08	0.00	0.00	0.00	PAID
2017	11/01/2017	Tax	2,963.08	0.00	0.00	0.00	PAID
Total 2017			11,554.74	0.00	0.00	0.00	
Last Payment: 01/31/19							

[Return to Home](#)

Hudson Place/River Street Condo Association
c/o Hoboken Realty Management Co Inc.
1018 Washington Street, 3rd Fl
Hoboken, New Jersey 07030

Statement

Date
2/1/2019

Bill To
Mr. Vivek Radia and Nidhi Agrawal 77 River Street #2 Hoboken, NJ 07030

Mgmt ID # 7187

Account #	Amount Due	Amount Enc.
772	\$662.48	

Date	Description			Amount	Balance
01/01/2019	Balance forward				662.48
01/16/2019	PMT			-662.48	0.00
02/01/2019	INV #4288.			662.48	662.48
Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
662.48	0.00	0.00	0.00	0.00	\$662.48



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 02/11/2019

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Hemant Jiwnani 3029 John F Kennedy Blvd Jersey City NJ 07306	PHONE (A/C, No, Ext): 201-653-1770	COMPANY State Farm Fire and Casualty Company	NAIC # 25143
FAX (A/C, No): 201-653-1772	E-MAIL ADDRESS: JAHaida@HEMANTJIWNANI.COM		
CODE: AGENCY CUSTOMER ID #:	SUB CODE:		
INSURED RADIA, VIVEK & NIDHI 115 ORCHARD RD WATCHUNG NJ 07069-6025	LOAN NUMBER 0434293916	POLICY NUMBER 301708	
		EFFECTIVE DATE 02/11/2019	EXPIRATION DATE 02/11/2020
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION

LOCATION/DESCRIPTION 77 RIVER STREET UNIT 2 HOBOKEN NJ 07030

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
A-DWELLING	117,300	
Personal Property (Coverage B)	2,000	
Personal Liability (Coverage L) each occurrence	300,000	
Medical Payments (Coverage M) each occurrence	5,000	
Policy Deductible	1,000	

REMARKS (Including Special Conditions)

Policy Type: RENTAL CONDO UNIT OWNERS Annual Premium \$449.00 (PAID IN FULL)

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS WELLS FARGO BANK NA #936 ISAOA	<input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> ADDITIONAL INSURED
	<input type="checkbox"/> LOSS PAYEE	
	LOAN # 0434293916	
AUTHORIZED REPRESENTATIVE 		
Digitally signed by Jahaida Hernandez DN: cn=Jahaida Hernandez, o.ou, email=jahaida.hernandez.kcy4@statefarm.com, c=US Date: 2015.12.01 11:05:22 -05'00'		

NEW JERSEY Motor Vehicle
Commission

AUTO DRIVER LICENSE

DL R0102 59161 52791 CLASS D
DOB 02-02-1979 EXP 02-28-2022


ISS 01-18-2018

RADIA
MIDHA
115 ORCHARD RD
WATCHKILL, NJ 07798-0023
SEX F HGT 5-01 EYES BLV
RESTRI NONE

REN 24.00



NEW JERSEY

 Motor Vehicle
Commission

AUTO DRIVER LICENSE

R. PRATT



DL **R0102 77382 01802**

CLASS **D**

DOB **01-10-1980**

ISS **11-13-2015**

EXP **12-31-2019**

RADIA
VIVEK S

77 RIVER ST APT 2

HOBOKEN, NJ 07030-5613

END NONE

RESTR 1

Pratt

Radia

SEX **M** HGT **5'-09"** EYES **BRN**

FK JC201531700000301

REN **24.00**





ADV-120 Verification Report -summary of findings

Reference #	BP-69626	
Process Date	2019-02-13	
Requesting Lender	PINNACLE MORTGAGE INC	
Identity	VIVEK RADIA	NIDHI RADIA
First Name	Pass	Pass
Last Name	Pass	Pass
SSN	Pass	Pass
Date of Birth	Pass	Pass
Address	Pass	Pass
Phone	Pass	Pass
Zip	Pass	Pass
Property Ownership History		
Borrower related addresses, last 3 months	1	1
Borrower owned properties identified	2	2
Properties with transfer-to-lender events, last 7 years	0	0
MERS SSN Liens		
No. of active MERS liens identified	1	2
Employment	DIGITAS INC	MEDIDATA SOLUTIONS
Company name/address result	Alternate	Pass
Phone number ownership result	Pass	Pass
Subject Property	77 RIVER ST 3 HOBOKEN, NJ 07030	
Current owner identified	Not found	
No. of days since last recording date	Not found	
FHFA HPI - Recent MSA or State Price Trend	1.10%	
No. of days since last FEMA declared disaster	1066	
Watch lists/ licenses		
Excluded party search	No Match	
Appraiser License Search	Not ordered	

-END OF SUMMARY-

NOTE: The information in this report is provided to supplement the authorized recipients other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. The accuracy of the information cannot be guaranteed. Additionally, this information may not be used for any purpose governed by the Federal Fair Credit Reporting Act (15 U.S.C. 1681, et seq.).

Validation Agent Comments

Validation Report

Issue

Employer ID Report

Alternate data found

Comment

DIGITAS INC: Employer ID report and multiple secondary sources were unable to verify the input company address to be associated with the employer. A secondary source has identified an alternate address to be associated with the employer: 355 PARK AVE S NEW YORK NY 10010.

Validation Report

Issue

Employer ID Report

Manually cleared

Comment

Medidata Solutions: Employer ID report was unable to verify the input company address to be associated with the employer. Address has been confirmed to be associated with the employer using a secondary source.

Validation Report

Issue

Employer ID Report

Alternate data found

Comment

Medidata Solutions: Employer ID report and multiple secondary sources were unable to verify the input company name to be associated with the employer. A secondary source has identified an alternate company name to be associated with the employer. Medidata Solutions Inc.

Validation Report

Issue

Subject Property Report

Not found

Comment

Subject property report and multiple secondary sources were unable to verify the subject property's address, current owner or last recording date. There were multiple properties found to be a close match.

Validation Report

Issue

Comment

ID Investigation Report

Reference # BP
Process Date F P EST
Requesting Lender P P S BPO

Input Data

Name I EK A IA
AddressLine1 O HA
AddressLine2
City AT H NG
State NE E SEY
Zip
SSN
Date of Birth
Phone

Score

Validation Score
Key drivers of score

Results

I S
First Name I EK **Pass**
Last Name A IA **Pass**
Address O HA **Pass**
Phone **Pass** P
SSN **Pass**
DOB **Pass**
Zip **Pass**

Checks

Not on SSA Death Master File **Pass**
Valid USPS address **Pass**
Dwelling Type S
Residential or Business
Land Use
Median household income
(US Census data by ZIP)
Number of children

Standardized Address

Street O HA
City AT H NG
State N
Zip

Velocity Information

A P
of Times Seen
Dates Seen

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NOTE T T P P S A T F F A S T

ID Investigation Report

Reference # BP
Process Date F P EST
Requesting Lender P P S BPO

Input Data

Name N
AddressLine1 O HA
AddressLine2
City AT H NG
State NE E SEY
Zip
SSN
Date of Birth F
Phone

Score

Validation Score
Key drivers of score

Results

I S
First Name N Pass
Last Name Pass
Address O HA Pass
Phone Pass P
SSN Pass S I A A
DOB Pass
Zip Pass

Checks

Not on SSA Death Master File Pass
Valid USPS address Pass
Dwelling Type S
Residential or Business
Land Use
Median household income
(US Census data by ZIP)
Number of children

Standardized Address

Street O HA
City AT H NG
State N
Zip

Velocity Information

A P
of Times Seen
Dates Seen

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Ownership and Foreclosure Search Report

Reference # BP
 Processing Date F P EST
 Requesting Lender P P S BPO

Input Data

Name I EK A IA
 SSN

Summary

of Borrower related addresses, last 3 months
 # of Borrower owned properties identified
 # of Borrower related foreclosure activity events

Borrower Names & Also Known As

Name	Last Seen
I EK SHA A K A A IA	
I EK A IA	

Address History

First Seen - Last Seen	Address (last 15 years) [Prop Type]	Owner	Borrower Related Foreclosure Activity
	O HA AT H NG N SF	A IA I EK NI HI	N
	I E STAPT HOBOKEN N SF	A IA I EK NI HI AG A AL	N
	I E ST EET HOBOKEN N N	ALE AN E TI OTHY	B
	I E ST EET HOBOKEN N N	I A O ITON	B
	SIP A E PH A E SEY ITY N F	SIP EALTY LL	B
	SIP A E PH E SEY ITY N F	SIP EALTY LL	B
	ELA SAN IEGO A ES	T IKANNA EEPAK P E ANAN	B
	B PLEASANT A E S INNEAPOLIS N	A	A
	O EN HALL EST LAFAYETTE IN	A	A
	A O SLN APT OL BIA N	TLEY SA N A G	B
	EEPING HE Y O K ILLE ES	AL EA S ANNE	B
	A SIP A E E SEY ITY N F	SIP EALTY LL	B
	GA EN ST HOBOKEN N	L N G EN ETHO AS PI H YEH	B
	P YAN ST BALTI O E	T INH AI	B

Transaction Summary

Address: O HA AT H NG N APN:
 Owner: A IA I EK NI HI Property Use: SF Recent Sale Price:

Recording Date	Type / Doc.#	Description	Sale / Loan Amt.	Buyer or Borrower	Seller / Lender (Assignee)
		A		I EK A IA H NI HI A IA H	L PINNA LE O TGAGE IN
	T	A L T		I EK A IA H NI HI A IA H	S S B A ANIAN TH SA Y T AN PA A TH SA Y T

Address: I E STAPT HOBOKEN N APN:
 Owner: A IA I EK NI HI AG A AL Property Use: SF Recent Sale Price:

Recording Date	Type / Doc.#	Description	Sale / Loan Amt.	Buyer or Borrower	Seller / Lender (Assignee)
				NI HI AGA AL I I EK A IA I	L PINNA LE O TGAGE IN
		L T		I EK A IA I NI HI AG A AL I	L PINNA LE O TGAGE IN
	T	P A			
		L T		LO IS I IO LESLIE HOPE GE ST AN	L PEAPA K GLA STONE BANK
		L T		LO IS I IO	L ASHINGTON T AL BANK FA
		L T		LO IS I IO	L ASTO IA FE E AL TG O P
				LO IS I IO I	L ASTO IA FE E AL TG O P
	T	B S A L T		LO IS I IO I	S PA L G O E H E ILY E G O E
				PA L G O E H E ILY E G O E H	L O TGAGE ASSO IATES IN
	T	B S A L T		PA L G O E H E ILY E G O E H	S ANTONIO I ONE S
		L		ANTONIO I ONE	L PN BANK NATIONAL ASSN
				ANTONIO I ONE S	L PN TG O P OF A E I A
	T	A L T		ANTONIO I ONE S	S STEPHENT SALE Y H YNTHIA SALE Y H
				STEPHEN SALE Y I	L OLLE TI E FE SA INGS
	T	A L T		STEPHEN SALE Y I	S L EALTY

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Ownership and Foreclosure Search Report

Reference # BP
 Processing Date F P EST
 Requesting Lender P P S BPO

Input Data

Name N
 SSN

Summary

of Borrower related addresses, last 3 months
 # of Borrower owned properties identified
 # of Borrower related foreclosure activity events

Borrower Names & Also Known As

Name Last Seen
 N
 NI HIA A IA

Address History

First Seen - Last Seen	Address (last 15 years) [Prop Type]	Owner	Borrower Related Foreclosure Activity
	O HA AT H NG N SF	A IA I EK NI HI	N
	I E ST EET HOBOKEN N N	ALE AN E TI OTHY	B
	I E ST EET HOBOKEN N N	I A O ITON	B
	GA EN ST HOBOKEN N	L N G EN ETHO AS PI H YEH	B
	E B NS ILLE PK Y B NS ILLE N	A	A
	TH ST NE YO K NY APT	S IT ESI EN ES LL	B
	ELLIS A E ANKATO N	A	A
	PA A S PA A S N	KAPOO AN	B
	ELLIS A E ANKATO N	A	A
	I E ST APT HOBOKEN N SF	A IA I EK NI HI AG A AL	N
	A N ST NE YO K NY	A	A
	ALHO N BL INNEAPOLIS N APT	EST ALHO N APA T ENTS LLP	B
	ALHO N BL INNEAPOLIS N APT	EST ALHO N APA T ENTS LLP	B
	AN E S B NS ILLE N	A	A
	I E ST EET HOBOKEN N	A	A

First Seen - Last Seen	Address (last 15 years) [Prop Type]	Owner	Borrower Related Foreclosure Activity
	I E ST EET NIT HOBOKEN N	A	A

Transaction Summary

Address: O HA AT H NG N **APN:**
Owner: A IA I EK NI HI **Property Use:** SF **Recent Sale Price:**

Recording Date	Type / Doc.#	Description	Sale / Loan Amt.	Buyer or Borrower	Seller / Lender (Assignee)
		A		I EK A IA H NI HI A IA	L PINNA LE O TGAGE IN
	T	A L T		I EK A IA H NI HI A IA	S S B A ANIAN TH SA Y T AN PA A TH SA Y T

Address: I E STAPT HOBOKEN N **APN:**
Owner: A IA I EK NI HI AG A AL **Property Use:** SF **Recent Sale Price:**

Recording Date	Type / Doc.#	Description	Sale / Loan Amt.	Buyer or Borrower	Seller / Lender (Assignee)
				NI HI AGA AL I I EK A IA	L PINNA LE O TGAGE IN
		L T		I EK A IA I NI HI AG A AL	L PINNA LE O TGAGE IN
	T	P A			
		L T		LO IS I IO LESLIE HOPE GE ST AN	L PEAPA K GLA STONE BANK
		L T		LO IS I IO	L ASHINGTON T AL BANK FA
		L T		LO IS I IO	L ASTO IA FE E AL TG O P
				LO IS I IO I	L ASTO IA FE E AL TG O P
	T	B T S A L		LO IS I IO I	S PA L G O E H E ILY E G O E
				PA L G O E H E ILY E G O E	L O TGAGE ASSO IATES IN
	T	B T S A L		PA L G O E H E ILY E G O E	S ANTONIO I ONE S
		L		ANTONIO I ONE	L PN BANK NATIONAL ASSN
				ANTONIO I ONE S	L PN TG O P OF A E I A
	T	A L T		ANTONIO I ONE S	S STEPHENT SALE Y H YNTHIA SALE Y H

				STEPHEN SALE Y I	L OLLE TI E FE SA INGS
	T	A L T		STEPHEN SALE Y I	S L EALTY

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MERS® System SSN Lien Report

Reference # BP I EK A IA
 Process Date F P EST
 Requesting Lender P P S BPO

Input Data

SSN

Summary of Results

of Active MERS Liens

MIN Status	Street	Note Amount	Note Date	Borrower Name
A	O HA OA AT H NG N			I EK A IA

MERS Detailed Report: 100355201705180035

House Number		Borrower First Name	I EK
Street Name	O HA OA	Borrower Last Name	A IA
Street Direction		MOM Indicator	Y
Street Suffix		Registration Date	
Appartment or Unit		Note Amount	
City	AT H NG	Note Date	
State	N	Servicer	I B
Postal Code		Servicer Org ID	
County FIPS Code		Sub Servicer	
State FIPS Code		Sub Servicer Org ID	
		Pool Number	
		Foreclosure Status	
		MIN Archived Indicator	N
		iRegistration Indicator	N

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MERS® System SSN Lien Report

Reference # BP N
 Process Date F P EST
 Requesting Lender P P S BPO

Input Data

SSN

Summary of Results

of Active MERS Liens

MIN Status	Street	Note Amount	Note Date	Borrower Name
A	O HA OA AT H NG N			I EK A IA
A	I E ST EET HOBOKEN N			NI HI AG A AL
I	I E ST EET NIT HOBOKEN N			NI HI AG A AL

MERS Detailed Report: 100355201705180035

House Number		Borrower First Name	I EK
Street Name	O HA OA	Borrower Last Name	A IA
Street Direction		MOM Indicator	Y
Street Suffix		Registration Date	
Appartment or Unit		Note Amount	
City	AT H NG	Note Date	
State	N	Servicer	I B
Postal Code		Servicer Org ID	
County FIPS Code		Sub Servicer	
State FIPS Code		Sub Servicer Org ID	
		Pool Number	
		Foreclosure Status	
		MIN Archived Indicator	N
		iRegistration Indicator	N

MERS Detailed Report: 100355201212180007

House Number		Borrower First Name	NI HI
Street Name	I E ST EET	Borrower Last Name	AG A AL
Street Direction		MOM Indicator	Y
Street Suffix		Registration Date	
Appartment or Unit		Note Amount	
City	HOBOKEN	Note Date	
State	N	Servicer	F B NA
Postal Code		Servicer Org ID	
County FIPS Code		Sub Servicer	
State FIPS Code		Sub Servicer Org ID	
		Pool Number	
		Foreclosure Status	
		MIN Archived Indicator	N
		iRegistration Indicator	N

MERS Detailed Report: 100355201103010024

House Number		Borrower First Name	NI HI
Street Name	I E ST EET NIT	Borrower Last Name	AG A AL
Street Direction		MOM Indicator	Y
Street Suffix		Registration Date	
Appartment or Unit		Note Amount	
City	HOBOKEN	Note Date	
State	N	Servicer	A B
Postal Code		Servicer Org ID	

MERS Detailed Report: 100355201103010024

County FIPS Code
State FIPS Code

Sub Servicer G A LL
Sub Servicer Org ID
Pool Number
Foreclosure Status
MIN Archived Indicator N
iRegistration Indicator N

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NOTE T T P P S A T F F A S T

Employer ID Report

Reference # BP A IA I EK
Process Date F P EST
Requesting Lender P P S BPO

Input Data

Company Name IGITAS IN
Street S PA K A E
City NE YO K
State NY
Zip
Phone

Results: Company Search

Company Found Y
Company Name IGITAS HEALTH LIFE B AN S
Street PA K A E S
City NE YO K
State NY
Zip
Phone
Year established
Year of first appearance
Estimated sales volume
Number of employees
Key executive AIA OANN
Primary URL IGITASHEALTH O

Results: Reverse Phone Lookup

Phone Number Found Y
Location S T A
Type B
Name IGITAS IN
Building
Address S
City N Y
State NY
Zip

Results: Distance from employment address

Subject property address

I E ST HOBOKEN N

Current Address

O HA AT H NG N

Roadway distance

Driving time

EN OF EPO T

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Employer ID Report

Reference # BP N
Process Date F P EST
Requesting Lender P P S BPO

Input Data

Company Name S
Street H SON ST
City NE YO K
State NY
Zip
Phone

Results: Company Search

Company Found Y
Company Name E I ATA SOL TIONS IN
Street H SON ST FL
City NE YO K
State NY
Zip
Phone
Year established
Year of first appearance
Estimated sales volume
Number of employees
Key executive SHE IFTA EKA
Primary URL SOL O

Results: Reverse Phone Lookup

Phone Number Found Y
Location S T A
Type B
Name
Building
Address A
City N Y
State NY
Zip

Results: Distance from employment address

	Subject property address	Current Address
Roadway distance	I E ST HOBOKEN N	O HA AT H NG N
Driving time		

EN OF EPO T

NOTE T P P S A T F F A S T

Medidata Solutions Inc

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[35 Google reviews](#)

Software company in New York City, New York

[Website](#)

[Directions](#)

Address: 350 Hudson St, New York, NY 10014

Hours: Open now · [Add full hours](#)

Phone: (212) 918-1800

Property Report

Reference # BP
Requestor P P S BPO
Processing Date F P EST

Inquiry Data

Street I E ST
Zip

Multiple Properties Found

Address I E ST APT
City HOBOKEN State N Zip
APN FIPS
Owner Name(s) INT A K IEKO

Address I E ST APT
City HOBOKEN State N Zip
APN FIPS
Owner Name(s) A IA I EK NI HI AG A AL

Address I E ST APT
City HOBOKEN State N Zip
APN FIPS
Owner Name(s) E ENSTOFT EBO AH

Address I E ST EET
City HOBOKEN State N Zip
APN FIPS
Owner Name(s) G AHA STE EN

Address I E ST EET
City HOBOKEN State N Zip
APN FIPS
Owner Name(s) ALE AN E TI OTHY

Address I E ST EET
City HOBOKEN State N Zip
APN FIPS
Owner Name(s) SINGH I NILI A

Address I E ST APT
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) HAP ENTE P ISES LL

Address I E ST APT
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) SHAH NEIL

Address I E ST APT
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) E E TO A E G

Address I E ST APT
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) TSAI F H AI

Address I E ST EET
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) KESSLE I HAEL

Address I E ST EET
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) EESE ON E

Address I E ST EET
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) LABOSKI ISTO

Address I E ST APT
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) AL OY A OLYN

Address I E ST EET
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) AS ANI EEPAK A AN

Address I E ST EET
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) KAO B EN A F ANKLIN LI

Address I E ST APT
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) FA A O ATTHE

Address I E ST EET
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) GENNA GE A

Address I E ST EET
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) S APANENI S S ALL PALLI

Address I E ST EET
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) A KEN IE ANIELLE GLENN

Address I E ST EET
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) A INT ST

Address I E ST EET
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) B ETT PAT I K

Address I E ST EET
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) I A O ITO N

Address I E ST APT
City HOBOKEN **State** N **Zip**
APN **FIPS**
Owner Name(s) BIBBIANI F AN ES O

EN OF EPO T

NOTE T T P P S A T F F A S T

Home Pricing Index Report

Reference # BP
 Process Date F P EST
 Requesting Lender P P S BPO

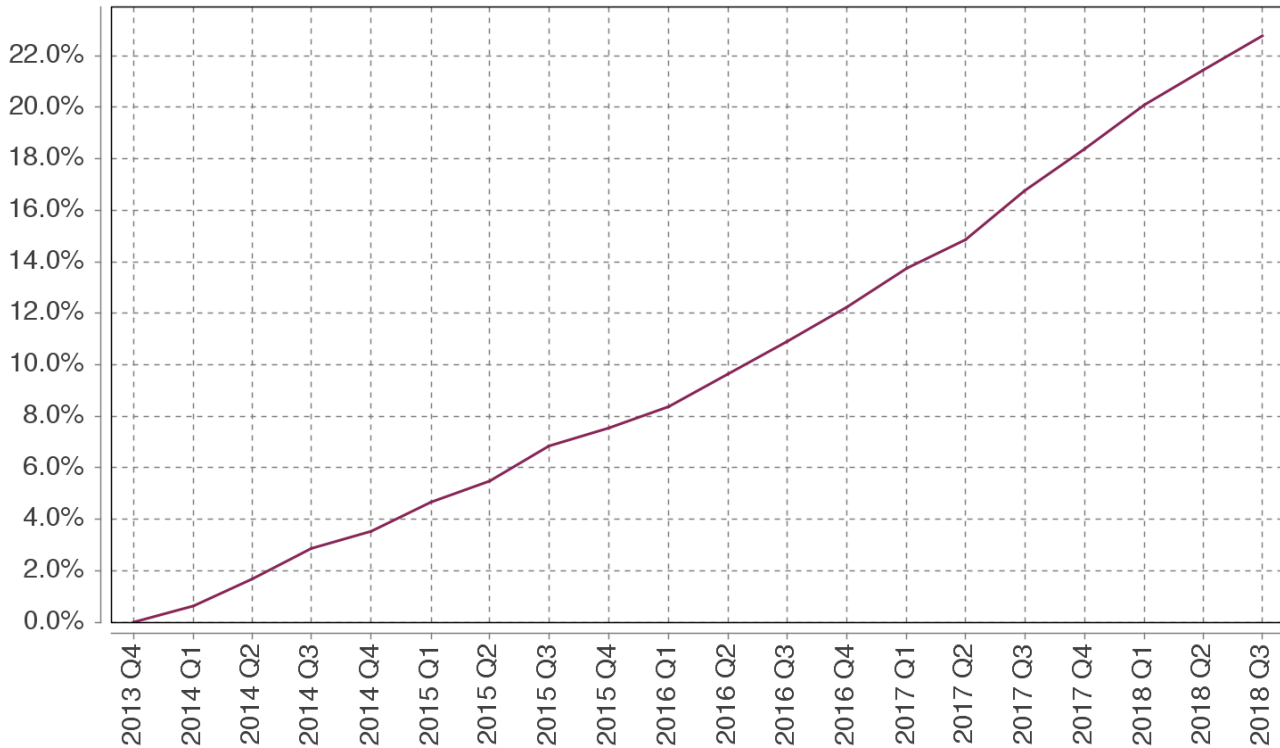
Input Data

Street I E ST
 City HOBOKEN
 State N
 Zip Code

Detailed Results

Data Source: MSAD (HOBOKEN, NJ)

FHFA Home Price Index (% change in estimated value over last 6 years)



HPI Estimated Values (Data not available)

	Date	Original Value	HPI Estimated Current Value
Purchase Price	N A	N A	N A
Assessment Value	N A	N A	N A

Property Value Change

Start Quarter	Value Quarter	% Change for period

EN OF EPO T

NOTE T T P P S A T F F A S T
 P P P P

FEMA Report

Reference # BP
Process Date F P EST
Requesting Lender P P S BPO

Input Data

Address I E ST
City HOBOKEN
State N
Zip

Search Criteria

State N
Zip
County H SON
Disasters ANY

FEMA Declared Disasters - in the last 120 days

Disaster #	Title	Declaration Date	Begin Date	End Date	Closeout Date
State	Disaster Type	Incident Type	Area	Program Declared	

N F

FEMA Declared Disasters - in the last 24 months

Disaster #	Title	Declaration Date	Begin Date	End Date	Closeout Date
State	Disaster Type	Incident Type	Area	Program Declared	

N F

EN OF EPO T

NOTE T T P P S A T F F A S T

Participant List Report

Reference BP
Process Date F P EST
Requesting Lender P P S BPO
Excluded Party Watchlists Checked
 OFA S N S N H L P
 SA EPLS FHFA S P

Input: Excluded Party Search	State	Role Type	Result: Watch List
	N	B	No Match
N	N	B	No Match

Note P
 I
 I T I

NOTE T T P P S A T F F A S T



VERIFICATION SERVICES

Complete

Digitas, Inc 7/12/16 Current

VIVEK RADIA XXX-XX-5915



CURRENT AS OF 02/28/2019

Order Information

Verified On: 03/13/2019
Verification Type: Employment
Permissible Purpose: Consumer's application for credit
Reference Number: 26805437713
Tracking Number: NA

Employer

Employer: Digitas, Inc (26531)
Headquarters Address:
Address1: 1675 BROADWAY
Address2: Data not provided
City: NEW YORK
State: NY
Zip Code: 10019

Employer Disclaimer:

Please use Headquarters Address above for garnishment requests.

The Average Hours Per Pay Period reflects the actual hours paid for the most recent pay period.

Employment

Division: DGT
Employment Status: Active
Most Recent Start Date: 07/12/2016
Original Hire Date: 07/12/2016
Total Time With Employer: 2 Years, 8 Months
Job Title: ASSOCIATE

The statement above is an official verification generated from The Work Number. Because this verification is system-generated with data that originated directly from the employer's payroll system, it is tamper-resistant and represents a higher level of authenticity than employee-furnished copies of paystubs or W2s. If any information is missing, it is because the employer did not provide this information for inclusion in The Work Number verification. Information not provided by the employer is showing as "Data Not Provided". Note: If this person left this employer and was rehired later, the "Total Time with Employer" amount will likely be understated and will only reflect the most recent consecutive months of service. Questions? Call 1-800-367-5690 between 7am-7pm CT Monday through Friday (Hearing impaired clients may call 1-800-424-0253 / TTY).



VERIFICATION SERVICES

Complete

Medidata Solutions 9/13/10 Current

NIDHI A RADIA XXX-XX-3728

CURRENT AS OF 03/15/2019

Order Information

Verified On: 03/13/2019
Verification Type: Employment
Permissible Purpose: Consumer's application for credit
Reference Number: 26805447149
Tracking Number: NA

Employer

Employer: Medidata Solutions (17155)
Headquarters Address:
Address1: 350 Hudson St.
Address2: Data not provided
City: New York
State: NY
Zip Code: 10014

Employer Disclaimer:

Please use Headquarters Address above for garnishment requests.

The Average Hours Per Pay Period reflects the actual hours paid for the most recent pay period.

Employment

Division: S6T
Employment Status: Active
Most Recent Start Date: 09/13/2010
Original Hire Date: 09/13/2010
Total Time With Employer: 8 Years, 6 Months
Job Title: P05030

The statement above is an official verification generated from The Work Number. Because this verification is system-generated with data that originated directly from the employer's payroll system, it is tamper-resistant and represents a higher level of authenticity than employee-furnished copies of paystubs or W2s. If any information is missing, it is because the employer did not provide this information for inclusion in The Work Number verification. Information not provided by the employer is showing as "Data Not Provided". Note: If this person left this employer and was rehired later, the "Total Time with Employer" amount will likely be understated and will only reflect the most recent consecutive months of service. Questions? Call 1-800-367-5690 between 7am-7pm CT Monday through Friday (Hearing impaired clients may call 1-800-424-0253 / TTY).

CO. FILE DEPT. CLOCK VCHR. NO.
DGT 771703 GT2022 488 0000051046 1
 Cost Center

1089-0004

DIGITAS INC
 C/O RE:SOURCES USA - PAYROLL DEPT
 220 36TH STREET, SUITE 6A
 BROOKLYN, NY 11232

Earnings Statement



Period Beginning: 01/16/2019
 Period Ending: 01/31/2019
 Pay Date: 01/31/2019

VIVEK RADIA
115 ORCHARD ROAD
WATCHUNG NJ 07069

Taxable Marital Status: Single
 Exemptions/Allowances:
 Federal: 0
 NY: 0

Earnings	rate	hours	this period	year to date
Regular	11041.67	86.67	11,041.67	22,083.34
Gross Pay			\$11,041.67	22,083.34

Your federal taxable wages this period are \$10,658.03

Deductions	Statutory		
Federal Income Tax	-2,641.32	5,282.64	
Social Security Tax	-660.80	1,321.60	
Medicare Tax	-154.54	309.08	
NY State Income Tax	-732.01	1,464.02	
NY SUI/SDI Tax	-1.30	2.60	
NY Paid Family Leave Ins		33.78	
Other			
Dental	-19.04*	38.08	
Flex-Health	-38.63*	77.26	
Medical	-158.65*	317.30	
N.Y. P F L-Curr	-16.89		
Parkingposttx	-5.00	10.00	
T R I P Parking	-132.00*	264.00	
T R I P Transit	-45.00*	90.00	
Vision	-5.98*	11.96	
Net Pay	\$6,430.51		
Checking Acct1	-6,430.51	12,861.02	
Net Check	\$0.00		

Other Benefits and Information	this period	total to date
Basic Life	15.66	31.32

Total Work Hrs 86.67

Important Notes
 YOUR COMPANY'S PHONE NUMBER IS 718 340-1193

YOUR COMPANY'S PAYROLL DEPARTMENT PHONE NUMBER IS 800-933-3622

PLEASE REVIEW YOUR NAME, MAILING ADDRESS AND BENEFIT DEDUCTIONS FOR ACCURACY.

* Excluded from federal taxable wages

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DIGITAS INC
 C/O RE:SOURCES USA - PAYROLL DEPT
 220 36TH STREET, SUITE 6A
 BROOKLYN, NY 11232

Advice number: 0000051046
 Pay date: 01/31/2019

Deposited to the account of	account number	transit ABA	amount
VIVEK RADIA	xxxxxxx5976	xxxx xxxx	\$6,430.51

THIS IS NOT A CHECK

NON-NEGOTIABLE

1054-0004

DIGITAS INC
 C/O RE:SOURCES USA - PAYROLL DEPT
 220 36TH STREET, SUITE 6A
 BROOKLYN, NY 11232

Taxable Marital Status: Single
 Exemptions/Allowances:
 Federal: 0
 NY: 0

Earnings Statement



Period Beginning: 01/01/2019
 Period Ending: 01/15/2019
 Pay Date: 01/15/2019

VIVEK RADIA
115 ORCHARD ROAD
WATCHUNG NJ 07069

Earnings	rate	hours	this period	year to date
Regular	11041.67	86.67	11,041.67	11,041.67
Gross Pay			\$11,041.67	11,041.67

Your federal taxable wages this period are \$10,658.03

Deductions	Statutory			
	Federal Income Tax	-2,641.32	2,641.32	
	Social Security Tax	-660.80	660.80	
	Medicare Tax	-154.54	154.54	
	NY State Income Tax	-732.01	732.01	
	NY SUI/SDI Tax	-1.30	1.30	
	NY Paid Family Leave Ins		16.89	
	Other			
	Dental	-19.04*	19.04	
	Flex-Health	-38.63*	38.63	
	Medical	-158.65*	158.65	
	N.Y. P F L-Curr	-16.89		
	Parkingpostx	-5.00	5.00	
	T R I P Parking	-132.00*	132.00	
	T R I P Transit	-45.00*	45.00	
	Vision	-5.98*	5.98	
	Net Pay	\$6,430.51		
	Checking Acct1	-6,430.51	6,430.51	
	Net Check	\$0.00		

Other Benefits and Information	this period	total to date
Basic Life	15.66	15.66
Total Work Hrs	86.67	

Important Notes
 YOUR COMPANY'S PHONE NUMBER IS 718 340-1193
 YOUR COMPANY'S PAYROLL DEPARTMENT PHONE NUMBER IS 800-933-3622
 PLEASE REVIEW YOUR NAME, MAILING ADDRESS AND BENEFIT DEDUCTIONS FOR ACCURACY.

* Excluded from federal taxable wages

DIGITAS INC
 C/O RE:SOURCES USA - PAYROLL DEPT
 220 36TH STREET, SUITE 6A
 BROOKLYN, NY 11232

Advice number: 0000021017
 Pay date: 01/15/2019

Deposited to the account of	account number	transit ABA	amount
VIVEK RADIA	xxxxxxx5976	xxxx xxxx	\$6,430.51

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO. FILE DEPT. CLOCK VCHR. NO.
DGT 771703 GT2022 488 0000521111 1
 Cost Center

1143-0004

DIGITAS INC
 C/O RE:SOURCES USA - PAYROLL DEPT
 27-01 QUEENS PLAZA NORTH 3RD FL
 LONG ISLAND CITY, NY 11101

Earnings Statement



Period Beginning: 12/16/2018
 Period Ending: 12/31/2018
 Pay Date: 12/31/2018

Taxable Marital Status: Single
 Exemptions/Allowances:
 Federal: 0
 NY: 0

VIVEK RADIA
115 ORCHARD ROAD
WATCHUNG NJ 07069

Earnings	rate	hours	this period	year to date
Regular	11041.67	86.67	11,041.67	247,500.12
Retroactive Adj				2,916.66
Gross Pay			\$11,041.67	250,568.24

Your federal taxable wages this period are \$10,455.57

Deductions	Statutory		year to date
Federal Income Tax	-2,592.58		58,313.30
Medicare Tax	-151.61		3,470.76
Medicare Surtax	-94.10		354.26
NY State Income Tax	-716.98		16,220.64
NY SUI/SDI Tax	-1.30		31.20
Social Security Tax			7,960.80
NY Paid Family Leave Ins			85.56

Other Benefits and Information	this period	total to date
Basic Life	13.28	318.72

Important Notes
 YOUR COMPANY'S PHONE NUMBER IS 718 340-1193
 YOUR COMPANY'S PAYROLL DEPARTMENT PHONE NUMBER IS 800-933-3622

PLEASE REVIEW YOUR NAME, MAILING ADDRESS AND BENEFIT DEDUCTIONS FOR ACCURACY.

Other		year to date
Dental	-19.04*	456.96
Dep Care Flex	-208.37*	5,000.00
Flex-Health	-38.63*	927.12
Medical	-152.36*	3,656.64
Parkingpostx	-7.50	15.00
T R I P Parking	-130.00*	260.00
T R I P Transit	-45.00*	1,080.00
Vision	-5.98*	143.52
Net Pay	\$6,878.22	
Checking Acct1	-6,878.22	152,592.48
Net Check	\$0.00	

* Excluded from federal taxable wages

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DIGITAS INC
 C/O RE:SOURCES USA - PAYROLL DEPT
 27-01 QUEENS PLAZA NORTH 3RD FL
 LONG ISLAND CITY, NY 11101

Advice number: 00000521111
 Pay date: 12/31/2018

Deposited to the account of	account number	transit ABA	amount
VIVEK RADIA	xxxxxxx5976	xxxx xxxx	\$6,878.22

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO. FILE DEPT. CLOCK VCHR. NO. 020
S6T 001154 000580 NJMET 0000050882 1

Earnings Statement



MEDIDATA SOLUTIONS, INC.
 350 HUDSON STREET, FLOOR 9
 NEW YORK, NY 10014
 COMPANY PH#:212-918-1800K

Period Beginning: 01/16/2019
 Period Ending: 01/31/2019
 Pay Date: 01/31/2019

Taxable Marital Status: Married
 Exemptions/Allowances:
 Federal: 0
 NJ: Table B

NIDHI A. RADIA
115 ORCHARD ST
WATCHUNG NJ 07069

<u>Earnings</u>	rate	hours	this period	year to date
Regular	6333.33	86.67	6,333.33	12,666.66
Gross Pay			\$6,333.33	12,666.66

Your federal taxable wages this period are \$1,085.92

<u>Deductions</u>	Statutory		
Federal Income Tax	-59.43	118.86	
Social Security Tax	-382.24	764.49	
Medicare Tax	-89.39	178.79	
NJ State Income Tax	-21.17	42.34	
NJ SUI/SDI Tax	-31.97	63.96	
Other			
Esp	-487.50	975.00	
Hyatt Legal	-11.38	22.76	
Medical	-40.54*	81.08	
Medical Fsa	-71.79*	143.58	
Parking Pretax	-7.50*	15.00	
Transit Pretax	-60.00*	120.00	
Vision	-0.92*	1.84	
401K	-5,066.66*	10,133.32	
Esp Refund		-4.69	
Net Pay			\$2.84
Checking 1	-2.84	10.33	
Net Check			\$0.00

<u>Other Benefits and Information</u>	this period	total to date
G.T.L.	12.69	25.38
401K Er Match	190.00	380.00
401K		10,133.32
401K Er Match		380.00

Important Notes
 YOUR COMPANY PHONE NUMBER IS (212) 918-1800

* Excluded from federal taxable wages

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MEDIDATA SOLUTIONS, INC.
 350 HUDSON STREET, FLOOR 9
 NEW YORK, NY 10014
 COMPANY PH#:212-918-1800K

Advice number: 0000050882
 Pay date: 01/31/2019

<u>Deposited to the account of</u>	<u>account number</u>	<u>transit ABA</u>	<u>amount</u>
NIDHI A. RADIA	xxxxx6594	xxxx xxxx	\$2.84

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO. FILE DEPT. CLOCK VCHR. NO. 020
S6T 001154 000580 NJMET 0000020886 1

Earnings Statement



MEDIDATA SOLUTIONS, INC.
 350 HUDSON STREET, FLOOR 9
 NEW YORK, NY 10014
 COMPANY PH#:212-918-1800K

Period Beginning: 01/01/2019
 Period Ending: 01/15/2019
 Pay Date: 01/15/2019

Taxable Marital Status: Married
 Exemptions/Allowances:
 Federal: 0
 NJ: Table B

NIDHI A. RADIA
115 ORCHARD ST
WATCHUNG NJ 07069

Earnings	rate	hours	this period	year to date
Regular	6333.33	86.67	6,333.33	6,333.33
Gross Pay			\$6,333.33	6,333.33

Your federal taxable wages this period are \$1,085.92

Deductions	Statutory		
Federal Income Tax	-59.43	59.43	
Social Security Tax	-382.25	382.25	
Medicare Tax	-89.40	89.40	
NJ State Income Tax	-21.17	21.17	
NJ SUI/SDI Tax	-31.99	31.99	
Other			
Esp	-487.50	487.50	
Hyatt Legal	-11.38	11.38	
Medical	-40.54*	40.54	
Medical Fsa	-71.79*	71.79	
Parking Pretax	-7.50*	7.50	
Transit Pretax	-60.00*	60.00	
Vision	-0.92*	0.92	
401K	-5,066.66*	5,066.66	
Net Pay			\$2.80
Checking 1	-2.80	2.80	
Net Check			\$0.00

Other Benefits and Information	this period	total to date
G.T.L.	12.69	12.69
401K Er Match	190.00	190.00
401K		5,066.66
401K Er Match		190.00

Important Notes
 YOUR COMPANY PHONE NUMBER IS (212) 918-1800

* Excluded from federal taxable wages

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MEDIDATA SOLUTIONS, INC.
 350 HUDSON STREET, FLOOR 9
 NEW YORK, NY 10014
 COMPANY PH#:212-918-1800K

Advice number: 0000020886
 Pay date: 01/15/2019

Deposited to the account of	account number	transit ABA	amount
NIDHI A. RADIA	xxxxx6594	xxxx xxxx	\$2.80

THIS IS NOT A CHECK

NON-NEGOTIABLE

Earnings Statement



MEDIDATA SOLUTIONS, INC.
 350 HUDSON STREET, FLOOR 9
 NEW YORK, NY 10014
 COMPANY PH#:212-918-1800K

Period Beginning: 12/16/2018
 Period Ending: 12/31/2018
 Pay Date: 12/31/2018

Taxable Marital Status: Married
 Exemptions/Allowances:
 Federal: 0
 NJ: Table B

NIDHI A. RADIA
115 ORCHARD ST
WATCHUNG NJ 07069

Earnings	rate	hours	this period	year to date
Regular	6333.33	86.67	6,333.33	147,166.60
Bonus				20,225.00
Gym Reimburs				146.50
Restricted Stoc				2,124.32
Retroactive Pay				115.20
Gross Pay			\$6,333.33	169,777.62

*** Excluded from federal taxable wages**

Your federal taxable wages this period are \$6,160.08

Other Benefits and Information	this period	total to date
G.T.L.	11.43	275.31
401K Er Match		1,136.75
401K		18,500.00
401K Er Match		1,136.75

Deductions	Statutory	Other	year to date
Federal Income Tax	-910.98		22,406.46
Medicare Tax	-89.49		2,422.88
NJ State Income Tax	-260.01		6,325.78
Social Security Tax			7,960.80
NJ SUI/SDI Tax			173.55
Other			
Espp	-487.50		11,700.00
Medical	-40.54*		972.96
Medical Fsa	-71.79*		1,722.96
Transit Pretax	-60.00*		240.00
Vision	-0.92*		22.08
Espp Refund			-16.21
Miscded			-874.72
401K			18,500.00
Net Pay	\$4,412.10		
Checking 1	-4,412.10		96,096.76
Net Check	\$0.00		

Important Notes
 YOUR COMPANY PHONE NUMBER IS (212) 918-1800

MEDIDATA SOLUTIONS, INC.
 350 HUDSON STREET, FLOOR 9
 NEW YORK, NY 10014
 COMPANY PH#:212-918-1800K

Advice number: 0000520881
 Pay date: 12/31/2018

Deposited to the account of	account number	transit ABA	amount
NIDHI A. RADIA	xxxxx6594	xxxx xxxx	\$4,412.10

THIS IS NOT A CHECK

NON-NEGOTIABLE

2018 W-2 and EARNINGS SUMMARY



This blue Earnings Summary section is included with your W-2 to help describe portions in more detail. The reverse side includes general information that you may also find helpful.

1. The following information reflects your final 2018 pay stub plus any adjustments submitted by your employer.

Gross Pay	260568.24	Social Security Tax Withheld Box 4 of W-2	7960.80	NY. State Income Tax Box 17 of W-2	17182.64
Fed. Income Tax Withheld Box 2 of W-2	60513.30	Medicare Tax Withheld Box 6 of W-2 Includes Addl Med	4060.02	SUI/SDI/FLI Box 14 of W-2	116.76

2. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	NY. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	260,568.24	260,568.24	260,568.24	260,568.24
Plus GTL (C-Box 12)	318.72	318.72	318.72	318.72
Less Medical FSA	927.12	927.12	927.12	927.12
Less Dependent FSA/DCB	5,000.00	5,000.00	5,000.00	5,000.00
Less Other Cafe 125	4,257.12	4,257.12	4,257.12	4,257.12
Less Transportation-Salary Reduction	1,340.00	1,340.00	1,340.00	1,340.00
Wages Over Limit	N/A	120,962.72	N/A	N/A
Reported W-2 Wages	249,362.72	128,400.00	249,362.72	249,362.72

3. Employee W-4 Profile. To change your Employee W-4 Profile Information, file a new W-4 with your payroll dept.

VIVEK RADIA
115 ORCHARD ROAD
WATCHUNG NJ 07069

Social Security Number: **012-62-5915**
Taxable Marital Status: **SINGLE**
Exemptions/Allowances:
FEDERAL: 0
STATE: 0

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W-2 Employee Wage and Tax Statement Copy C for employee's records.		2018 Reference Copy OMB No. 1545-0008	
d Control number 771703	Dept. CLI2/DGT	Corp. GT2022	Employer use only A 1659
c Employer's name, address, and ZIP code DIGITAS INC C/O RE:SOURCES-PAYROLL 220 36TH ST SUITE 6A BROOKLYN NY 11232 Batch #02790			
e/f Employee's name, address, and ZIP code VIVEK RADIA 115 ORCHARD ROAD WATCHUNG NJ 07069			
b Employer's FED ID number 01-0572286	a Employee's SSA number 012-62-5915		
1 Wages, tips, other comp. 249362.72	2 Federal income tax withheld 60513.30		
3 Social security wages 128400.00	4 Social security tax withheld 7960.80		
5 Medicare wages and tips 249362.72	6 Medicare tax withheld 4060.02		
7 Social security tips	8 Allocated tips		
9 Verification Code 2a27-5ef8-07d6-8a1a	10 Dependent care benefits 5000.00		
11 Nonqualified plans	12a See instructions for box 12 C 318.72		
14 Other 31.20 SDI 85.56 NY PFL	12b DD 8404.02		
	12c		
	12d		
	13 Stat emp Ret. plan 3rd party sick pay		
15 State NY	Employer's state ID no. 01-0572286	16 State wages, tips, etc. 249362.72	
17 State income tax 17182.64		18 Local wages, tips, etc.	
19 Local income tax		20 Locality name	

1 Wages, tips, other comp. 249362.72	2 Federal income tax withheld 60513.30		
3 Social security wages 128400.00	4 Social security tax withheld 7960.80		
5 Medicare wages and tips 249362.72	6 Medicare tax withheld 4060.02		
d Control number 771703	Dept. CLI2/DGT	Corp. GT2022	Employer use only A 1659
c Employer's name, address, and ZIP code DIGITAS INC C/O RE:SOURCES-PAYROLL 220 36TH ST SUITE 6A BROOKLYN NY 11232			
b Employer's FED ID number 01-0572286	a Employee's SSA number 012-62-5915		
7 Social security tips	8 Allocated tips		
9 Verification Code 2a27-5ef8-07d6-8a1a	10 Dependent care benefits 5000.00		
11 Nonqualified plans	12a See instructions for box 12 C 318.72		
14 Other 31.20 SDI 85.56 NY PFL	12b DD 8404.02		
	12c		
	12d		
	13 Stat emp Ret. plan 3rd party sick pay		
e/f Employee's name, address and ZIP code VIVEK RADIA 115 ORCHARD ROAD WATCHUNG NJ 07069			
15 State NY	Employer's state ID no. 01-0572286	16 State wages, tips, etc. 249362.72	
17 State income tax 17182.64		18 Local wages, tips, etc.	
19 Local income tax		20 Locality name	
Federal Filing Copy W-2 Wage and Tax Statement Copy B to be filed with employee's Federal Income Tax Return.		NY.State Reference Copy W-2 Wage and Tax Statement Copy 2 to be filed with employee's State Income Tax Return.	

1 Wages, tips, other comp. 249362.72	2 Federal income tax withheld 60513.30		
3 Social security wages 128400.00	4 Social security tax withheld 7960.80		
5 Medicare wages and tips 249362.72	6 Medicare tax withheld 4060.02		
d Control number 771703	Dept. CLI2/DGT	Corp. GT2022	Employer use only A 1659
c Employer's name, address, and ZIP code DIGITAS INC C/O RE:SOURCES-PAYROLL 220 36TH ST SUITE 6A BROOKLYN NY 11232			
b Employer's FED ID number 01-0572286	a Employee's SSA number 012-62-5915		
7 Social security tips	8 Allocated tips		
9 Verification Code	10 Dependent care benefits 5000.00		
11 Nonqualified plans	12a C 318.72		
14 Other 31.20 SDI 85.56 NY PFL	12b DD 8404.02		
	12c		
	12d		
	13 Stat emp Ret. plan 3rd party sick pay		
e/f Employee's name, address and ZIP code VIVEK RADIA 115 ORCHARD ROAD WATCHUNG NJ 07069			
15 State NY	Employer's state ID no. 01-0572286	16 State wages, tips, etc. 249362.72	
17 State income tax 17182.64		18 Local wages, tips, etc.	
19 Local income tax		20 Locality name	
Federal Filing Copy W-2 Wage and Tax Statement Copy 2 to be filed with employee's State Income Tax Return.		NY.State Reference Copy W-2 Wage and Tax Statement Copy 2 to be filed with employee's State Income Tax Return.	

1 Wages, tips, other comp. 249362.72	2 Federal income tax withheld 60513.30		
3 Social security wages 128400.00	4 Social security tax withheld 7960.80		
5 Medicare wages and tips 249362.72	6 Medicare tax withheld 4060.02		
d Control number 771703	Dept. CLI2/DGT	Corp. GT2022	Employer use only A 1659
c Employer's name, address, and ZIP code DIGITAS INC C/O RE:SOURCES-PAYROLL 220 36TH ST SUITE 6A BROOKLYN NY 11232			
b Employer's FED ID number 01-0572286	a Employee's SSA number 012-62-5915		
7 Social security tips	8 Allocated tips		
9 Verification Code	10 Dependent care benefits 5000.00		
11 Nonqualified plans	12a C 318.72		
14 Other 31.20 SDI 85.56 NY PFL	12b DD 8404.02		
	12c		
	12d		
	13 Stat emp Ret. plan 3rd party sick pay		
e/f Employee's name, address and ZIP code VIVEK RADIA 115 ORCHARD ROAD WATCHUNG NJ 07069			
15 State NY	Employer's state ID no. 01-0572286	16 State wages, tips, etc. 249362.72	
17 State income tax 17182.64		18 Local wages, tips, etc.	
19 Local income tax		20 Locality name	
Federal Filing Copy W-2 Wage and Tax Statement Copy 2 to be filed with employee's State Income Tax Return.		NY.State Filing Copy W-2 Wage and Tax Statement Copy 2 to be filed with employee's State Income Tax Return.	

2018 W-2 and EARNINGS SUMMARY



W-2 Employee Wage and Tax Statement		Reference Copy 2018 OMB No. 1545-0008	
d Control number 001154	Dept. CLIF/S6T	Corp. 000580	Employer use only A 1691
c Employer's name, address, and ZIP code MEDIDATA SOLUTIONS INC 350 HUDSON STREET 9TH FL NEW YORK NY 10014-4504			
Batch #03461			
e/f Employee's name, address, and ZIP code NIDHI A. RADIA 115 ORCHARD ST WATCHUNG NJ 07069			
b Employer's FED ID number 13-4066508	a Employee's SSA number 473-33-3728		
1 Wages, tips, other comp. 148594.93	2 Federal income tax withheld 22406.46		
3 Social security wages 128400.00	4 Social security tax withheld 7960.80		
5 Medicare wages and tips 167094.93	6 Medicare tax withheld 2422.88		
7 Social security tips	8 Allocated tips		
9 Verification Code 3533-3476-7f9a-1018	10 Dependent care benefits		
11 Nonqualified plans	12a See instructions for box 12 C 275.31		
14 Other 143.22 UI/WF/SWF 30.33 FLI 2124.32 RS	12b D 18500.00		
	12c DD 8101.92		
	12d		
	13 Stat emp. Ret. plan 3rd party sick pay X		
15 State NJ	Employer's state ID no. 134066508/000	16 State wages, tips, etc. 151552.93	
17 State income tax 6325.78		18 Local wages, tips, etc.	
19 Local income tax		20 Locality name	

This blue Earnings Summary section is included with your W-2 to help describe portions in more detail. The reverse side includes general information that you may also find helpful.

1. The following information reflects your final 2018 pay stub plus any adjustments submitted by your employer.

Gross Pay	169777.62	Social Security Tax Withheld Box 4 of W-2	7960.80	NJ. State Income Tax Box 17 of W-2 SUI/SDI/FLI Box 14 of W-2	6325.78 173.55
Fed. Income Tax Withheld Box 2 of W-2	22406.46	Medicare Tax Withheld Box 6 of W-2	2422.88		

2. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	NJ. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	169,777.62	169,777.62	169,777.62	169,777.62
Plus GTL (C-Box 12)	275.31	275.31	275.31	275.31
Less 401(k) (D-Box 12)	18,500.00	N/A	N/A	18,500.00
Less Medical FSA	1,722.96	1,722.96	1,722.96	N/A
Less Other Cafe 125	995.04	995.04	995.04	N/A
Less Transportation-Salary Reduction	240.00	240.00	240.00	N/A
Wages Over Limit	N/A	38,694.93	N/A	N/A
Reported W-2 Wages	148,594.93	128,400.00	167,094.93	151,552.93

3. Employee W-4 Profile. To change your Employee W-4 Profile Information, file a new W-4 with your payroll dept.

**NIDHI A. RADIA
115 ORCHARD ST
WATCHUNG NJ 07069**

Social Security Number: 473-33-3728
Taxable Marital Status: MARRIED
Exemptions/Allowances:
FEDERAL: 0
STATE: 0 Table B

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1 Wages, tips, other comp. 148594.93	2 Federal income tax withheld 22406.46		
3 Social security wages 128400.00	4 Social security tax withheld 7960.80		
5 Medicare wages and tips 167094.93	6 Medicare tax withheld 2422.88		
d Control number 001154	Dept. CLIF/S6T	Corp. 000580	Employer use only A 1691
c Employer's name, address, and ZIP code MEDIDATA SOLUTIONS INC 350 HUDSON STREET 9TH FL NEW YORK NY 10014-4504			
b Employer's FED ID number 13-4066508	a Employee's SSA number 473-33-3728		
7 Social security tips	8 Allocated tips		
9 Verification Code 3533-3476-7f9a-1018	10 Dependent care benefits		
11 Nonqualified plans	12a See instructions for box 12 C 275.31		
14 Other 143.22 UI/WF/SWF 30.33 FLI 2124.32 RS	12b D 18500.00		
	12c DD 8101.92		
	12d		
	13 Stat emp. Ret. plan 3rd party sick pay X		
15 State NJ	Employer's state ID no. 134066508/000	16 State wages, tips, etc. 151552.93	
17 State income tax 6325.78		18 Local wages, tips, etc.	
19 Local income tax		20 Locality name	
Federal Filing Copy W-2 Wage and Tax Statement 2018 Copy B to be filed with employee's Federal Income Tax Return. OMB No. 1545-0008			

1 Wages, tips, other comp. 148594.93	2 Federal income tax withheld 22406.46		
3 Social security wages 128400.00	4 Social security tax withheld 7960.80		
5 Medicare wages and tips 167094.93	6 Medicare tax withheld 2422.88		
d Control number 001154	Dept. CLIF/S6T	Corp. 000580	Employer use only A 1691
c Employer's name, address, and ZIP code MEDIDATA SOLUTIONS INC 350 HUDSON STREET 9TH FL NEW YORK NY 10014-4504			
b Employer's FED ID number 13-4066508	a Employee's SSA number 473-33-3728		
7 Social security tips	8 Allocated tips		
9 Verification Code	10 Dependent care benefits		
11 Nonqualified plans	12a C 275.31		
14 Other 143.22 UI/WF/SWF 30.33 FLI 2124.32 RS	12b D 18500.00		
	12c DD 8101.92		
	12d		
	13 Stat emp. Ret. plan 3rd party sick pay X		
15 State NJ	Employer's state ID no. 134066508/000	16 State wages, tips, etc. 151552.93	
17 State income tax 6325.78		18 Local wages, tips, etc.	
19 Local income tax		20 Locality name	
NJ. State Filing Copy W-2 Wage and Tax Statement 2018 Copy 2 to be filed with employee's State Income Tax Return. OMB No. 1545-0008			

1 Wages, tips, other comp. 148594.93	2 Federal income tax withheld 22406.46		
3 Social security wages 128400.00	4 Social security tax withheld 7960.80		
5 Medicare wages and tips 167094.93	6 Medicare tax withheld 2422.88		
d Control number 001154	Dept. CLIF/S6T	Corp. 000580	Employer use only A 1691
c Employer's name, address, and ZIP code MEDIDATA SOLUTIONS INC 350 HUDSON STREET 9TH FL NEW YORK NY 10014-4504			
b Employer's FED ID number 13-4066508	a Employee's SSA number 473-33-3728		
7 Social security tips	8 Allocated tips		
9 Verification Code	10 Dependent care benefits		
11 Nonqualified plans	12a C 275.31		
14 Other 143.22 UI/WF/SWF 30.33 FLI 2124.32 RS	12b D 18500.00		
	12c DD 8101.92		
	12d		
	13 Stat emp. Ret. plan 3rd party sick pay X		
15 State NJ	Employer's state ID no. 134066508/000	16 State wages, tips, etc. 151552.93	
17 State income tax 6325.78		18 Local wages, tips, etc.	
19 Local income tax		20 Locality name	
NJ. State Filing Copy W-2 Wage and Tax Statement 2018 Copy 2 to be filed with employee's State Income Tax Return. OMB No. 1545-0008			

2017 W-2 and EARNINGS SUMMARY



W-2 Employee Wage and Tax Statement		Reference Copy 2017 OMB No. 1545-0008	
Copy C for employee's records.			
d Control number 771703	Dept. CLI2/DGT	Corp. GT2022	Employer use only A 2061
c Employer's name, address, and ZIP code DIGITAS INC C/O RE:SOURCES-PAYROLL 33 ARCH STREET BOSTON MA 02110			
Batch #02433			
e/f Employee's name, address, and ZIP code VIVEK RADIA 115 ORCHARD ROAD WATCHUNG NJ 07069			
b Employer's FED ID number 01-0572286	a Employee's SSA number 012-62-5915		
1 Wages, tips, other comp. 214622.36	2 Federal income tax withheld 53466.43		
3 Social security wages 127200.00	4 Social security tax withheld 7886.40		
5 Medicare wages and tips 214622.36	6 Medicare tax withheld 3243.62		
7 Social security tips	8 Allocated tips		
9 Verification Code e885-cc7d-39ee-c620	10 Dependent care benefits 5000.00		
11 Nonqualified plans	12a See instructions for box 12 C 302.40		
14 Other 31.20 SDI	12b DD 10610.06		
	12c		
	12d		
	13 Stat emp Ret. plan 3rd party sick pay		
15 State NY	Employer's state ID no. 01-0572286	16 State wages, tips, etc. 214622.36	
17 State income tax 14387.68		18 Local wages, tips, etc.	
19 Local income tax		20 Locality name	

This blue Earnings Summary section is included with your W-2 to help describe portions in more detail. The reverse side includes general information that you may also find helpful.

1. The following information reflects your final 2017 pay stub plus any adjustments submitted by your employer.

Gross Pay	225000.12	Social Security Tax Withheld Box 4 of W-2	7886.40	NY. State Income Tax Box 17 of W-2	14387.68
Fed. Income Tax Withheld Box 2 of W-2	53466.43	Medicare Tax Withheld Box 6 of W-2 Includes Addl Med	3243.62 131.60	SUI/SDI Box 14 of W-2	31.20

2. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	NY. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	225,000.12	225,000.12	225,000.12	225,000.12
Plus GTL (C-Box 12)	302.40	302.40	302.40	302.40
Less Medical FSA	500.00	500.00	500.00	500.00
Less Dependent FSA/DCB	5,000.00	5,000.00	5,000.00	5,000.00
Less Other Cafe 125	4,100.16	4,100.16	4,100.16	4,100.16
Less Transportation-Salary Reduction	1,080.00	1,080.00	1,080.00	1,080.00
Wages Over Limit	N/A	87,422.36	N/A	N/A
Reported W-2 Wages	214,622.36	127,200.00	214,622.36	214,622.36

3. Employee W-4 Profile. To change your Employee W-4 Profile Information, file a new W-4 with your payroll dept.

**VIVEK RADIA
115 ORCHARD ROAD
WATCHUNG NJ 07069**

Social Security Number: **012-62-5915**
Taxable Marital Status: **SINGLE**
Exemptions/Allowances:
FEDERAL: 0
STATE: 0

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1 Wages, tips, other comp. 214622.36	2 Federal income tax withheld 53466.43		
3 Social security wages 127200.00	4 Social security tax withheld 7886.40		
5 Medicare wages and tips 214622.36	6 Medicare tax withheld 3243.62		
d Control number 771703	Dept. CLI2/DGT	Corp. GT2022	Employer use only A 2061
c Employer's name, address, and ZIP code DIGITAS INC C/O RE:SOURCES-PAYROLL 33 ARCH STREET BOSTON MA 02110			
b Employer's FED ID number 01-0572286	a Employee's SSA number 012-62-5915		
7 Social security tips	8 Allocated tips		
9 Verification Code e885-cc7d-39ee-c620	10 Dependent care benefits 5000.00		
11 Nonqualified plans	12a See instructions for box 12 C 302.40		
14 Other 31.20 SDI	12b DD 10610.06		
	12c		
	12d		
	13 Stat emp Ret. plan 3rd party sick pay		
15 State NY	Employer's state ID no. 01-0572286	16 State wages, tips, etc. 214622.36	
17 State income tax 14387.68		18 Local wages, tips, etc.	
19 Local income tax		20 Locality name	
Federal Filing Copy W-2 Wage and Tax Statement Copy B to be filed with employee's Federal Income Tax Return.			

1 Wages, tips, other comp. 214622.36	2 Federal income tax withheld 53466.43		
3 Social security wages 127200.00	4 Social security tax withheld 7886.40		
5 Medicare wages and tips 214622.36	6 Medicare tax withheld 3243.62		
d Control number 771703	Dept. CLI2/DGT	Corp. GT2022	Employer use only A 2061
c Employer's name, address, and ZIP code DIGITAS INC C/O RE:SOURCES-PAYROLL 33 ARCH STREET BOSTON MA 02110			
b Employer's FED ID number 01-0572286	a Employee's SSA number 012-62-5915		
7 Social security tips	8 Allocated tips		
9 Verification Code	10 Dependent care benefits 5000.00		
11 Nonqualified plans	12a C 302.40		
14 Other 31.20 SDI	12b DD 10610.06		
	12c		
	12d		
	13 Stat emp Ret. plan 3rd party sick pay		
15 State NY	Employer's state ID no. 01-0572286	16 State wages, tips, etc. 214622.36	
17 State income tax 14387.68		18 Local wages, tips, etc.	
19 Local income tax		20 Locality name	
NY State Reference Copy W-2 Wage and Tax Statement Copy 2 to be filed with employee's State Income Tax Return.			

1 Wages, tips, other comp. 214622.36	2 Federal income tax withheld 53466.43		
3 Social security wages 127200.00	4 Social security tax withheld 7886.40		
5 Medicare wages and tips 214622.36	6 Medicare tax withheld 3243.62		
d Control number 771703	Dept. CLI2/DGT	Corp. GT2022	Employer use only A 2061
c Employer's name, address, and ZIP code DIGITAS INC C/O RE:SOURCES-PAYROLL 33 ARCH STREET BOSTON MA 02110			
b Employer's FED ID number 01-0572286	a Employee's SSA number 012-62-5915		
7 Social security tips	8 Allocated tips		
9 Verification Code	10 Dependent care benefits 5000.00		
11 Nonqualified plans	12a C 302.40		
14 Other 31.20 SDI	12b DD 10610.06		
	12c		
	12d		
	13 Stat emp Ret. plan 3rd party sick pay		
15 State NY	Employer's state ID no. 01-0572286	16 State wages, tips, etc. 214622.36	
17 State income tax 14387.68		18 Local wages, tips, etc.	
19 Local income tax		20 Locality name	
NY State Filing Copy W-2 Wage and Tax Statement Copy 2 to be filed with employee's State Income Tax Return.			



Employee Reference Copy W-2 Wage and Tax Statement Copy C for employee's records.		2017 OMB No. 1545-0008	
d Control number 001154	Dept. CLIF/S6T	Corp. 000580	Employer use only A 1547
c Employer's name, address, and ZIP code MEDIDATA SOLUTIONS INC 350 HUDSON STREET 9TH FL NEW YORK NY 10014-4504			
Batch #02424			
e/f Employee's name, address, and ZIP code NIDHI A. RADIA 115 ORCHARD ST WATCHUNG NJ 07069			
b Employer's FED ID number 13-4066508	a Employee's SSA number 473-33-3728		
1 Wages, tips, other comp. 128385.68	2 Federal income tax withheld 21432.99		
3 Social security wages 127200.00	4 Social security tax withheld 7886.40		
5 Medicare wages and tips 141578.50	6 Medicare tax withheld 2052.89		
7 Social security tips	8 Allocated tips		
9 Verification Code c184-ec08-843e-7012	10 Dependent care benefits		
11 Nonqualified plans	12a See instructions for box 12 C 242.80		
14 Other 142.38 UI/WF/SWF 33.50 FLI 1880.34 RS	12b D 13192.82		
	12c DD 8101.92		
	12d		
	13 Stat emp Ret. plan 3rd party sick pay X		
15 State Employer's state ID no. TOTAL STATE	16 State wages, tips, etc.		
17 State income tax 6722.53	18 Local wages, tips, etc.		
19 Local income tax	20 Locality name		

This blue Earnings Summary section is included with your W-2 to help describe portions in more detail. The reverse side includes general information that you may also find helpful.

1. The following information reflects your final 2017 pay stub plus any adjustments submitted by your employer.

Gross Pay	144630.66	Social Security Tax Withheld Box 4 of W-2	7886.40	NY. State Income Tax Box 17 of W-2	4877.44
Fed. Income Tax Withheld Box 2 of W-2	21432.99	Medicare Tax Withheld Box 6 of W-2	2052.89	Local Income Tax Box 19 of W-2	
		SUI/SDI Box 14 of W-2			175.88

2. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	NY. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	144,630.66	144,630.66	144,630.66	92,505.63
Plus GTL (C-Box 12)	242.80	242.80	242.80	150.46
Less 401(k) (D-Box 12)		N/A	N/A	10,065.32
Less Medical FSA	499.92	499.92	499.92	312.45
Less Other Cafe 125	995.04	995.04	995.04	621.90
Less Transportation-Salary Reduction	1,800.00	1,800.00	1,800.00	1,500.00
Wages Over Limit		N/A	N/A	N/A
Reported W-2 Wages	128,385.68	127,200.00	141,578.50	80,156.42

3. Employee W-4 Profile. To change your Employee W-4 Profile Information, file a new W-4 with your payroll dept.

**NIDHI A. RADIA
115 ORCHARD ST
WATCHUNG NJ 07069**

Social Security Number: 473-33-3728
Taxable Marital Status: MARRIED
Exemptions/Allowances:
**FEDERAL: 0
STATE: 1**

* New York requires total Federal wages to be reported in Box 16.

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1 Wages, tips, other comp. 128385.68	2 Federal income tax withheld 21432.99		
3 Social security wages 127200.00	4 Social security tax withheld 7886.40		
5 Medicare wages and tips 141578.50	6 Medicare tax withheld 2052.89		
d Control number 001154	Dept. CLIF/S6T	Corp. 000580	Employer use only A 1547
c Employer's name, address, and ZIP code MEDIDATA SOLUTIONS INC 350 HUDSON STREET 9TH FL NEW YORK NY 10014-4504			
b Employer's FED ID number 13-4066508	a Employee's SSA number 473-33-3728		
7 Social security tips	8 Allocated tips		
9 Verification Code c184-ec08-843e-7012	10 Dependent care benefits		
11 Nonqualified plans	12a See instructions for box 12 C 242.80		
14 Other 142.38 UI/WF/SWF 33.50 FLI 1880.34 RS	12b D 13192.82		
	12c DD 8101.92		
	12d		
	13 Stat emp Ret. plan 3rd party sick pay X		
15 State Employer's state ID no. TOTAL STATE	16 State wages, tips, etc.		
17 State income tax 6722.53	18 Local wages, tips, etc.		
19 Local income tax	20 Locality name		
Federal Filing Copy W-2 Wage and Tax Statement Copy B to be filed with employee's Federal Income Tax Return.			

1 Wages, tips, other comp. 128385.68	2 Federal income tax withheld 21432.99		
3 Social security wages 127200.00	4 Social security tax withheld 7886.40		
5 Medicare wages and tips 141578.50	6 Medicare tax withheld 2052.89		
d Control number 001154	Dept. CLIF/S6T	Corp. 000580	Employer use only A 1547
c Employer's name, address, and ZIP code MEDIDATA SOLUTIONS INC 350 HUDSON STREET 9TH FL NEW YORK NY 10014-4504			
b Employer's FED ID number 13-4066508	a Employee's SSA number 473-33-3728		
7 Social security tips	8 Allocated tips		
9 Verification Code	10 Dependent care benefits		
11 Nonqualified plans	12a C 150.46		
14 Other 1880.34 RS	12b D 10065.32		
	12c		
	12d		
	13 Stat emp Ret. plan 3rd party sick pay X		
15 State Employer's state ID no. NY 13-4066508	16 State wages, tips, etc. 128385.68		
17 State income tax 4877.44	18 Local wages, tips, etc.		
19 Local income tax	20 Locality name		
NY State Reference Copy W-2 Wage and Tax Statement Copy 2 to be filed with employee's State Income Tax Return.			

1 Wages, tips, other comp. 128385.68	2 Federal income tax withheld 21432.99		
3 Social security wages 127200.00	4 Social security tax withheld 7886.40		
5 Medicare wages and tips 141578.50	6 Medicare tax withheld 2052.89		
d Control number 001154	Dept. CLIF/S6T	Corp. 000580	Employer use only A 1547
c Employer's name, address, and ZIP code MEDIDATA SOLUTIONS INC 350 HUDSON STREET 9TH FL NEW YORK NY 10014-4504			
b Employer's FED ID number 13-4066508	a Employee's SSA number 473-33-3728		
7 Social security tips	8 Allocated tips		
9 Verification Code	10 Dependent care benefits		
11 Nonqualified plans	12a C 150.46		
14 Other 1880.34 RS	12b D 10065.32		
	12c		
	12d		
	13 Stat emp Ret. plan 3rd party sick pay X		
15 State Employer's state ID no. NY 13-4066508	16 State wages, tips, etc. 128385.68		
17 State income tax 4877.44	18 Local wages, tips, etc.		
19 Local income tax	20 Locality name		
NY State Filing Copy W-2 Wage and Tax Statement Copy 2 to be filed with employee's State Income Tax Return.			

For the year Jan. 1-Dec. 31, 2017, or other tax year beginning ., 2017, ending ., 20

Your first name and initial: **VIVEK S** Last name: **RADIA** Your social security number: **012-62-5915**

If a joint return, spouse's first name and initial: **NIDHI A** Last name: **RADIA** Spouse's social security number: **473-33-3728**

Home address (number and street). If you have a P.O. box, see instructions. **115 ORCHARD ROAD** Apt. no. **▲** Make sure the SSN(s) above and on line 6c are correct.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). **WATCHUNG NJ 07069**

Foreign country name Foreign province/state/county Foreign postal code

Presidential Election Campaign: You Spouse

Filing Status

1 Single

2 Married filing jointly (even if only one had income)

3 Married filing separately. Enter spouse's SSN above

4 Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here.

5 Qualifying widow(er) (see instructions)

Check only one box. and full name here. ▶

Exemptions

6a Yourself. If someone can claim you as a dependent, do not check box 6a

6b Spouse

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) Chk if child under age 17 qualifying for child tax credit (see instructions)
ARMAN	RADIA	794-84-7205	Son	<input type="checkbox"/>
ARYA	RADIA	501-49-8694	Daughter	<input checked="" type="checkbox"/>

Boxes checked on 6a and 6b: **2**

No. of children on 6c who:

- lived with you: **2**
- did not live with you due to divorce or separation (see instructions):

Dependents on 6c not entered above: **4**

Add numbers on lines above: **4**

Income

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	343,008
8a	Taxable interest. Attach Schedule B if required	8a	809
b	Tax-exempt interest. Do not include on line 8a	8b	
9a	Ordinary dividends. Attach Schedule B if required	9a	
b	Qualified dividends	9b	
10	Taxable refunds, credits, or offsets of state and local income taxes	10	987
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here	13	
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions	15a	4,206
b	Taxable amount	15b	0
16a	Pensions and annuities	16a	
b	Taxable amount	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits	20a	
b	Taxable amount	20b	
21	Other income	21	
22	Combine the amounts in the far right column for lines 7 through 21. This is your total income	22	344,804

Adjusted Gross Income

23	Educator expenses	23	
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24	
25	Health savings account deduction. Attach Form 8889	25	
26	Moving expenses. Attach Form 3903	26	
27	Deductible part of self-employment tax. Attach Schedule SE	27	
28	Self-employed SEP, SIMPLE, and qualified plans	28	
29	Self-employed health insurance deduction	29	
30	Penalty on early withdrawal of savings	30	
31a	Alimony paid b Recipient's SSN▶	31a	
32	IRA deduction	32	
33	Student loan interest deduction	33	
34	Tuition and fees. Attach Form 8917	34	
35	Domestic production activities deduction. Attach Form 8903	35	
36	Add lines 23 through 35	36	0
37	Subtract line 36 from line 22. This is your adjusted gross income	37	344,804

Tax and Credits

38 Amount from line 37 (adjusted gross income) **38** 344,804

39a Check You were born before January 2, 1953, Blind. } **Total boxes**
 if: Spouse was born before January 2, 1953, Blind. } checked ▶ **39a**

b If your spouse itemizes on a separate return or you were a dual-status alien, check here . . . ▶ **39b**

Standard Deduction for -

40 **Itemized deductions** (from Schedule A) or your **standard deduction** (see left margin) . . . **40** 52,133

41 Subtract line 40 from line 38 **41** 292,671

42 **Exemptions.** If line 38 is \$156,900 or less, multiply \$4,050 by the number on line 6d. Otherwise, see instructions . . . **42** 11,988

43 **Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- . . . **43** 280,683

44 **Tax** (see instructions). Check if any from: a Form(s) 8814 b Form 4972 c **44** 67,842

45 **Alternative minimum tax** (see instructions). Attach Form 6251 **45** 6,963

46 Excess advance premium tax credit repayment. Attach Form 8962 **46**

47 Add lines 44, 45, and 46 ▶ **47** 74,805

48 Foreign tax credit. Attach Form 1116 if required **48**

49 Credit for child and dependent care expenses. Attach Form 2441 **49**

50 Education credits from Form 8863, line 19 **50**

51 Retirement savings contributions credit. Attach Form 8880 **51**

52 Child tax credit. Attach Schedule 8812, if required **52**

53 Residential energy credits. Attach Form 5695 **53**

54 Other credits from Form: a 3800 b 8801 c **54**

55 Add lines 48 through 54. These are your **total credits** **55** 0

56 Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- ▶ **56** 74,805

57 Self-employment tax. Attach Schedule SE **57**

58 Unreported social security and Medicare tax from Form: a 4137 b 8919 **58**

59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required **59**

60 a Household employment taxes from Schedule H **60a**

b First-time homebuyer credit repayment. Attach Form 5405 if required **60b**

61 Health care: individual responsibility (see instructions) Full-year coverage **61**

62 Taxes from: a Form 8959 b Form 8960 c Instructions; enter code(s) **62** 985

63 Add lines 56 through 62. This is your **total tax** ▶ **63** 75,790

Payments

64 Federal income tax withheld from Forms W-2 and 1099 **64** 75,031

65 2017 estimated tax payments and amount applied from 2016 return **65**

66a **Earned income credit (EIC)** **66a** NO

b Nontaxable combat pay election . . . **66b**

67 Additional child tax credit. Attach Schedule 8812 **67**

68 American opportunity credit from Form 8863, line 8 **68**

69 Net premium tax credit. Attach Form 8962 **69**

70 Amount paid with request for extension to file **70**

71 Excess social security and tier 1 RRTA tax withheld **71**

72 Credit for federal tax on fuels. Attach Form 4136 **72**

73 Credits from Form: a 2439 b Reserved c 8885 d **73**

74 Add lines 64, 65, 66a, and 67 through 73. These are your **total payments** ▶ **74** 75,031

Refund

75 If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you **overpaid** **75**

76a Amount of line 75 you want **refunded to you**. If Form 8888 is attached, check here . . ▶ **76a**

Direct deposit? See instructions. ▶ b Routing number ▶ c Type: Checking Savings

d Account number

77 Amount of line 75 you want **applied to your 2018 estimated tax** . . . ▶ **77**

78 **Amount you owe.** Subtract line 74 from line 63. For details on how to pay, see instructions ▶ **78** 759

79 Estimated tax penalty (see instructions) **79**

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? Yes. Complete below. No

Designee's name ▶ Phone no. ▶ Personal identification number (PIN) ▶

Sign Here

Joint return? See instructions. Keep a copy for your records. ▶

Your signature: 24361 Date: 04-03-2018 Your occupation: Daytime phone number:

Spouse's signature. If a joint return, both must sign. 80361 Date: 04-03-2018 Spouse's occupation: Identity Protection PIN (see inst.):

Preparer's signature: Date: 01-31-2019 Check if self-employed PTIN:

Paid Preparer Use Only

Print/Type preparer's name: LAWRENCE MOORE, CPA Firm's EIN: ▶

Firm's name: LAWRENCE MOORE, CPA Firm's address: 1537 WASHINGTON VALLEY ROAD BRIDGEWATER, NJ 08807 Phone no. 732-469-5747

**SCHEDULE A
(Form 1040)**

Itemized Deductions

OMB No. 1545-0074

► Go to www.irs.gov/ScheduleA for instructions and the latest information.

2017

Attachment
Sequence No. **07**

Department of the Treasury
Internal Revenue Service (99)

Caution: If you are claiming a net qualified disaster loss on Form 4684, see the instructions for line 28.

► Attach to Form 1040.

Name(s) shown on Form 1040

Your social security number

VIVEK S & NIDHI A RADIA

012-62-5915

Medical and Dental Expenses		Caution: Do not include expenses reimbursed or paid by others.			
1	Medical and dental expenses (see instructions)	1			
2	Enter amount from Form 1040, line 38	2			
3	Multiply line 2 by 7.5% (0.075)	3			
4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-	4			
Taxes You Paid		5 State and local (check only one box):			
		a <input checked="" type="checkbox"/>	Income taxes, or	5	21,317
		b <input type="checkbox"/>	General sales taxes	6	12,139
6	Real estate taxes (see instructions)	6			
7	Personal property taxes	7			
8	Other taxes. List type and amount	8			
	PAID WITH 16 NJ RETURN 29			29	
9	Add lines 5 through 8	9			33,485
Interest You Paid		10	Home mortgage interest and points reported to you on Form 1098	10	18,868
Note: Your mortgage interest deduction may be limited (see instructions).		11	Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address	11	
		12	Points not reported to you on Form 1098. See instructions for special rules	12	
		13	Mortgage insurance premiums (see instructions)	13	
		14	Investment interest. Attach Form 4952 if required. See instructions.	14	
		15	Add lines 10 through 14	15	18,868
Gifts to Charity		16	Gifts by cash or check. If you made any gift of \$250 or more, see instructions	16	225
If you made a gift and got a benefit for it, see instructions.		17	Other than by cash or check. If any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500	17	485
		18	Carryover from prior year	18	
		19	Add lines 16 through 18	19	710
Casualty and Theft Losses		20	Casualty or theft loss(es) other than net qualified disaster losses. Attach Form 4684 and enter the amount from line 18 of that form. See instructions	20	
Job Expenses and Certain Miscellaneous Deductions		21	Unreimbursed employee expenses - job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. See instr.	21	
		22	Tax preparation fees	22	
		23	Other expenses - investment, safe deposit box, etc. List type and amount	23	
		24	Add lines 21 through 23	24	
		25	Enter amount from Form 1040, line 38	25	
		26	Multiply line 25 by 2% (0.02)	26	
		27	Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-	27	
Other Miscellaneous Deductions		28	Other - from list in instructions. List type and amount	28	
Total Itemized Deductions		29	Is Form 1040, line 38, over \$156,900? <input type="checkbox"/> No. Your deduction is not limited. Add the amounts in the far right column for lines 4 through 28. Also, enter this amount on Form 1040, line 40. <input checked="" type="checkbox"/> Yes. Your deduction may be limited. See the Itemized Deductions Worksheet in the instructions to figure the amount to enter.	29	52,133
		30	If you elect to itemize deductions even though they are less than your standard deduction, check here	30	

For Paperwork Reduction Act Notice, see the instructions for Form 1040.

Schedule A (Form 1040) 2017

EEA

**SCHEDULE E
(Form 1040)**

Department of the Treasury
Internal Revenue Service (99)

Supplemental Income and Loss

(From rental real estate, royalties, partnerships, S corporations, estates, trusts, REMICs, etc.)

▶ Attach to Form 1040, 1040NR, or Form 1041.

▶ Go to www.irs.gov/ScheduleE for instructions and the latest information.

OMB No. 1545-0074

2017

Attachment
Sequence No. **13**

Name(s) shown on return

VIVEK S & NIDHI A RADIA

Your social security number

012-62-5915

Part I **Income or Loss From Rental Real Estate and Royalties** Note: If you are in the business of renting personal property, use **Schedule C or C-EZ** (see instructions). If you are an individual, report farm rental income or loss from **Form 4835** on page 2, line 40.

A Did you make any payments in 2017 that would require you to file Form(s) 1099? (see instructions) Yes No
B If "Yes," did you or will you file required Forms 1099? Yes No

1a Physical address of each property (street, city, state, ZIP code)
A 77-81 RIVER STREET, UNIT 2, Hoboken, NJ 07030
B
C

1b	Type of Property (from list below)	2 For each rental real estate property listed above, report the number of fair rental and personal use days. Check the QJV box only if you meet the requirements to file as a qualified joint venture. See instructions.	Fair Rental		Personal Use	QJV
			Days	Days	Days	
A	1		365	0		<input type="checkbox"/>
B						<input type="checkbox"/>
C						<input type="checkbox"/>

Type of Property:

- 1 Single Family Residence 3 Vacation/Short-Term Rental 5 Land 7 Self-Rental
- 2 Multi-Family Residence 4 Commercial 6 Royalties 8 Other (describe)

Income:	Properties:	A	B	C
3 Rents received	3	17,100		
4 Royalties received	4			
Expenses:				
5 Advertising	5			
6 Auto and travel (see instructions)	6			
7 Cleaning and maintenance	7			
8 Commissions	8			
9 Insurance	9	450		
10 Legal and other professional fees	10			
11 Management fees	11	2,981		
12 Mortgage interest paid to banks, etc. (see instructions)	12	2,219		
13 Other interest	13			
14 Repairs	14	2,500		
15 Supplies	15			
16 Taxes	16	4,333		
17 Utilities	17			
18 Depreciation expense or depletion	18	12,363		
19 Other (list) ▶	19			
20 Total expenses. Add lines 5 through 19	20	24,846		
21 Subtract line 20 from line 3 (rents) and/or 4 (royalties). If result is a (loss), see instructions to find out if you must file Form 6198	21	(7,746)		
22 Deductible rental real estate loss after limitation, if any, on Form 8582 (see instructions)	22	()	()	()
23a Total of all amounts reported on line 3 for all rental properties	23a	17,100		
b Total of all amounts reported on line 4 for all royalty properties	23b	0		
c Total of all amounts reported on line 12 for all properties	23c	2,219		
d Total of all amounts reported on line 18 for all properties	23d	12,363		
e Total of all amounts reported on line 20 for all properties	23e	24,846		
24 Income. Add positive amounts shown on line 21. Do not include any losses	24			0
25 Losses. Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here	25			(0)
26 Total rental real estate and royalty income or (loss). Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 40 on page 2 do not apply to you, also enter this amount on Form 1040, line 17, or Form 1040NR, line 18. Otherwise, include this amount in the total on line 41 on page 2	26			0

For Paperwork Reduction Act Notice, see the separate instructions.

Schedule E (Form 1040) 2017

Child and Dependent Care Expenses

▶ Attach to Form 1040, Form 1040A, or Form 1040NR.
 ▶ Go to www.irs.gov/Form2441 for instructions and the latest information.

OMB No. 1545-0074

2017

Attachment
 Sequence No. **21**

Name(s) shown on return: **VIVEK S & NIDHI A RADIA**
 Your social security number: **012-62-5915**

Part I Persons or Organizations Who Provided the Care - You must complete this part.
 (If you have more than two care providers, see the instructions.)

1	(a) Care provider's name	(b) Address (number, street, apt. no., city, state, and ZIP code)	(c) Identifying number (SSN or EIN)	(d) Amount paid (see instructions)
PRIMETIME		410 HUDSON STREET	22-2796095	9,379
		HOBOKEN, NJ		
		07030		
PRIMROSE SCHOOL		117 MT. BETHEL ROAD	27-2555871	7,698
		WARREN, NJ		
		07059		

Did you receive dependent care benefits? No → Complete only Part II below.
 Yes → Complete Part III on page 2 next.

Caution: If the care was provided in your home, you may owe employment taxes. If you do, you can't file Form 1040A. For details, see the instructions for Form 1040, line 60a, or Form 1040NR, line 59a.

Part II Credit for Child and Dependent Care Expenses

2 Information about your qualifying person(s). If you have more than two qualifying persons, see the instructions.

(a) Qualifying person's name		(b) Qualifying person's social security number	(c) Qualified expenses you incurred and paid in 2017 for the person listed in column (a)
First	Last		
ARMAN	RADIA	794-84-7205	12,077

3	Add the amounts in column (c) of line 2. Don't enter more than \$3,000 for one qualifying person or \$6,000 for two or more persons. If you completed Part III, enter the amount from line 31	3																												
4	Enter your earned income . See instructions	4																												
5	If married filing jointly, enter your spouse's earned income (if you or your spouse was a student or was disabled, see the instructions); all others , enter the amount from line 4	5																												
6	Enter the smallest of line 3, 4, or 5	6																												
7	Enter the amount from Form 1040, line 38; Form 1040A, line 22; or Form 1040NR, line 37	7																												
8	Enter on line 8 the decimal amount shown below that applies to the amount on line 7 If line 7 is:																													
	<table border="0"> <thead> <tr> <th>Over</th> <th>But not over</th> <th>Decimal amount is</th> </tr> </thead> <tbody> <tr><td>\$0 - 15,000</td><td></td><td>.35</td></tr> <tr><td>15,000 - 17,000</td><td></td><td>.34</td></tr> <tr><td>17,000 - 19,000</td><td></td><td>.33</td></tr> <tr><td>19,000 - 21,000</td><td></td><td>.32</td></tr> <tr><td>21,000 - 23,000</td><td></td><td>.31</td></tr> <tr><td>23,000 - 25,000</td><td></td><td>.30</td></tr> <tr><td>25,000 - 27,000</td><td></td><td>.29</td></tr> <tr><td>27,000 - 29,000</td><td></td><td>.28</td></tr> </tbody> </table>	Over	But not over	Decimal amount is	\$0 - 15,000		.35	15,000 - 17,000		.34	17,000 - 19,000		.33	19,000 - 21,000		.32	21,000 - 23,000		.31	23,000 - 25,000		.30	25,000 - 27,000		.29	27,000 - 29,000		.28		
Over	But not over	Decimal amount is																												
\$0 - 15,000		.35																												
15,000 - 17,000		.34																												
17,000 - 19,000		.33																												
19,000 - 21,000		.32																												
21,000 - 23,000		.31																												
23,000 - 25,000		.30																												
25,000 - 27,000		.29																												
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Over	But not over	Decimal amount is																												
\$29,000 - 31,000		.27																												
31,000 - 33,000		.26																												
33,000 - 35,000		.25																												
35,000 - 37,000		.24																												
37,000 - 39,000		.23																												
39,000 - 41,000		.22																												
41,000 - 43,000		.21																												
43,000 - No limit		.20																												
9	Multiply line 6 by the decimal amount on line 8. If you paid 2016 expenses in 2017, see the instructions	9																												
10	Tax liability limit. Enter the amount from the Credit Limit Worksheet in the instructions	10	74,805																											
11	Credit for child and dependent care expenses. Enter the smaller of line 9 or line 10 here and on Form 1040, line 49; Form 1040A, line 31; or Form 1040NR, line 47	11																												

Part III Dependent Care Benefits		
12	Enter the total amount of dependent care benefits you received in 2017. Amounts you received as an employee should be shown in box 10 of your Form(s) W-2. Don't include amounts reported as wages in box 1 of Form(s) W-2. If you were self-employed or a partner, include amounts you received under a dependent care assistance program from your sole proprietorship or partnership	12 5,000
13	Enter the amount, if any, you carried over from 2016 and used in 2017 during the grace period. See instructions	13
14	Enter the amount, if any, you forfeited or carried forward to 2018. See instructions	14 ()
15	Combine lines 12 through 14. See instructions	15 5,000
16	Enter the total amount of qualified expenses incurred in 2017 for the care of the qualified person(s)	16 17,077
17	Enter the smaller of line 15 or 16	17 5,000
18	Enter your earned income . See instructions	18 214,622
19	Enter the amount shown below that applies to you. <ul style="list-style-type: none"> • If married filing jointly, enter your spouse's earned income (if you or your spouse was a student or was disabled, see the instructions for line 5). • If married filing separately, see instructions. • All others, enter the amount from line 18. 	19 128,386
20	Enter the smallest of line 17, 18, or 19	20 5,000
21	Enter \$5,000 (\$2,500 if married filing separately and you were required to enter your spouse's earned income on line 19)	21 5,000
22	Is any amount on line 12 from your sole proprietorship or partnership? (Form 1040A filers go to line 25.) <input checked="" type="checkbox"/> No. Enter -0-. <input type="checkbox"/> Yes. Enter the amount here	22
23	Subtract line 22 from line 15	23 5,000
24	Deductible benefits. Enter the smallest of line 20, 21, or 22. Also, include this amount on the appropriate line(s) of your return. See instructions	24
25	Excluded benefits. Form 1040 and 1040NR filers: If you checked "No" on line 22, enter the smaller of line 20 or 21. Otherwise, subtract line 24 from the smaller of line 20 or line 21. If zero or less, enter -0-. Form 1040A filers: Enter the smaller of line 20 or line 21	25 5,000
26	Taxable benefits. Form 1040 and 1040NR filers: Subtract line 25 from line 23. If zero or less, enter -0-. Also, include this amount on Form 1040, line 7, or Form 1040NR, line 8. On the dotted line next to Form 1040, line 7, or Form 1040NR, line 8, enter "DCB." Form 1040A filers: Subtract line 25 from line 15. Also, include this amount on Form 1040A, line 7. In the space to the left of line 7, enter "DCB"	26

To claim the child and dependent care credit, complete lines 27 through 31 below.

27	Enter \$3,000 (\$6,000 if two or more qualifying persons)	27
28	Form 1040 and 1040NR filers: Add lines 24 and 25. Form 1040A filers: Enter the amount from line 25	28
29	Subtract line 28 from line 27. If zero or less, stop . You can't take the credit. Exception. If you paid 2016 expenses in 2017, see the instructions for line 9	29
30	Complete line 2 on page 1 of this form. Don't include in column (c) any benefits shown on line 28 above. Then, add the amounts in column (c) and enter the total here	30
31	Enter the smaller of line 29 or 30. Also, enter this amount on line 3 on page 1 of this form and complete lines 4 through 11	31

Alternative Minimum Tax - Individuals

▶ Go to www.irs.gov/Form6251 for instructions and the latest information.
▶ Attach to Form 1040 or Form 1040NR.

Name(s) shown on Form 1040 or Form 1040NR

Your social security number

VIVEK S & NIDHI A RADIA

012-62-5915

Part I Alternative Minimum Taxable Income (See instructions for how to complete each line.)

1	If filing Schedule A (Form 1040), enter the amount from Form 1040, line 41, and go to line 2. Otherwise, enter the amount from Form 1040, line 38, and go to line 7. (If less than zero, enter as a negative amount)	1	292,671
2	Reserved for future use	2	
3	Taxes from Schedule A (Form 1040), line 9	3	33,485
4	Enter the home mortgage interest adjustment, if any, from line 6 of the worksheet in the instructions for this line	4	
5	Miscellaneous deductions from Schedule A (Form 1040), line 27	5	
6	If Form 1040, line 38 is \$156,900 or less, enter -0-. Otherwise, see instructions	6	(930)
7	Tax refund from Form 1040, line 10 or line 21	7	(987)
8	Investment interest expense (difference between regular tax and AMT)	8	
9	Depletion (difference between regular tax and AMT)	9	
10	Net operating loss deduction from Form 1040, line 21. Enter as a positive amount	10	
11	Alternative tax net operating loss deduction	11	()
12	Interest from specified private activity bonds exempt from the regular tax	12	
13	Qualified small business stock, see instructions	13	
14	Exercise of incentive stock options (excess of AMT income over regular tax income)	14	
15	Estates and trusts (amount from Schedule K-1 (Form 1041), box 12, code A)	15	
16	Electing large partnerships (amount from Schedule K-1 (Form 1065-B), box 6)	16	
17	Disposition of property (difference between AMT and regular tax gain or loss)	17	
18	Depreciation on assets placed in service after 1986 (difference between regular tax and AMT)	18	
19	Passive activities (difference between AMT and regular tax income or loss)	19	
20	Loss limitations (difference between AMT and regular tax income or loss)	20	
21	Circulation costs (difference between regular tax and AMT)	21	
22	Long-term contracts (difference between AMT and regular tax income)	22	
23	Mining costs (difference between regular tax and AMT)	23	
24	Research and experimental costs (difference between regular tax and AMT)	24	
25	Income from certain installment sales before January 1, 1987	25	()
26	Intangible drilling costs preference	26	
27	Other adjustments, including income-based related adjustments	27	
28	Alternative minimum taxable income. Combine lines 1 through 27. (If married filing separately and line 28 is more than \$249,450, see instructions.)	28	324,239

Part II Alternative Minimum Tax (AMT)

29	Exemption. (If you were under age 24 at the end of 2017, see instructions.)		
	IF your filing status is...	AND line 28 is not over...	THEN enter on line 29...
	Single or head of household	\$120,700	\$54,300
	Married filing jointly or qualifying widow(er)	160,900	84,500
	Married filing separately	80,450	42,250
	If line 28 is over the amount shown above for your filing status, see instructions.		
30	Subtract line 29 from line 28. If more than zero, go to line 31. If zero or less, enter -0- here and on lines 31, 33, and 35, and go to line 34	30	280,574
31	<ul style="list-style-type: none"> If you are filing Form 2555 or 2555-EZ, see instructions for the amount to enter. If you reported capital gain distributions directly on Form 1040, line 13; you reported qualified dividends on Form 1040, line 9b; or you had a gain on both lines 15 and 16 of Schedule D (Form 1040) (as refigured for the AMT, if necessary), complete Part III on the back and enter the amount from line 64 here. All others: If line 30 is \$187,800 or less (\$93,900 or less if married filing separately), multiply line 30 by 26% (0.26). Otherwise, multiply line 30 by 28% (0.28) and subtract \$3,756 (\$1,878 if married filing separately) from the result. 	31	74,805
32	Alternative minimum tax foreign tax credit (see instructions)	32	
33	Tentative minimum tax. Subtract line 32 from line 31	33	74,805
34	Add Form 1040, line 44 (minus any tax from Form 4972), and Form 1040, line 46. Subtract from the result any foreign tax credit from Form 1040, line 48. If you used Schedule J to figure your tax on Form 1040, line 44, refigure that tax without using Schedule J before completing this line (see instructions)	34	67,842
35	AMT. Subtract line 34 from line 33. If zero or less, enter -0-. Enter here and on Form 1040, line 45	35	6,963

Additional Medicare Tax

Department of the Treasury
Internal Revenue Service

- ▶ If any line does not apply to you, leave it blank. See separate instructions.
- ▶ Attach to Form 1040, 1040NR, 1040-PR, or 1040-SS.
- ▶ Go to www.irs.gov/Form8959 for instructions and the latest information.

2017

Attachment
Sequence No. **71**

Name(s) shown on return

Your social security number

VIVEK S & NIDHI A RADIA

012-62-5915

Part I Additional Medicare Tax on Medicare Wages

1	Medicare wages and tips from Form W-2, box 5. If you have more than one Form W-2, enter the total of the amounts from box 5	1	356,201	
2	Unreported tips from Form 4137, line 6	2		
3	Wages from Form 8919, line 6	3		
4	Add lines 1 through 3	4	356,201	
5	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying widow(er) \$200,000	5	250,000	
6	Subtract line 5 from line 4. If zero or less, enter -0-	6		106,201
7	Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (0.009). Enter here and go to Part II	7		956

Part II Additional Medicare Tax on Self-Employment Income

8	Self-employment income from Schedule SE (Form 1040), Section A, line 4, or Section B, line 6. If you had a loss, enter -0- (Form 1040-PR and Form 1040-SS filers, see instructions.)	8		
9	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying widow(er) \$200,000	9		
10	Enter the amount from line 4	10		
11	Subtract line 10 from line 9. If zero or less, enter -0-	11		
12	Subtract line 11 from line 8. If zero or less, enter -0-	12		
13	Additional Medicare Tax on self-employment income. Multiply line 12 by 0.9% (0.009). Enter here and go to Part III	13		

Part III Additional Medicare Tax on Railroad Retirement Tax Act (RRTA) Compensation

14	Railroad retirement (RRTA) compensation and tips from Form(s) W-2, box 14 (see instructions)	14		
15	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying widow(er) \$200,000	15		
16	Subtract line 15 from line 14. If zero or less, enter -0-	16		
17	Additional Medicare Tax on railroad retirement (RRTA) compensation. Multiply line 16 by 0.9% (0.009). Enter here and go to Part IV	17		

Part IV Total Additional Medicare Tax

18	Add lines 7, 13, and 17. Also include this amount on Form 1040, line 62, (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions) and go to Part V	18		956
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Part V Withholding Reconciliation

19	Medicare tax withheld from Form W-2, box 6. If you have more than one Form W-2, enter the total of the amounts from box 6	19	5,297	
20	Enter the amount from line 1	20	356,201	
21	Multiply line 20 by 1.45% (0.0145). This is your regular Medicare tax withholding on Medicare wages	21	5,165	
22	Subtract line 21 from line 19. If zero or less, enter -0-. This is your Additional Medicare Tax withholding on Medicare wages	22		132
23	Additional Medicare Tax withholding on railroad retirement (RRTA) compensation from Form W-2, box 14 (see instructions)	23		
24	Total Additional Medicare Tax withholding. Add lines 22 and 23. Also include this amount with federal income tax withholding on Form 1040, line 64 (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions)	24		132

For Paperwork Reduction Act Notice, see your tax return instructions.

**Net Investment Income Tax-
Individuals, Estates, and Trusts**

▶ **Attach to your tax return.**

▶ **Go to www.irs.gov/Form8960 for instructions and the latest information.**

Name(s) shown on your tax return

Your social security number or EIN

VIVEK S & NIDHI A RADIA

012-62-5915

- Part I Investment Income**
- Section 6013(g) election (see instructions)
 - Section 6013(h) election (see instructions)
 - Regulations section 1.1411-10(g) election (see instructions)

1	Taxable interest (see instructions)		1	809
2	Ordinary dividends (see instructions)		2	
3	Annuities (see instructions)		3	
4a	Rental real estate, royalties, partnerships, S corporations, trusts, etc. (see instructions)	4a		
b	Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business (see instructions)	4b		
c	Combine lines 4a and 4b		4c	0
5a	Net gain or loss from disposition of property (see instructions)	5a		
b	Net gain or loss from disposition of property that is not subject to net investment income tax (see instructions)	5b		
c	Adjustment from disposition of partnership interest or S corporation stock (see instructions)	5c		
d	Combine lines 5a through 5c		5d	0
6	Adjustments to investment income for certain CFCs and PFICs (see instructions)		6	
7	Other modifications to investment income (see instructions)		7	
8	Total investment income. Combine lines 1, 2, 3, 4c, 5d, 6, and 7		8	809

Part II Investment Expenses Allocable to Investment Income and Modifications

9a	Investment interest expenses (see instructions)	9a		
b	State, local, and foreign income tax (see instructions)	9b	50	
c	Miscellaneous investment expenses (see instructions)	9c		
d	Add lines 9a, 9b, and 9c		9d	50
10	Additional modifications (see instructions)		10	
11	Total deductions and modifications. Add lines 9d and 10		11	50

Part III Tax Computation

12	Net investment income. Subtract Part II, line 11 from Part I, line 8. Individuals complete lines 13-17. Estates and trusts complete lines 18a-21. If zero or less, enter -0-		12	759
13	Modified adjusted gross income (see instructions)	13	344,804	
14	Threshold based on filing status (see instructions)	14	250,000	
15	Subtract line 14 from line 13. If zero or less, enter -0-	15	94,804	
16	Enter the smaller of line 12 or line 15		16	759
17	Net investment income tax for individuals. Multiply line 16 by 3.8% (.038). Enter here and include on your tax return (see instructions)		17	29
18a	Net investment income (line 12 above)	18a		
b	Deductions for distributions of net investment income and deductions under section 642(c) (see instructions)	18b		
c	Undistributed net investment income. Subtract line 18b from 18a (see instructions). If zero or less, enter -0-	18c		
19a	Adjusted gross income (see instructions)	19a		
b	Highest tax bracket for estates and trusts for the year (see instructions)	19b		
c	Subtract line 19b from line 19a. If zero or less, enter -0-	19c		
20	Enter the smaller of line 18c or line 19c		20	
21	Net investment income tax for estates and trusts. Multiply line 20 by 3.8% (.038). Enter here and include on your tax return (see instructions)		21	

For Paperwork Reduction Act Notice, see your tax return instructions.

Passive Activity Loss Limitations

Department of the Treasury
Internal Revenue Service (99)

▶ See separate instructions.
▶ Attach to Form 1040 or Form 1041.
▶ Go to www.irs.gov/Form8582 for instructions and the latest information.

2017
Attachment
Sequence No. **88**

Name(s) shown on return

Identifying number

VIVEK S & NIDHI A RADIA

012-62-5915

Part I 2017 Passive Activity Loss

Caution: Complete Worksheets 1, 2, and 3 before completing Part I.

Rental Real Estate Activities With Active Participation (For the definition of active participation, see Special Allowance for Rental Real Estate Activities in the instructions.)

1a Activities with net income (enter the amount from Worksheet 1, column (a))	1a		
b Activities with net loss (enter the amount from Worksheet 1, column (b))	1b	(7,746)	
c Prior years unallowed losses (enter the amount from Worksheet 1, column (c))	1c		
d Combine lines 1a, 1b, and 1c	1d	(7,746)	

Commercial Revitalization Deductions From Rental Real Estate Activities

2a Commercial revitalization deductions from Worksheet 2, column (a)	2a		
b Prior year unallowed commercial revitalization deductions from Worksheet 2, column (b)	2b		
c Add lines 2a and 2b	2c		

All Other Passive Activities

3a Activities with net income (enter the amount from Worksheet 3, column (a))	3a		
b Activities with net loss (enter the amount from Worksheet 3, column (b))	3b		
c Prior years' unallowed losses (enter the amount from Worksheet 3, column (c))	3c		
d Combine lines 3a, 3b, and 3c	3d		

4 Combine lines 1d, 2c, and 3d. If this line is zero or more, stop here and include this form with your return; all losses are allowed, including any prior year unallowed losses entered on line 1c, 2b, or 3c. Report the losses on the forms and schedules normally used	4		(7,746)
--	----------	--	-----------

- If line 4 is a loss and:
- Line 1d is a loss, go to Part II.
 - Line 2c is a loss (and line 1d is zero or more), skip Part II and go to Part III.
 - Line 3d is a loss (and lines 1d and 2c are zero or more), skip Parts II and III and go to line 15.

Caution: If your filing status is married filing separately and you lived with your spouse at any time during the year, **do not** complete Part II or Part III. Instead, go to line 15.

Part II Special Allowance for Rental Real Estate Activities With Active Participation

Note: Enter all numbers in Part II as positive amounts. See instructions for an example.

5 Enter the smaller of the loss on line 1d or the loss on line 4	5		7,746
6 Enter \$150,000. If married filing separately, see instructions	6	150,000	
7 Enter modified adjusted gross income, but not less than zero (see instructions)	7	344,804	
Note: If line 7 is greater than or equal to line 6, skip lines 8 and 9, enter -0- on line 10. Otherwise, go to line 8.			
8 Subtract line 7 from line 6	8		
9 Multiply line 8 by 50% (0.50). Do not enter more than \$25,000. If married filing separately, see instructions	9		
10 Enter the smaller of line 5 or line 9	10		0

If line 2c is a loss, go to Part III. Otherwise, go to line 15.

Part III Special Allowance for Commercial Revitalization Deductions From Rental Real Estate Activities

Note: Enter all numbers in Part III as positive amounts. See the example for Part II in the instructions.

11 Enter \$25,000 reduced by the amount, if any, on line 10. If married filing separately, see instructions	11		
12 Enter the loss from line 4	12		
13 Reduce line 12 by the amount on line 10	13		
14 Enter the smallest of line 2c (treated as a positive amount), line 11, or line 13	14		

Part IV Total Losses Allowed

15 Add the income, if any, on lines 1a and 3a and enter the total	15		
16 Total losses allowed from all passive activities for 2017. Add lines 10, 14, and 15. See instructions to find out how to report the losses on your tax return	16		0

For Paperwork Reduction Act Notice, see instructions.

Depreciation and Amortization (Including Information on Listed Property)

Department of the Treasury Internal Revenue Service (99)

Attach to your tax return.

Attachment Sequence No. 179

Go to www.irs.gov/Form4562 for instructions and the latest information.

Name(s) shown on return

Business or activity to which this form relates

Identifying number

VIVEK S & NIDHI A RADIA

SINGLE FAMILY RES.

012-62-5915

Part I Election To Expense Certain Property Under Section 179

Note: If you have any listed property, complete Part V before you complete Part I.

Table with 5 rows for Part I. Line 1: Maximum amount. Line 2: Total cost of section 179 property. Line 3: Threshold cost of section 179 property. Line 4: Reduction in limitation. Line 5: Dollar limitation for tax year.

Note: Don't use Part II or Part III below for listed property. Instead, use Part V.

Part II Special Depreciation Allowance and Other Depreciation (Don't include listed property.)

Table with 3 rows for Part II. Line 14: Special depreciation allowance. Line 15: Property subject to section 168(f)(1) election. Line 16: Other depreciation (including ACRS).

Part III MACRS Depreciation (Don't include listed property.)

Section A

Table with 2 rows for Part III Section A. Line 17: MACRS deductions for assets placed in service in tax years beginning before 2017. Line 18: If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here.

Section B - Assets Placed in Service During 2017 Tax Year Using the General Depreciation System

Table with 7 columns: (a) Classification of property, (b) Month and year placed in service, (c) Basis for depreciation, (d) Recovery period, (e) Convention, (f) Method, (g) Depreciation deduction. Rows include 3-year, 5-year, 7-year, 10-year, 15-year, 20-year, 25-year property, and Residential/Nonresidential real property.

Section C - Assets Placed in Service During 2017 Tax Year Using the Alternative Depreciation System

Table with 7 columns: (a) Class life, (b) 12-year, (c) 40-year, (d) Recovery period, (e) Convention, (f) Method, (g) Depreciation deduction.

Part IV Summary (See instructions.)

Table with 3 rows for Part IV. Line 21: Listed property. Line 22: Total. Line 23: For assets shown above and placed in service during the current year, enter the portion of the basis attributable to section 263A costs.

For Paperwork Reduction Act Notice, see separate instructions.

Department of the Treasury
Internal Revenue Service

▶ **Return completed Form 8879 to your ERO. (Do not send to IRS.)**

2017

▶ **Go to www.irs.gov/Form8879 for the latest information.**

Submission Identification Number (SID) ▶ 20893520181005pb31id

Taxpayer's name <u>VIVEK S RADIA</u>	Social security number <u>012-62-5915</u>
Spouse's name <u>NIDHI A RADIA</u>	Spouse's social security number <u>473-33-3728</u>

Part I Tax Return Information - Tax Year Ending December 31, 2017 (Whole dollars only)

1 Adjusted gross income (Form 1040, line 38; Form 1040A, line 22; Form 1040EZ, line 4; Form 1040NR, line 37)	1	<u>344,804</u>
2 Total tax (Form 1040, line 63; Form 1040A, line 39; Form 1040EZ, line 12; Form 1040NR, line 61)	2	<u>75,790</u>
3 Federal income tax withheld from Forms W-2 and 1099 (Form 1040, line 64; Form 1040A, line 40; Form 1040EZ, line 7; Form 1040NR, line 62a)	3	<u>75,031</u>
4 Refund (Form 1040, line 76a; Form 1040A, line 48a; Form 1040EZ, line 13a; Form 1040-SS, Part I, line 13a; Form 1040NR, line 73a)	4	
5 Amount you owe (Form 1040, line 78; Form 1040A, line 50; Form 1040EZ, line 14; Form 1040NR, line 75)	5	<u>759</u>

Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)

Under penalties of perjury, I declare that I have examined a copy of my electronic individual income tax return and accompanying schedules and statements for the tax year ending December 31, 2017, and to the best of my knowledge and belief, it is true, correct, and accurately lists all amounts and sources of income I received during the tax year. I further declare that the amounts in Part I above are the amounts from my electronic income tax return. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at **1-888-353-4537**. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for my electronic income tax return and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

I authorize LAWRENCE MOORE, CPA to enter or generate my PIN 24361
ERO firm name Enter five digits, but don't enter all zeros
as my signature on my tax year 2017 electronically filed income tax return.

I will enter my PIN as my signature on my tax year 2017 electronically filed income tax return. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ _____ Date ▶ _____

Spouse's PIN: check one box only

I authorize LAWRENCE MOORE, CPA to enter or generate my PIN 80361
ERO firm name Enter five digits, but don't enter all zeros
as my signature on my tax year 2017 electronically filed income tax return.

I will enter my PIN as my signature on my tax year 2017 electronically filed income tax return. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ▶ _____ Date ▶ _____

Practitioner PIN Method Returns Only - continue below

Part III Certification and Authentication - Practitioner PIN Method Only

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 208935-10125
Don't enter all zeros

I certify that the above numeric entry is my PIN, which is my signature for the tax year 2017 electronically filed income tax return for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and **Pub.1345**, Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns.

ERO's signature ▶ _____ Date ▶ 01-31-2019

**ERO Must Retain This Form - See Instructions
Don't Submit This Form to the IRS Unless Requested To Do So**

For Paperwork Reduction Act Notice, see your tax return instructions.

**Acknowledgement and General Information for
Taxpayers Who File Returns Electronically**

Thank you for participating in IRS e-file.

Taxpayer name

VIVEK S & NIDHI A RADIA

Taxpayer address (optional)

115 ORCHARD ROAD

WATCHUNG, NJ 07069

1. Your federal income tax return for 2017 was filed electronically with the IRS Submission Processing Center. The electronic filing services were provided by LAWRENCE MOORE, CPA.
2. Your return was accepted on 04-10-2018 using a Personal Identification Number (PIN) as your electronic signature. You entered a PIN or authorized the Electronic Return Originator (ERO) to enter or generate a PIN for you. The Submission ID assigned to your return is 20893520181005pb31id.
3. Your return was accepted on _____. Allow 4 to 6 weeks for the processing of your return. The Earned Income Credit or a dependent's exemption on your return may be reduced or disallowed due to a child's name and social security number mismatch.
4. Your electronic funds withdrawal payment request was accepted for processing.
5. Your electronic funds withdrawal payment request was not accepted for processing. Refer to the "If You Owe Tax" section.
6. Your Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return, was accepted on _____. The Submission ID assigned to your extension is _____.

**DO NOT SEND A PAPER COPY OF YOUR RETURN TO THE IRS.
IF YOU DO, IT WILL DELAY THE PROCESSING OF THE RETURN.**

If You Need to Make a Change to Your Return

If you need to make a change or correct the return you filed electronically, you should send a Form 1040X, Amended U.S. Individual Income Tax Return, to the IRS Submission Processing Center that processes paper returns for your area. The address is available at www.irs.gov, or you can call the IRS toll-free at 1-800-829-1040.

If You Need to Ask About Your Refund

The IRS notifies your Electronic Return Originator (ERO) when your return is accepted, usually within 48 hours. If your return was not accepted, the IRS notifies your ERO of the reasons for rejection. If it has been more than three weeks since the IRS accepted your return and you have not received your refund, go to www.irs.gov and click on "Where's My Refund?" to view your refund status. Exception: If box 3 above is checked, allow 4 to 6 weeks for processing of your return. A notice will be sent to you advising of changes to your return.

Also, you can call the TeleTax line at 1-800-829-4477, for automated refund information. You should have available the first social security number shown on your return, your filing status, and the exact amount of the refund you expect. TeleTax gives you the date for mailing or depositing your refund. You should receive your refund check within 30 days of the date given by TeleTax, or within one week of that date, if you chose direct deposit. If you do not receive it by then, or if TeleTax does not give your refund information, call the Refund Hotline at 1-800-829-1954.

The IRS uses refunds to cover overdue taxes and notifies you when this occurs. The Fiscal Service offsets refunds through the Treasury Offset Program to cover past due child support, federal agency non-tax debts such as student loans and state income tax obligations. Fiscal Service sends you an offset notice if it applies your refund or part of your refund to non-tax debts. If you have questions about the offset, contact the agency identified in the notice. You may also call the Treasury Offset Program Call Center at 1-800-304-3107, if you have additional questions.

If You Owe Tax

If your return has a balance due, you must pay the amount you owe by the prescribed due date. If you paid by electronic funds withdrawal (direct debit) or by credit card, no voucher is needed. The credit card service providers will charge a convenience fee based on the amount of taxes you are paying. The fees and the type of credit or debit cards accepted may vary between providers. You will be told the amount of the fee during the transaction and you will be given the option to either continue or end the transaction. For information on paying your taxes electronically, including by credit or debit card, go to www.irs.gov/e-pay.

If you are not paying electronically you may use Form 1040-V, Payment Voucher, which you can obtain from your Electronic Return Originator. If the IRS does not receive your payment by the prescribed due date, you will receive a notice that requests full payment of the tax due, plus penalties and interest. If you can not pay the amount in full, complete Form 9465, Installment Agreement Request, which you may file electronically. To apply for an installment agreement online, go to www.irs.gov. You may also order Form 9465 by calling 1-800-TAX-FORM (1-800-829-3676). If approved, the IRS charges a user fee to set up an installment agreement.

If You Need to Inquire About Your Electronic Funds Withdrawal Payment

You may call 1-888-353-4537 to inquire about the status of your electronic funds withdrawal payment. If there is a change to the bank account information included on your return, you should call this number to cancel a scheduled payment. You should have available the social security number of the first person listed on the tax return, the payment amount, and the bank account number. Cancellation requests must be received no later than 11:59 p.m. E.T. two business days prior to the scheduled payment date.

Tax Refund Related Financial Products

Financial institutions offer a variety of financial products to taxpayers based on their refunds. Contracts for financial products are between you and the financial institution. The IRS is not associated with the contract. **If you have questions about tax refund related products, contact your Electronic Return Originator or the lender.**

Instructions for Electronic Return Originators

Line 2 - PIN Presence Indicator - Check box 2 if the taxpayer entered a PIN or authorized the ERO to enter or generate the PIN for the taxpayer, and the Acknowledgement File PIN Presence Indicator is a "Practitioner PIN," "Self-Select PIN" or "Online Filer PIN." Form 8879, IRS *e-file* Signature Authorization, is required if the ERO enters or generates the PIN or if the Practitioner PIN method is used. **Use Form 8453, U.S. Individual Income Tax Transmittal for an IRS e-file Return, to send required paper forms or supporting documentation listed next to the form check boxes (do not send Forms W-2, W-2G, or 1099R).**

Line 3 - Exception Processing - Check box 3 if the Acknowledgement File Acceptance Code equals "Exception." The acceptance code indicates that this return has been previously rejected and this subsequent submission still has invalid data.

Line 4 - Payment Acknowledgement Literal - Check box 4 if the taxpayer requested to use electronic funds withdrawal to pay the balance due, and the Acknowledgement File Payment Acknowledgement Literal field equals "Payment Request Received."

Line 5 - Payment Acknowledgement Literal - Check box 5 if the taxpayer requested to use electronic funds withdrawal to pay the balance due, and the Acknowledgement File Payment Acknowledgement Literal field does not equal "Payment Request Received." If box 5 is checked, inform the taxpayer that he/she must pay by check, money order, debit card, or credit card.

Note: EROs can use the Acknowledgement File information, translated by the transmitter, to complete Form 9325.

VIVEK S & NIDHI A RADIA

Name(s) as shown on return

Your Social Security Number

VIVEK S & NIDHI A RADIA

012-62-5915

Schedule A, Line 6 - Real Estate Taxes

Description	Amount
INVESTORS SAVINGS	\$ 4,917
APPORTIONED FOR RENTAL PROPERTY	7,222
Total:	\$ 12,139

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Your Social Security Number

012-62-5915

Schedule A, Line 10 - Home mtg interest and points on Form 1

Description	Amount
INVESTORS SAVINGS	\$ 14,293
APPORTIONED FOR RENTAL PROPERTY	3,698
	877
Total:	\$ 18,868

Estimated Tax Worksheet for Next Year

(Keep for your records)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

1.	Wages	1.	
2.	Interest and Dividend income	2.	
3.	Capital gain income	3.	
4.	Taxable IRA/Pension income	4.	
5.	Taxable Social Security income	5.	
6.	Business income	6.	
7.	Other income	7.	
8.	Total income (add lines 1 thru 7)	8.	
9.	Adjustments to income	9.	
10.	Adjusted gross income (subtract line 9 from line 8)	10.	
11a.	Itemized deductions	11a.	
11b.	Standard deduction	11b.	
12.	Taxable income (subtract the larger of line 11a or 11b from line 10)	12.	
13.	Estimated Section 199A deduction for qualified trade or business income	13.	
14.	Projected taxable income (subtract line 13 from line 12)	14.	
15.	Projected Tax	15.	
16.	Alternative Minimum Tax	16.	
17.	Total tax	17.	
18a.	Child Tax Credit	18a.	
18b.	Other projected Credits	18b.	
18c.	Total projected credits	18c.	
19.	Subtract line 18d from line 17	19.	
20.	Projected SE Tax - Taxpayer	20.	
21.	Projected SE Tax - Spouse	21.	
22.	Other taxes	22.	
23a.	Add lines 19 through 22	23a.	
	b. Earned income credit, additional child tax credit, fuel tax credit, net premium tax credit, refundable American opportunity credit, and refundable credit from Form 8885	23b.	
	c. Total 2018 estimated tax. Subtract line 23b from line 23a. If zero or less enter -0-	23c.	
24a.	Multiply line 23c by 90% (66 2/3% for farmers and fishermen)	24a.	
	b. Required annual payment based on prior year's tax (see instructions) 110%	24b.	83,369
	c. Required annual payment to avoid a penalty. Enter the smaller of line 24a or 24b	24c.	83,369
25.	Projected Withholding	25.	75,031
26.	Projected Net Tax (subtract line 25 from line 24c)	26.	8,338

Estimates will be computed on \$8,338. This is line 26.

Use screen ETA to provide accurate estimates of next year's income, deductions, and credits. If screen ETA is used, lines 1-24a of this worksheet will be autofilled.

Federal Income Tax Withheld

2017 PG01

Name(s) as shown on return

Your Social Security Number

VIVEK S & NIDHI A RADIA

012-62-5915

Description	Amount
W2 - MEDIDATA SOLUTIONS INC	21,433
W2 - DIGITAS INC	53,466
Form 8959	132
Total Withholdings	75,031

Deduction for Exemptions Worksheet - Form 1040, Line 42

(Keep for your records)

2017

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Tax ID Number

012-62-5915

1. Is the amount on Form 1040, line 38, more than the amount shown on line 4 below for your filing status?

No. **STOP!** Multiply \$4,050 by the total number of exemptions claimed on Form 1040, line 6d, and enter the result on line 42.

Yes. **Continue**

2. Multiply \$4,050 by the total number of exemptions claimed on Form 1040, line 6d 2. 16,200

3. Enter the amount from Form 1040, line 38 3. 344,804

4. Enter the amount shown below for your filing status.

- Single - \$261,500
- Married filing jointly or qualifying widow(er) - \$313,800
- Married filing separately - \$156,900
- Head of household - \$287,650

} 4. 313,800

5. Subtract line 4 from line 3. If the result is more than \$122,500 (\$61,250 if married filing separately), **STOP!** Enter -0- on line 42 5. 31,004

6. Divide line 5 by \$2,500 (\$1,250 if married filing separately). If the result is not a whole number, increase it to the next higher whole number (for example, increase .00004 to 1) 6. 13

7. Multiply line 6 by 2% (0.02) and enter the result as a decimal (rounded to at least three places 7. 0.26

8. Multiply line 2 by line 7 8. 4,212

9. **Deduction for exemptions.** Subtract line 8 from line 2. Enter the result here and on Form 1040, line 42 9. 11,988

Credit Limit Worksheet

(Keep for your records)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

1. Amount from Form 1040, line 47; Form 1040A, line 30; or Form 1040NR line 45	1.	74,805	
2. Foreign tax credit amount from Form 1040, line 48 or Form 1040NR line 46	2.		
3. Subtract line 2 from line 1. If zero or less, enter -0-. Enter this amount on Form 2441, line 10	3.	74,805	
4. Amount from Form 2441, line 11	4.		
5. Subtract line 4 from line 3. If zero or less, enter -0-. Enter this amount on Schedule R, line 21	5.	74,805	
6. Amount from Schedule R, line 22	6.		
7. Enter amount from Form 8863, line 18	7.		
8. Subtract line 6 from line 5. If zero or less, enter -0-	8.	74,805	
9. Enter the smaller of line 7 or line 8. Nonrefundable lifetime learning credit	9.		
10. Enter amount from Form 8863, line 9	10.		
11. Subtract line 9 from line 8. If zero or less, enter -0-	11.	74,805	
12. Enter the smaller of line 10 or line 11. Nonrefundable American Opportunity credit	12.		
13. Add line 9 and line 12. Enter this amount on Form 8863, line 19	13.		
14. Subtract line 13 from line 8. If zero or less, enter -0-. Enter this amount on Form 8880, line 11	14.	74,805	
15. Amount from Form 8880, line 12	15.		
16. Subtract line 15 from line 14. If zero or less, enter -0-. Enter this amount on Form 5695, line 29	16.	74,805	
17. Amount from Form 5695, line 30	17.		
18. Reserved	18.		
19. Reserved	19.		
20. Subtract line 17 from line 16. If zero or less, enter -0-. Enter this amount on Form 8910, line 14	20.	74,805	
21. Amount from Form 8910, line 15	21.		
22. Subtract line 21 from line 20. If zero or less, enter -0-. Enter this amount on Form 8936, line 22	22.	74,805	
23. Amount from Form 8936, line 23	23.		
24. Amount from Line 12 of the line 11 Worksheet from Pub 972 (WK_8812.PG2)	24.		
25. Subtract lines 23 and 24 from line 22. If zero or less, enter -0-. Enter this amount on Form 8396, line 8	25.	74,805	
26. Amount from Form 8396, line 9	26.		
27. Subtract line 26 from line 25. If zero or less, enter -0-	27.	74,805	
28. Amount from Form 8839, line 14	28.		
29. Enter the smaller of line 27 or line 28. Enter this amount on Form 8839, line 16	29.		
30. Subtract line 29 from line 27. If zero or less, enter -0-. Enter this amount on Form 8859, line 2	30.	74,805	
31. Amount from Form 8859, line 3	31.		
32. Subtract line 31 from line 30. If zero or less, enter -0-. Enter this amount on Form 5695, line 14	32.	74,805	

1040

Overflow Statement

2017

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Your Social Security Number

012-62-5915

Schedule A, Line 5 - STATE AND LOCAL INCOME TAXES

Description		Amount
Form W-2 - MEDIDATA SOLUTIONS INC	UI	\$ 142
Form W-2 - MEDIDATA SOLUTIONS INC	FL	34
Form W-2 - MEDIDATA SOLUTIONS INC		6,722
Form W-2 - DIGITAS INC	DI	31
Form W-2 - DIGITAS INC		14,388
	Total:	\$ 21,317

**Projected State and Local Income Tax Refund
Worksheet For 2018**

This amount will carry to next year's screen 3.

(Keep for your records)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

Worksheet 1 - 2017 Schedule A worksheet as filed

1a. Enter the total amount from Schedule A, line 5	1a.	21,317
1b. Enter the amount from Schedule A, line 5, that does not affect the federal income tax calculation if the taxpayer has a state refund and is subject to AMT	1b.	0
1c. Subtract line 1b from line 1a. This is the maximum amount from Schedule A, line 5, that can be taxable on next year's tax return per the Tax Benefit Rule	1c.	21,317
2. Multiply line 1c by 80% (.80)	2.	17,054
3. Enter the amount from 1040, line 38	3.	344,804
4. Enter: \$313,800(MFJ) / \$287,650(HOH) / \$261,500(S) / \$156,900(MFS)	4.	313,800
5. Subtract line 4 from line 3	5.	31,004
6. Multiply line 5 by 3% (.03)	6.	930
7. Enter the smaller of line 2 or line 6	7.	930
8. Total state and local taxes deducted on 2017 return. Subtract line 7 from line 1	8.	20,387

Worksheet 2 - 2017 Schedule A worksheet recomputed using original Schedule A line 5 less state refunds

1. Enter the total state taxes actually paid in 2017 (line 1 above less state refund that will be received on 2018 Form 1099-G)	1.	19,472
2. Multiply line 1 by 80% (.80)	2.	15,578
3. Enter the amount from 1040, line 38	3.	344,804
4. Enter: \$313,800(MFJ) / \$287,650(HOH) / \$261,500(S) / \$156,900(MFS)	4.	313,800
5. Subtract line 4 from line 3	5.	31,004
6. Multiply line 5 by 3% (.03)	6.	930
7. Enter the smaller of line 2 or line 6	7.	930
8. Total state and local taxes that would have been deducted if Schedule A line 5 reflected only the portion of the total state and local taxes paid that were due. Subtract line 7 from line 1	8.	18,542

Worksheet 3 - Difference

1. Enter the amount from line 8, worksheet 1 above	1.	20,387
2. Enter the amount from line 8, worksheet 2 above	2.	18,542
3. Subtract line 2 from line 1. This is the maximum amount of the total refund that is taxable in 2018	3.	1,845

If line 3 is -0- or less, **STOP**. None of your state refund is taxable.

If line 3 is greater than -0-, complete worksheet 4 below to determine how much of your state refund is taxable.

Worksheet 4 - State and Local Income Tax Refund Worksheet

1. Enter the amount from line 3, worksheet 3 above	1.	1,845
2. Enter your total allowable itemized deductions from your 2017 Schedule A line 29	2.	52,133
Note. If your 2017 filing status was MFS and your spouse itemized deductions in 2017, skip lines 3, 4, and 5, and enter the amount from line 2 on line 6 below.		
3. Enter the amount shown below for the filing status claimed on your 2017 Form 1040. Enter: \$6,350(S) / \$12,700(MFJ) / \$6,350(MFS) / \$9,350(HOH)	3.	12,700

4. Did you fill in line 39a on your 2017 Form 1040?

No. Enter -0-.

Yes. Multiply the number in the box on line 39a of your 2017 Form 1040 by:

\$1,250 if your 2017 filing status was MFJ or MFS or QW;

\$1,550 if your 2017 filing status was single or HOH

5. Add lines 3 and 4	5.	12,700
----------------------	----	--------

6. Is the amount on line 5 less than the amount on line 2?

No. STOP None of your refund is taxable.

Yes. Subtract line 5 from line 2
 6. | 39,433 |

7. Enter the smaller of line 1 or line 6	7.	1,845
--	----	-------

8. Taxable income for 2017	8.	280,683
----------------------------	----	---------

9. Taxable part of your refund. If line 8 is zero or more, enter the amount from line 7. If line 8 is less than zero, add lines 7 and 8, and enter the result but not less than zero	9.	1,845
--	----	-------

Worksheet 5 - State and Local Income Tax and General State Sales Tax Computation

1. 2017 State Income Tax Deduction from Schedule A, Line 5	1.	21,317
2. 2017 State General Sales Tax Deduction not taken on Schedule A, Line 5	2.	2,447
3. Difference	3.	18,870
4. Taxable part of your refund from line 9 of worksheet 4	4.	1,845
5. Lesser of line 3 or 4, this is the maximum taxable portion of your state refund	5.	1,845

Itemized Deductions Worksheet-Line 29

Schedule A

(Keep for your records)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

<p>1. Enter the total of the amounts from Schedule A, lines 4, 9, 15, 19, 20, 27, and 28</p> <p>2. Enter the total of the amount from Schedule A, lines 4, 14, and 20, plus any gambling and casualty or theft losses included on line 28</p> <p>Caution! <i>Be sure your total gambling and casualty or theft losses are clearly identified on the dotted lines next to line 28.</i></p> <p>3. Is the amount on line 2 less than the amount on line 1? <input type="checkbox"/> No. STOP. Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 29. Don't complete the rest of this worksheet. <input checked="" type="checkbox"/> Yes. Subtract line 2 from line 1</p> <p>4. Multiply line 3 by 80% (0.80)</p> <p>5. Enter the amount from Form 1040, line 38</p> <p>6. Enter \$313,800 if married filing jointly or qualifying widow(er); \$287,650 if head of household; \$261,500 if single; or \$156,900 if married filing separately</p> <p>7. Is the amount on line 6 less than the amount on line 5? <input type="checkbox"/> No. STOP. Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 29. Don't complete the rest of this worksheet. <input checked="" type="checkbox"/> Yes. Subtract line 6 from line 5</p> <p>8. Multiply line 7 by 3% (0.03)</p> <p>9. Enter the smaller of line 4 or line 8</p> <p>10. Total itemized deductions. Subtract line 9 from line 1. Enter the result here and on Schedule A, line 29</p>	<p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>5.</p> <p>6.</p> <p>7.</p> <p>8.</p> <p>9.</p> <p>10.</p>	<p><u>53,063</u></p> <p>_____</p> <p><u>53,063</u></p> <p><u>42,450</u></p> <p><u>344,804</u></p> <p><u>313,800</u></p> <p><u>31,004</u></p> <p><u>930</u></p> <p><u>930</u></p> <p><u>52,133</u></p>
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Exemption Worksheet - Line 29

Form 6251

(Keep for your records)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

Note. If Form 6251, line 28, is equal to or more than: \$337,900 if single or head of household; \$498,900 if married filing jointly or qualifying widow(er); or \$249,450 if married filing separately, your exemption is zero. **Don't** complete this worksheet; instead, enter the amount from Form 6251, line 28, on line 30 and go to line 31.

1. Enter: \$54,300 if single or head of household; \$84,500 if married filing jointly or qualifying widow(er); \$42,250 if married filing separately	1.	84,500
2. Enter your alternative minimum taxable income (AMTI) from Form 6251, line 28	2.	324,239
3. Enter: \$120,700 if single or head of household; \$160,900 if married filing jointly or qualifying widow(er); \$80,450 if married filing separately	3.	160,900
4. Subtract line 3 from line 2. If zero or less, enter -0-	4.	163,339
5. Multiply line 4 by 25% (0.25)	5.	40,835
6. Subtract line 5 from line 1. If zero or less, enter -0-. If any of the three conditions under <i>Certain Children Under Age 24</i> apply to you, complete lines 7 through 10. Otherwise, stop here and enter this amount on Form 6251, line 29, and go to Form 6251, line 30 ▶	6.	43,665
7. Minimum exemption amount for certain children under age 24	7.	\$7,500
8. Enter your earned income , if any (see instructions)	8.	_____
9. Add lines 7 and 8	9.	_____
10. Enter the smaller of line 6 or line 9 here and on Form 6251, line 29, and go to Form 6251, line 30 ▶	10.	_____

Worksheet 1
For Form 8582, Lines 1a, 1b, and 1c
(See instructions.)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

	Name of activity	Current year		Prior years	Overall gain or loss	
		(a) Net income (line 1a)	(b) Net loss (line 1b)	(c) Unallowed loss (line 1c)	(d) Gain	(e) Loss
1	SINGLE FAMILY RES.	0	7,746	0	0	7,746
Total. Enter on Form 8582, lines 1a, 1b, and 1c ▶		0	7,746	0	0	7,746

Worksheet 4

Use this worksheet if an amount is shown on Form 8582, line 10 or 14
(See instructions.)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

	Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Ratio	(c) Special allowance	(d) Subtract column (c) from column (a)
1	SINGLE FAMILY RES.	E LN 22	7,746	1	0	7,746
	Total ▶		7,746	1.00	0	7,746

Worksheet 5
Allocation of Unallowed Losses
(See instructions.)

2017

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Tax ID Number

012-62-5915

	Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Ratio	(c) Unallowed loss
1	SINGLE FAMILY RES.	E LN 22	7,746	1	7,746
	Total ▶		7,746	1.00	7,746

**Worksheet 6
Allowed Losses**
(See instructions.)

2017

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Tax ID Number

012-62-5915

	Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Unallowed loss	(c) Allowed loss
1	SINGLE FAMILY RES.	E LN 22	7,746	7,746	0
	Total		7,746	7,746	0

Form **8582**

Passive Activity Loss Limitations

OMB No. 1545-1008

▶ See separate instructions.

2017

Department of the Treasury
Internal Revenue Service (99)

▶ Attach to Form 1040 or Form 1041.

Attachment
Sequence No. **88**

▶ Go to www.irs.gov/Form8582 for instructions and the latest information.

Name(s) shown on return

Identifying number

VIVEK S & NIDHI A RADIA

012-62-5915

Part I 2017 Passive Activity Loss

Caution: Complete Worksheets 1, 2, and 3 before completing Part I.

Rental Real Estate Activities With Active Participation (For the definition of active participation, see

Special Allowance for Rental Real Estate Activities in the instructions.)

1a Activities with net income (enter the amount from Worksheet 1, column (a))	1a		
b Activities with net loss (enter the amount from Worksheet 1, column (b))	1b	(7,746)	
c Prior years unallowed losses (enter the amount from Worksheet 1, column (c))	1c	()	
d Combine lines 1a, 1b, and 1c	1d	(7,746)	

Commercial Revitalization Deductions From Rental Real Estate Activities

2a Commercial revitalization deductions from Worksheet 2, column (a)	2a	()	
b Prior year unallowed commercial revitalization deductions from Worksheet 2, column (b)	2b	()	
c Add lines 2a and 2b	2c	()	

All Other Passive Activities

3a Activities with net income (enter the amount from Worksheet 3, column (a))	3a		
b Activities with net loss (enter the amount from Worksheet 3, column (b))	3b	()	
c Prior years unallowed losses (enter the amount from Worksheet 3, column (c))	3c	()	
d Combine lines 3a, 3b, and 3c	3d		

4 Combine lines 1d, 2c, and 3d. If this line is zero or more, stop here and include this form with your return; all losses are allowed, including any prior year unallowed losses entered on line 1c, 2b, or 3c. Report the losses on the forms and schedules normally used	4	(7,746)	
--	----------	-----------	--

- If line 4 is a loss and:
- Line 1d is a loss, go to Part II.
 - Line 2c is a loss (and line 1d is zero or more), skip Part II and go to Part III.
 - Line 3d is a loss (and lines 1d and 2c are zero or more), skip Parts II and III and go to line 15.

Caution: If your filing status is married filing separately and you lived with your spouse at any time during the year, **do not** complete Part II or Part III. Instead, go to line 15.

Part II Special Allowance for Rental Real Estate Activities With Active Participation

Note: Enter all numbers in Part II as positive amounts. See instructions for an example.

5 Enter the smaller of the loss on line 1d or the loss on line 4	5	7,746	
6 Enter \$150,000. If married filing separately, see instructions	6	150,000	
7 Enter modified adjusted gross income, but not less than zero (see instructions)	7	343,817	
Note: If line 7 is greater than or equal to line 6, skip lines 8 and 9, enter -0- on line 10. Otherwise, go to line 8.			
8 Subtract line 7 from line 6	8		
9 Multiply line 8 by 50% (0.50). Do not enter more than \$25,000. If married filing separately, see instructions	9		
10 Enter the smaller of line 5 or line 9	10	0	

If line 2c is a loss, go to Part III. Otherwise, go to line 15.

Part III Special Allowance for Commercial Revitalization Deductions From Rental Real Estate Activities

Note: Enter all numbers in Part III as positive amounts. See the example for Part II in the instructions.

11 Enter \$25,000 reduced by the amount, if any, on line 10. If married filing separately, see instructions	11		
12 Enter the loss from line 4	12		
13 Reduce line 12 by the amount on line 10	13		
14 Enter the smallest of line 2c (treated as a positive amount), line 11, or line 13	14		

Part IV Total Losses Allowed

15 Add the income, if any, on lines 1a and 3a and enter the total	15		
16 Total losses allowed from all passive activities for 2017. Add lines 10, 14, and 15. See instructions to find out how to report the losses on your tax return	16	0	

For Paperwork Reduction Act Notice, see instructions.

Form **8582** (2017)

FOR ALT MIN TAX PURPOSES ONLY
Worksheet 1
For Form 8582, Lines 1a, 1b, and 1c
(See instructions.)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

	Name of activity	Current year		Prior years	Overall gain or loss	
		(a) Net income (line 1a)	(b) Net loss (line 1b)	(c) Unallowed loss (line 1c)	(d) Gain	(e) Loss
1	SINGLE FAMILY RES.	0	7,746	0	0	7,746
Total. Enter on Form 8582, lines 1a, 1b, and 1c ▶		0	7,746	0	0	7,746

Worksheet 4

Use this worksheet if an amount is shown on Form 8582, line 10 or 14
(See instructions.)

2017

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Tax ID Number

012-62-5915

	Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Ratio	(c) Special allowance	(d) Subtract column (c) from column (a)
1	SINGLE FAMILY RES.	E LN 22	7,746	1	0	7,746
Total ▶			7,746	1.00	0	7,746

FOR ALT MIN TAX PURPOSES ONLY
Worksheet 5
Allocation of Unallowed Losses
 (See instructions.)

2017

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Tax ID Number

012-62-5915

	Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Ratio	(c) Unallowed loss
1	SINGLE FAMILY RES.	E LN 22	7,746	1	7,746
	Total		7,746	1.00	7,746

**Worksheet 6
Allowed Losses**

(See instructions.)

2017

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Tax ID Number

012-62-5915

	Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Unallowed loss	(c) Allowed loss
1	SINGLE FAMILY RES.	E LN 22	7,746	7,746	0
	Total		7,746	7,746	0

**Modified Adjusted Gross Income (MAGI)
Form 8582, Line 7**

(Keep for your records)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

	Regular tax	Alt Min Tax
Income		
Wages	343,008	343,008
Interest income before Series EE bond exclusion	809	809
Dividend income		
Taxable state and local refunds	987	
Alimony received		
Nonpassive business income or (loss)		
Schedule D and Form 4797		
Taxable IRA distributions		
Taxable pensions and annuities		
Nonpassive partnership income or (loss) (including overall PTP gains and sold PTP losses)		
Nonpassive S corporation income or (loss)		
Nonpassive estate and trust income or (loss)		
Real Estate Mortgage Investment Conduits (REMICs)		
Royalty Income		
Net rental real estate gains for a real estate professional or non-passive rental		
Overall loss from the entire disposition of a passive activity		
Nonpassive farm income or (loss)		
Unemployment compensation		
Other income		
Total income	344,804	343,817
Adjustments		
Educator expenses		
Certain business expenses of reservists, performing artists, and fee-based government officials		
Health savings account deduction		
Moving expenses		
Self-employed SEP, SIMPLE, and qualified plans		
Self-employed health insurance deduction		
Penalty on early withdrawal of savings		
Alimony paid		
Other adjustments		
Total adjustments	0	0
Subtract total adjustments from total income	344,804	343,817
MAGI adjustment from input screen E2		
Modified adjusted gross income	344,804	343,817

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

Before you begin: Figure the amount of any credits you are claiming on Form 5695, Part II, line 30*; Form 8910; Form 8936; or Schedule R.

CAUTION! • To be a qualifying child for the child tax credit, the child must be under age 17 at the end of 2017 and meet the other requirements listed earlier under Qualifying Child. Also see Taxpayer identification number needed by due date of return, earlier.
• If you do not have a qualifying child, you cannot claim the child tax credit.

*See the Form 5695 instructions to see if line 30 (nonbusiness energy property credit) applies for 2017.

Part 1

1. Number of qualifying children: 1 X \$1,000. Enter the result. 1. 1,000
2. Enter the amount from Form 1040, line 38; Form 1040A, line 22; or Form 1040NR, line 37. 2. 344,804
3. **1040 Filers.** Enter the total of any -
 - Exclusion of income from Puerto Rico, and
 - Amounts from Form 2555, lines 45 and 50; Form 2555-EZ, line 18; and Form 4563, line 15.3. _____
- 1040A and 1040NR Filers.** Enter -0-.
4. Add lines 2 and 3. Enter the total. 4. 344,804
5. Enter the amount shown below for your filing status.
 - Married filing jointly - \$110,000
 - Single, head of household, or qualifying widow(er) - \$75,000
 - Married filing separately - \$55,0005. 110,000
6. Is the amount on line 4 more than the amount on line 5?
 - No.** Leave line 6 blank. Enter -0- on line 7.
 - Yes.** Subtract line 5 from line 4. 6. 235,000

If the result is not a multiple of \$1,000, increase it to the next multiple of \$1,000.
For example, increase \$425 to \$1,000, increase \$1,025 to \$2,000, etc.
7. Multiply the amount on line 6 by 5% (.05). Enter the result. 7. 11,750
8. Is the amount on line 1 more than the amount on line 7?
 - No. STOP**
 - You cannot take the child tax credit on Form 1040, line 52; Form 1040A, line 35; or Form 1040NR, line 49. You also cannot take the additional child tax credit on Form 1040, line 67; Form 1040A, line 43; or Form 1040NR, line 64. Complete the rest of your Form 1040, Form 1040A, or Form 1040NR.
 - Yes.** Subtract line 7 from line 1. Enter the result. *Go to Part 2 below.* 8. _____

Part 2

9. Enter the amount from Form 1040, line 47; Form 1040A, line 30; or Form 1040NR, line 45. 9. 0
10. Add the following amounts from:

Form 1040	or	Form 1040A	or	Form 1040NR	+	_____
Line 48		-----		Line 46	+	_____
Line 49		Line 31		Line 47	+	_____
Line 50		Line 33		-----	+	_____
Line 51		Line 34		Line 48	+	_____
Form 5695 , line 30		+	_____
Form 8910 , line 15		+	_____
Form 8936 , line 23		+	_____
Schedule R , line 22		+	_____
Enter the total.					10.	_____
11. Are you claiming any of the following credits?
 - Mortgage interest credit, Form 8396.
 - Adoption credit, Form 8839.
 - Residential energy efficient property credit, Form 5695, Part I.
 - District of Columbia first-time homebuyer credit, Form 8859.
 - No.** Enter the amount from line 10.
 - Yes.** If you are filing Form 2555 or 2555-EZ, enter the amount from line 10. Otherwise, complete the Line 11 Worksheet, later, to figure the amount to enter here. 11. _____
12. Subtract line 11 from line 9. Enter the result. 12. 0
13. Is the amount on line 8 of this worksheet more than the amount on line 12?
 - No.** Enter the amount from line 8.
 - Yes.** Enter the amount from line 12. See the **TIP** below. 13. 0

TIP

You may be able to take the **additional child tax credit** on Form 1040, line 67; Form 1040A, line 43; or Form 1040NR, line 64, only if you answered "Yes" on line 13.

- First, complete your Form 1040 through line 66a (also complete line 71), Form 1040A through line 42a, or Form 1040NR through line 63 (also, complete line 67).
- Then, use Parts II - IV of Schedule 8812 to figure any additional child tax credit.

Enter this amount on Form 1040, line 52; Form 1040A, line 35; or Form 1040NR, line 49.

**Lines 9 and 10 - Application of Itemized Deduction
Limitations on Deductions Properly Allocable to
Investment Income Worksheet - continued**

Form 8960

(Keep for your records)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

Part III - Application of Section 68 to deductions properly allocable to investment income (Individuals Only)

1. Enter the amount of Miscellaneous Itemized Deductions properly allocable to investment income from column (C) of Part II:

Description	Line	Amount
(a) _____	_____	_____
(b) _____	_____	_____

2. Enter the amount of state, local, and foreign income taxes that are properly allocable to investment income . . . See below for calculation. **2.** _____ **50**

3. Enter the amounts of other Itemized Deductions subject to the section 68 limitation and properly allocable to investment income before any itemized deduction limitations (Description and Form 8960 line number where they'll be reported):

Description	Line	Amount
(a) _____	_____	_____
(b) _____	_____	_____

4. Enter the total deductions properly allocable to investment income subject to the section 68 limitation. Enter the sum of lines 1 through 3 **4.** _____ **50**

5. Enter the amount of total itemized deductions reported on Form 1040 **5.** _____ **52,133**

6. Enter all other itemized deductions allowed but not subject to the section 68 deduction limitation:

(a) Investment Interest Expense	_____	
(b) Casualty Losses (other than losses described in section 165(c)(1))	_____	
(c) Medical Expenses	_____	
(d) Gambling Losses	_____	
(e) Total of lines 6(a) through 6(d) 6e.	_____	0

7. Subtract line 6e from line 5 **7.** _____ **52,133**

8. Enter the lesser of line 7 or line 4 **8.** _____ **50**

TIP This is the amount of itemized deductions that are properly allocable to investment income after the application of the sections 67 and 68 deduction limitations. Use Part IV of this worksheet to reconcile this amount to the individual deduction amounts reported on Form 8960, lines 9 and 10.

Line 2 Calculation Detail

1. Total investment income (Form 8960, line 8).....	809
2. Adjusted gross income (Form 1040, line 38).....	344,804
3. Investment income to AGI ratio (line 1 / line 2).....	0.00235
4. State and local taxes paid (Schedule A, line 5).....	21,317
5. Amount for line 2 of this worksheet (line 3 X line 4).....	50

NOTE: Used the "reasonable method" example from the instructions for Form 8960.

**Lines 9 and 10 - Application of Itemized Deduction
Limitations on Deductions Property Allocable to
Investment Income Worksheet - continued**

Form 8960

(Keep for Your Records)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

Part IV - Reconciliation of Schedule A Deductions to Form 8960, lines 9 and 10 (Individuals Only)

(A)			(B)		(C)
Reenter the amounts and descriptions from Part III, lines 1 - 3.			IF Part III, line 8 is less than Part III, line 4, THEN divide line 8 by line 4 AND enter the amount in column (B). IF the amounts reported on Part III, lines 4 and 8 are equal, THEN enter 1.00 in column (B).		Multiply the individual amounts in column (A) by the amount in column (B). Enter these amounts in the appropriate location on lines 9 and 10.
Miscellaneous Itemized Deductions properly allocable to investment income:	Description	Line	Amount		
1.	(a) _____	_____	_____	x _____	= _____
	(b) _____	_____	_____	x _____	= _____
2.	State, local, and foreign income taxes		50	x 1.00000	= 50
Itemized Deductions Subject to Section 68 included on Line 3 of Part III:					
3.	(a) _____	_____	_____	x _____	= _____
	(b) _____	_____	_____	x _____	= _____

* Item was disposed
of during current year.

Depreciation Detail Listing

2017

SINGLE FAMILY RES.
For your records only

PAGE 1

Name(s) as shown on return

Social security number/EIN

VIVEK S & NIDHI A RADIA

012-62-5915

No.	Description	Date	Cost	Basis Adjustment	Business percentage	Section 179	Bonus depreciation	Depreciable Basis	Life	Method	Rate	Prior Depreciation	Current Depreciation	Accumulated Depreciation	AMT Current	
1	RENTAL REAL ESTATE	08172017	900,000		100.00			900,000	27.5	SL	MM	1.364		12,276	12,276	12,276
2	HARDWOOD FLOORING, DO	08172017	6,400		100.00			6,400	27.5	SL	MM	1.364		87	87	87
Totals			906,400					906,400					12,363	12,363	12,363	

Land Amount
Net Depreciable Cost

906,400

CY 179 and CY Bonus
TOTAL CY Depr including 179/bonus

12,363

ST ADJ:

Next Year's Depreciation Worksheet

(Keep for your records)

2017

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Tax ID Number

012-62-5915

Form	Multi-Form	Description	Date	Basis	Method	Life	Deduction
E	1	RENTAL REAL ESTATE	08172017	900,000	ARR	27.5	32,727
E	1	HARDWOOD FLOORING, DOORS	08172017	6,400	ARR	27.5	233
		TOTAL					32,960

Carryover Worksheet
List of items that will carryover to the 2018 tax return

(Keep for your records)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

Itemized Deductions

Carryover Amount

Contributions subject to 100% of AGI limitations	_____	_____
Contributions subject to 50% of AGI limitations	_____	_____
Contributions subject to 30% of AGI limitations (50% capital gains appreciated property)	_____	_____
Contributions subject to 30% of AGI limitations	_____	_____
Contributions subject to 20% of AGI limitations (30% capital gains appreciated property)	_____	_____
Taxable state and local refunds to Form 1040, line 10	_____	1,845
State/local taxes paid in 2018 to flow to the Schedule A	_____	1,859
State donations and contributions carryover	_____	_____
State overpayment applied to next year	_____	_____

Expenses

Office in home operating expenses	_____	_____
Office in home excess casualty losses and depreciation	_____	_____
Disallowed investment interest expense	AMT _____ Reg. Tax _____	_____
Section 179 expense	_____	_____
Operating expenses, from Form WK_E, Sch E - Rental limitation on deductions when used for personal use	_____	_____
Excess depreciation, from Form WK_E, Sch E - Rental limitation on deductions when used for personal use	_____	_____

Losses

Short-term capital loss	AMT _____ Reg. Tax _____	_____
Long-term capital loss	AMT _____ Reg. Tax _____	_____
Net operating loss	AMT _____ Reg. Tax _____	_____
Nonrecaptured net section 1231 losses from WK_1231C	AMT _____ Reg. Tax _____	_____

Credits

Mortgage interest credit	_____	_____
Credit for prior year minimum tax	_____	_____
Foreign Tax credit	AMT _____ Reg. Tax _____	_____
District of Columbia first time home owner's credit	_____	_____
Res. energy efficient property credit	_____	_____

Other

Preparer Fee	_____	270
Overpayment applied to next year's estimates	_____	_____
Estimated Tax Payment 1	_____	Estimated Tax Payment 2 _____
Estimated Tax Payment 3	_____	Estimated Tax Payment 4 _____
Federal tax liability for 2210 calculation	_____	75,790
State tax liability for state 2210 calculation	_____	41
IRA basis	Taxpayer _____ Spouse _____	_____

Passive Activity

SINGLE FAMILY RES.	7,746	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

At Risk Limitations

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Passive Activity Deduction Worksheet

Form 1040 or 1041

(Keep for your records)

2017

Name(s) as shown on return

Tax ID Number

VIVEK S & NIDHI A RADIA

012-62-5915

PAN 1 Activity SINGLE FAMILY RES. Form SCH E 100% Disposed Of NO

Regular Tax Loss Calculations

	Prior Year Suspended Losses	Current Year Income/Loss	Utilized in Current Year	Losses Suspended To Next Year
Operating		(7,746)		(7,746)
Form 4797 - Part I				
Form 4797 - Part II				
TOTALS		(7,746)		(7,746)

Alternative Minimum Tax Loss Calculations

	Prior Year Suspended Losses	Current Year Income/Loss	Utilized in Current Year	Losses Suspended To Next Year
Operating		(7,746)		(7,746)
Form 4797 - Part I				
Form 4797 - Part II				
TOTALS		(7,746)		(7,746)

00208935000328

Taxpayer's name VIVEK S RADIA		Social security number 012-62-5915
Spouse's name or Civil Union Prtnr's NIDHI A RADIA		Spouse's social security number or Civil Union Prtnr's 473-33-3728

Part I Tax Return Information - Tax Year Ending December 31, 2017 (Whole Dollars Only)

1	New Jersey Taxable income	1	338817.
2	Total tax	2	41.
3	New Jersey income tax withheld	3	1845.
4	Refund	4	1854.
5	Amount you owe	5	

Part II Declaration and Signature Authorization of Taxpayer

Under penalties of perjury, I declare that I have examined a copy of my electronic individual income tax return and accompanying schedules and statements for the tax year ending December 31, 2017, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts shown on the copy of my electronic income tax return. I acknowledge that I have read the Consent to Disclosure and, if applicable, Electronic Funds Withdrawal Consent included on the copy of my electronic income tax return and I agree to the provisions contained therein. I have selected a personal identification number (PIN) as my signature for my electronic income tax return and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

I authorize LAWRENCE MOORE, CPA to enter my PIN 24361 as my signature
ERO firm name do not enter all zeros
on my tax year 2017 electronically filed income tax return.

I will enter my PIN as my signature on my tax year 2017 electronically filed income tax return. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ _____ Date ▶ 01-31-2019

Spouse's PIN: check one box only
(or Civil Union Prtnr's PIN)

I authorize LAWRENCE MOORE, CPA to enter my PIN 80361 as my signature
ERO firm name do not enter all zeros
on my tax year 2017 electronically filed income tax return.

I will enter my PIN as my signature on my tax year 2017 electronically filed income tax return. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ▶ _____ Date ▶ 01-31-2019
or Civil Union Prtnr's

Practitioner PIN Method Returns Only - continue below

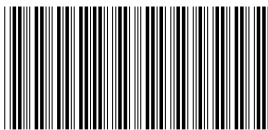
Part III Certification and Authentication - Practitioner PIN Method

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 20893510125
do not enter all zeros

I certify that the above numeric entry is my PIN, which is my signature on the tax year 2017 electronically filed income tax return for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method.

ERO's signature ▶ _____ Date ▶ 01-31-2019

ERO Must Retain This Form - See Instructions
Do Not Submit This Form to New Jersey Unless Requested To Do So



040MP01170

STATE OF NEW JERSEY INCOME TAX - RESIDENT RETURN

For Privacy Act Notification, See Instructions
For Tax Year Jan. - Dec. 2017 or Other Tax Year
Beginning _____, 20____ Month Ending _____, 20____
On-line Federal Extension Confirmation # _____

RADIA VIVEK S & NIDHI A

115 ORCHARD ROAD

WATCHUNG NJ 07069 1821

1024 12

012625915 473333728

R01027738201802

4301 30 1821



Under the penalties of perjury, I declare that I have examined this income tax return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct and complete. If prepared by a person other than the taxpayer, this declaration is based on all information of which the preparer has any knowledge.

> 24361 _____ > 80361 _____
Your Signature Date Spouse/CU Partner's Signature (If filed jointly both must sign)

Fill in if NJ-1040-O is enclosed

If enclosing copy of death certificate for deceased taxpayer, check box (See instruction page 12)

Paid Preparer's Signature Federal Identification Number

Firm's Name LAWRENCE MOORE, CPA 1537 WASHINGTON VALLEY ROAD Employer Identification Number
BRIDGEWATER NJ 08807

Pay amount on Line 56 in full. Write Social Security number(s) on check or money order and make payable to: STATE OF NEW JERSEY - TGI

Mail your return in the envelope provided and affix the appropriate mailing label.

If you have an amount due on Line 56, enclose your check and NJ-1040-V payment voucher with your return and use the label for **PO Box 111**.

If not, use the label for **PO Box 555**. You may also pay by e-check or credit card. See instruction page 11.



RADIA VIVEK S & NIDHI A

012625915

1024

Residency Status If you were a New Jersey resident for ONLY part of the taxable year give the period of New Jersey residency From To

FILING STATUS

- 1. Single
2. Married/CU Couple filing joint return
3. Married/CU Couple filing separate return
4. Head of Household
5. Qualifying Widow(er)/Surviving CU Partner

X

EXEMPTIONS

- 6. Regular
7. Age 65 or Over
8. Blind or Disabled
9. Number of qualified dependent children
10. Number of other dependents
11. Dependents attending college
12a. Total (Line 12a - Add Lines 6, 7, 8, and 11)
12b. Total (Line 12b - Add Lines 9 and 10)
12c. Veteran Exemption

2
2
2
2

CHECKBOXES FOR EXEMPTIONS

- Regular Spouse/CU Partner X Domestic Partner
Age 65 or older Yourself Spouse/CU Partner
Blind or disabled Yourself Spouse/CU Partner
Veteran Exemption Yourself Spouse/CU Partner

Dependent's information from Lines 9 and 10. (ATTACH RIDER IF MORE THAN FOUR)

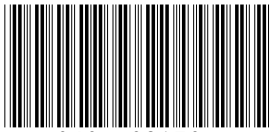
Table with columns: LAST NAME, FIRST NAME, MIDDLE INITIAL, SOCIAL SECURITY NUMBER, BIRTH YEAR. Rows for RADIA ARMAN and RADIA ARYA.

If the dependent does not have health insurance including NJ Family Care/Medicaid, Medicare, private or other, check the box

GUBERNATORIAL ELECTIONS FUND

Do you wish to designate \$1 of your taxes for this fund? Yes No
If joint return, does your spouse/CU partner wish to designate \$1? Yes No

Table with 3 columns: Line number, Description, Amount. Rows 14 through 36 showing income and deductions.



RADIA VIVEK S & NIDHI A

012625915

1024

37a.	Total Property Taxes Paid (See instruction page 30)	37a.	12139 .
37b.	Block, Lot, and Qualifier (to be entered on page 1)	37b.	
37c.	County/Municipality Code (to be entered on page 1)	37c.	
38.	Property Tax Deduction (See instruction page 33)	38.	.
39.	NEW JERSEY TAXABLE INCOME (Subtract Line 38 from Line 36) If zero or less, MAKE NO ENTRY	39.	338817 .
40.	Tax (From Tax Tables, page 52)	40.	17540 .
41.	Credit For Income Taxes Paid to Other Jurisdictions	41.	17499 .
41a.	Jurisdiction code (See instructions)	41a.	32
42.	Balance of Tax (Subtract Line 41 from Line 40)	42.	41 .
43.	Sheltered Workshop Tax Credit	43.	.
44.	Balance of Tax after Credit (Subtract Line 43 from Line 42)	44.	41 .
45.	Use Tax Due on Internet, Mail-Order, or Other Out-of-State Purchases (See worksheet and instruction page 36) If no Use Tax, enter ZERO	45.	0 .
46.	Penalty for Underpayment of Estimated Tax	46.	.
46a.	Fill in if Form 2210 is enclosed	46a.	
47.	Total Tax and Penalty (Add Lines 44, 45, and 46)	47.	41 .
48.	Total New Jersey Income Tax Withheld (Enclose forms W-2 and 1099)	48.	1845 .
49.	Property Tax Credit (See instruction page 30)	49.	50 .
50.	New Jersey Estimated Tax Payments/Credit from 2016 tax return	50.	.
51.	New Jersey Earned Income Tax Credit (See instruction page 38)	51.	.
51b.	Fill in the box if you had the IRS figure your Federal Earned Income Credit	51b.	
51c.	Fill in the box if you are a CU couple claiming the NJ Eamed Income Tax Credit	51c.	
52.	EXCESS New Jersey UI/SF/SWF Withheld (See instruction page 38) (Enclose Form NJ-2450)	52.	.
53.	EXCESS Disability Insurance Withheld (See instruction page 38) (Enclose Form NJ-2450)	53.	.
54.	EXCESS New Jersey Family Leave Withheld (See instruction page 38) (Enclose Form NJ-2450)	54.	.
55.	Total Payments/Credits (Add Lines 48 through 54)	55.	1895 .
56.	If Line 55 is LESS THAN Line 47, enter AMOUNT YOU OWE If you owe tax, you may make a donation by entering an amount on Lines 59, 60, 61, 62, 63, and/or 64 and adding this to your payment amount	56.	.
57.	If Line 55 is MORE THAN Line 47, enter OVERPAYMENT Deductions from Overpayment on Line 57 which you elect to credit to:	57.	1854 .
58.	Your 2018 tax	58.	.
59.	New Jersey Endangered Wildlife Fund	59.	.
60.	New Jersey Children's Trust Fund	60.	.
61.	New Jersey Vietnam Veterans' Memorial Fund	61.	.
62.	New Jersey Breast Cancer Research Fund	62.	.
63.	U.S.S. New Jersey Educational Museum Fund	63.	.
64.	Other Designated Contribution (See instruction page 39)	64.	.
64c.	Designation code	64c.	
65.	Total Deductions from Overpayment (Add Lines 58 through 64)	65.	.
66.	REFUND (Amount to be sent to you. Subtract Line 65 from Line 57)	66.	1854 .

DIRECT DEPOSIT INFORMATION

dd1.	Refund check box ('1' for refund, '4' for no refund)	dd1.	1
dd2.	Account type ('C' for Checking, 'S' for Savings)	dd2.	C
dd3.	Fill in the checkbox if refund is going to an account outside the United States	dd3.	
dd4.	Routing Number	dd4.	274976067
dd5.	Account Number	dd5.	131075
dnm.	Do Not Mail Indicator	dnm.	X
pa.	Power of Attorney indicator	pa.	
pdr.	Presidential Disaster Relief indicator	pdr.	

Name(s) as shown on Form NJ-1040 VIVEK S & NIDHI A RADIA	Your Social Security Number 012-62-5915
--	---

PART I NET PROFITS FROM BUSINESS List the net profit (loss) from business(es). See instructions.

	Business Name	Social Security Number/ Federal EIN	Profit or (Loss)
1.			
2.			
3.			
4.	Net Profit or (Loss). (Add Lines 1, 2, and 3.) (Enter here and on Line 17. If loss, make no entry on Line 17.)		4.

PART II DISTRIBUTIVE SHARE OF PARTNERSHIP INCOME List the distributive share of income (loss) from partnership(s). See instructions.

	Partnership Name	Federal EIN	Share of Partnership Income or (Loss)
1.			
2.			
3.			
4.	Distributive Share of Partnership Income or (Loss). (Add Lines 1, 2, and 3.) (Enter here and on Line 20. If loss, make no entry on Line 20.)		4.

PART III NET PRO RATA SHARE OF S CORPORATION INCOME List the pro rata share of income (usable loss) from S corporation(s). See instructions.

	S Corporation Name	Federal EIN	Pro Rata Share of S Corporation Income or (Usable Loss)
1.			
2.			
3.			
4.	Net Pro Rata Share of S Corporation Income or (Usable Loss). (Add Lines 1, 2, and 3.) (Enter here and on Line 21. If loss, make no entry on Line 21.)		4.

PART IV NET GAINS OR INCOME FROM RENTS, ROYALTIES, PATENTS, AND COPYRIGHTS List the net gains or net income, less net loss, derived from or in the form of rents, royalties, patents, and copyrights. See instructions.
Type of Property: 1-Rental real estate 2-Royalties 3-Patents 4-Copyrights

	Source of Income or Loss. If rental real estate, enter physical address of property.	Social Security Number/ Federal EIN	Type - Enter number from list above	Income or (Loss)
1.	77-81 RIVER STREET, UNIT 2 HOBOKEN NJ 07030	012-62-5915	1	(7746)
2.				
3.				
4.	Net Income or (Loss). (Add Lines 1, 2, and 3.) (Enter here and on Line 22. If loss, make no entry on Line 22.)			4. (7746)

Name(s) as shown on Form NJ-1040 VIVEK S & NIDHI A RADIA				Your Social Security Number 012-62-5915	
PART I INCOME (LOSS)		Column A		Column B	
		Reportable Regular Business Income		Alternative Business Income/(Loss)	
1.	Net Profits From Business	1a.		1b.	
2.	Distributive Share of Partnership Income	2a.		2b.	
3.	Net Pro Rata Share of S Corporation Income	3a.		3b.	
4.	Net Gain or Income From Rents, Royalties, Patents, and Copyrights	4a.		4b.	(7746)
5.	Loss Carryforward From Tax Year 2016			5b.	()
6.	Totals	6a.		6b.	(7746)
PART II ADJUSTMENT CALCULATION					
7.	Total Regular Business Income	7.			
8.	Total Alternative Business Income/(Loss). (If loss, enter zero)	8.			
9.	Business Increment (Line 7 minus Line 8)	9.			
10.	Adjustment Percentage	10.	0.50		
11.	Alternative Business Calculation Adjustment (Line 9 x 0.50)	11.			
PART III LOSS CARRYFORWARD TO TAX YEAR 2018					
12.	Loss Carryforward to Tax Year 2018	12.		(7746)	

Instructions

- Line 1a. Enter the amount from Line 17 of Form NJ-1040.
- Line 1b. Enter the amount from Part I, Line 4 of Schedule NJ-BUS-1 (Form NJ-1040).
- Line 2a. Enter the amount from Line 20 of Form NJ-1040.
- Line 2b. Enter the amount from Part II, Line 4 of Schedule NJ-BUS-1 (Form NJ-1040).
- Line 3a. Enter the amount from Line 21 of Form NJ-1040.
- Line 3b. Enter the amount from Part III, Line 4 of Schedule NJ-BUS-1 (Form NJ-1040).
- Line 4a. Enter the amount from Line 22 of Form NJ-1040.
- Line 4b. Enter the amount from Part IV, Line 4 of Schedule NJ-BUS-1 (Form NJ-1040).
- Line 5b. Enter the amount from Line 12 of your 2016 Schedule NJ-BUS-2 (Form NJ-1040).
- Line 6a. Enter the total of Lines 1a through 4a.
- Line 6b. Enter the total of Lines 1b through 5b, netting gains with losses.
- Line 7. Enter the amount from Line 6a of this schedule.
- Line 8. Enter the amount from Line 6b of this schedule. If loss, enter zero here.
- Line 9. Subtract Line 8 from Line 7. If the result is zero, enter zero on Line 11 and continue with Line 12.
- Line 10. The adjustment percentage for tax year 2017 is 50% (0.50).
- Line 11. Multiply the amount on Line 9 by 50% (0.50). Enter here and Line 34 of Form NJ-1040.
- Line 12. If the amount on 6b is a loss, enter the amount of the loss on this line. Otherwise, enter zero.

(Keep for your records)

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Your social security number

012-62-5915

Review the eligibility requirements on page 29 before completing Worksheet G. Part-year residents, see page 7.

Complete both columns of this worksheet to find out whether the deduction or the credit is better for you.

1. **Property Tax.** Enter the property taxes from Line 37a of Form NJ-1040. 1. 12139.
 Property tax reimbursement (Senior Freeze) applicants, do not enter the amount from Line 37a. (See instructions.)

2. **Property Tax Deduction.** Is the amount on line 1 of this worksheet \$10,000 or more (\$5,000 or more if you and your spouse file separate returns but maintained the same principal residence)?
 Yes. Enter \$10,000 (\$5,000 if you and your spouse file separate returns but maintained the same principal residence).
 No. Enter the amount from line 1.

Also enter the amount from this line on line 4, column A below. (See instructions on page 35.) 2. 10000.

STOP - if you are claiming a credit for taxes paid to other jurisdictions.

Complete only lines 1 and 2. Then complete Schedule A and Worksheet J. (See instructions on page 40.)

	Column A	Column B
3. Taxable Income (From Line 36 of Form NJ-1040)	3.	3.
4. Property Tax Deduction (From line 2 of this worksheet)	4.	4. - 0 -
5. Taxable Income After Property Tax Deduction (Subtract line 4 from line 3)	5.	5.
6. Tax you would pay on line 5 amount (From Tax Table or Tax Rate Schedules)	6.	6.
7. Subtract line 6, column A from line 6, column B and enter the result here	7.	7.

8. **Is the line 7 amount \$50 or more (\$25 if you and your spouse file separate returns but maintained the same principal residence)?**

Yes. You receive a greater benefit by taking the property tax deduction. Make the following entries on Form NJ-1040.

<i>Form NJ-1040</i>	<i>Enter amount from:</i>
Line 38	Line 4, column A
Line 39	Line 5, column A
Line 40	Line 6, column A
Line 49	Make no entry

No. You receive a greater benefit from the property tax credit. (**Part-year residents**, see page 7 before answering "No.") Make the following entries on Form NJ-1040.

<i>Form NJ-1040</i>	<i>Enter amount from:</i>
Line 38	Make no entry
Line 39	Line 5, column B
Line 40	Line 6, column B
Line 49	\$50 (\$25 if you and your spouse file separate returns but maintained the same principal residence). Part-year residents , see page 7.

(Keep for your records)

Name(s) as shown on return

SSN or EIN

VIVEK S & NIDHI A RADIA

012-62-5915

FILING STATUS: Single
Married/CU partner, filing separate return

Table A

		STEP 1	STEP 2	STEP 3	
		Enter	Multiply		
If Taxable Income (Line 39) is:		Line 39	Line 39 by:	Subtract	Your Tax
Over	But not over				
\$ 0	\$ 20,000		x .014 =	- \$ 0 =	
\$ 20,000	\$ 35,000		x .0175 =	- \$ 70.00 =	
\$ 35,000	\$ 40,000		x .035 =	- \$ 682.50 =	
\$ 40,000	\$ 75,000		x .05525 =	- \$ 1,492.50 =	
\$ 75,000	\$ 500,000		x .0637 =	- \$ 2,126.25 =	
\$ 500,000	and over		x .0897 =	- \$ 15,126.25 =	

FILING STATUS: Married/CU couple, filing joint return
Head of household
Qualifying widow(er)/surviving CU partner

Table B

		STEP 1	STEP 2	STEP 3	
		Enter	Multiply		
If Taxable Income (Line 39) is:		Line 39	Line 39 by:	Subtract	Your Tax
Over	But not over				
\$ 0	\$ 20,000		x .014 =	- \$ 0 =	
\$ 20,000	\$ 50,000		x .0175 =	- \$ 70.00 =	
\$ 50,000	\$ 70,000		x .0245 =	- \$ 420.00 =	
\$ 70,000	\$ 80,000		x .035 =	- \$ 1,154.50 =	
\$ 80,000	\$ 150,000		x .05525 =	- \$ 2,775.00 =	
\$ 150,000	\$ 500,000	338817	x .0637 =	- \$ 4,042.50 =	17540
\$ 500,000	and over		x .0897 =	- \$ 17,042.50 =	
					21583

Name(s) as shown on return
VIVEK S & NIDHI A RADIA

Your social security number
012-62-5915

	COLUMN A		COLUMN B	
1. Tax. Enter amounts from Line 7, Schedule A, Columns A and B here	1.	16903	1.	17540
2. Credit for Taxes Paid to Other Jurisdiction. Enter amounts from Line 9, Schedule A, Columns A and B here. If you completed more than one Schedule A, enter the total of all Line 9 amounts (Columns A and B) in the corresponding column	2.	16863	2.	17499
3. Balance of Tax Due. Subtract line 2 from line 1 in each column	3.	40	3.	41
4. Subtract line 3, column A from line 3, column B and enter result here			4.	1

5. Is the line 4 amount \$50 or more (\$25 if you and your spouse file separate returns but maintained the same principal residence)?

Yes. You receive a greater tax benefit by taking the property tax deduction. Make the following entries on Form NJ-1040.

<i>Form NJ-1040</i>	<i>Enter amount from:</i>
Line 38	Line 5, Column A, Schedule A
Line 39	Line 6, Column A, Schedule A
Line 40	Line 7, Column A, Schedule A
Line 41	Line 2, Column A, Worksheet J
Line 49	Make no entry

No. You receive a greater tax benefit from the property tax credit. (**Part-year residents**, see page 7 before answering "No.") Make the following entries on Form NJ-1040.

<i>Form NJ-1040</i>	<i>Enter amount from:</i>
Line 38	Make no entry
Line 39	Line 6, Column B, Schedule A
Line 40	Line 7, Column B, Schedule A
Line 41	Line 2, Column B, Worksheet J
Line 49	\$50 (\$25 if you and your spouse file separate returns but maintained the same principal residence). Part-year residents , see page 7.

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Your social security number

012-62-5915

Line 29 or Line 30 - Total Exemption Amount Worksheet

Calculate your total exemption amount as follows:

1. From Line 12a 2 x \$1,000 = 2000

2. From Line 12b 2 x \$1,500 = 3000

3. From Line 12c _____ x \$3,000 = _____

Total Exemption Amount 5000

Part-year residents:

4. Part Year Resident allocation percentage 4. _____

5. Part Year Exemption Amount (Multiply Line 3 by Line 4) 5. _____

NJEF_ACK	Acknowledgement and General Information for Taxpayers Who File Returns Electronically	2017
Name(s) as shown on return VIVEK S & NIDHI A RADIA		Identification Number ***-**-5915
Address		
<u>115 ORCHARD ROAD</u> <u>WATCHUNG, NJ 07069</u>		
<p>Thank you for participating in IRS e-file.</p>		
<p>1. <input checked="" type="checkbox"/> Your 2017 state income tax return for <u>NJ1040</u> was filed electronically. The electronic filing services were provided by <u>LAWRENCE MOORE, CPA</u>.</p> <p>2. <input checked="" type="checkbox"/> Your return was accepted on <u>04-11-2018</u> using a Personal Identification Number (PIN) as your electronic signature. You entered a PIN or authorized the Electronic Return Originator (ERO) to enter or generate a PIN for you. The submission ID assigned to this return is <u>2089352018100wvurcbr</u>.</p>		
<p>PLEASE DO NOT SEND A PAPER COPY OF THE TAX RETURN TO THE STATE. IF YOU DO, IT WILL DELAY THE PROCESSING OF THE RETURN.</p>		

NJWK_REF	2017 Taxable State / Local Refund Carries to Federal worksheet WK_REF17 to determine total Taxable Refunds	2017
Name(s) as shown on return VIVEK S & NIDHI A RADIA		Your Social Security Number 012-62-5915
A. State / Local Refund		
A1. Bottom line on return, after all adjustments		1,854
A2. Adjustments to State/Local Refund		_____
A3. Total Adjusted State/Local Refund (Line A1 Less A2)		A. 1,854
B. Applied amounts		
B1. Total Contributions, Donation, Checkoffs (Will carry to 2018 Sch A)		_____
B2. Penalty and/or interest		_____
B3. Overpayment applied to 2018 (Will carry to 2018 ES screen)		_____
B4. Other Tax (Use tax, Property tax, Tangible tax, etc)		_____
B5. Total applied amounts (Total of B1 thru B4)		B. _____
C. Subtotal: State / Local Refund plus Applied amounts (Line A plus line B)		C. 1,854
D. Payments		
D1. Tax withheld/2017 payments deducted on Schedule A		1,845
D2. 4th quarter estimate and extension paid in 2018		_____
D3. Total payments applied to 2017 State / Local tax return (Total of D1 thru D2)		D. 1,845
E. Allocation of Payments		
E1. Percent of payments made in 2017 (D1 divided by D3)		1.0000
E2. Line C multiplied by line E1.		1,854
E3. Percent of payments made in 2018 (D2 divided by D3)		_____
E4. Line C multiplied by line E3		_____
F. Taxable State / Local Refund. (Lesser of E2 or D1, BUT NOT LESS THAN ZERO)		F. 1,845
G. Taxes paid in 2018 deductible on 2018 Schedule A		
G1. 4th quarter estimate and extension paid in 2018 (From line D2)		_____
G2. Balance of refund that did not carry to the 1040, line 10 (From line E4)		_____
G3. Adjusted taxes paid in 2018 allowed to carry to 2018 Sch A (Line G1 less line G2)		G. 0



New York State requires this income tax return to be filed electronically.

Attention tax return preparer:

Most tax return preparers are required to e-file their clients' New York State tax returns. Because this return was prepared using software, you **MUST** use e-file. If you file a paper New York State tax return, you will be in violation of New York State law.

Preparers who file paper returns are subject to penalties.

Avoid penalties and e-file this return.

Attention taxpayer:

New York State law requires this return to be filed electronically. If your tax return preparer has provided you with a paper New York State tax return with instructions to mail it, contact that preparer and request that the return be electronically filed.

- **No charge for e-filing:** New York State Tax Law prohibits your tax preparer from charging you a separate or additional fee for e-filing your New York State tax return.
- **Faster tax refunds:** New York State tax refunds on e-filed returns are twice as fast as refunds on paper returns.
- **92% of New Yorkers** enjoy the benefits of e-filing.

Questions?

Visit our website for more information about New York's e-file mandate.



Department of Taxation and Finance

Nonresident and Part-Year Resident Income Tax Return

New York State • New York City • Yonkers • MCTMT

For the year January 1, 2017, through December 31, 2017, or fiscal year beginning . . .

and ending . . .

IT-203

17

For help completing your return, see the instructions, Form IT-203-I.

Your first name and middle initial VIVEK S		Your last name (for a joint return, enter spouse's name on line below) RADIA		Your date of birth (mmd/yyyy) 01101980	Your social security number 012625915
Spouse's first name and middle initial NIDHI A		Spouse's last name RADIA		Spouse's date of birth (mmd/yyyy) 02021979	Spouse's social security number 473333728
Mailing address (see instructions, page 13) (number and street or PO box) 115 ORCHARD ROAD				Apartment number	New York State county of residence NR
City, village, or post office WATCHUNG		State NJ	ZIP code 07069	Country (if not United States)	School district name NR
Taxpayer's permanent home address (see instr., pg 13) (no. and street or rural route)				Apartment no.	City, village, or post office
State		ZIP code	Country (if not United States)	Decedent information	Taxpayer's date of death
					Spouse's date of death
				School district code number	

- A Filing status** (mark an X in one box):
- (1) Single
 - (2) Married filing joint return (enter both spouses' social security numbers above)
 - (3) Married filing separate return (enter both spouses' social security numbers above)
 - (4) Head of household (with qualifying person)
 - (5) Qualifying widow(er) with dependent child

B Did you itemize your deductions on your 2017 federal income tax return? Yes No

C Can you be claimed as a dependent on another taxpayer's federal return? Yes No

D1 Did you have a financial account located in a foreign country? (see page 14) Yes No

D2 Yonkers part-year residents only:
(1) Did you receive a property tax relief credit? (see pg. 14) Yes No
(2) Enter the amount

D3 Were you required to report, under P.L. 110-343, Div. C, § 801(d)(2), any nonqualified deferred compensation on your 2017 federal return? (see page 14) Yes No

I Dependent exemption information (see page 16)

First name and middle initial	Last name	Relationship	Social security number	Date of birth (mmd/yyyy)
ARYA	RADIA	DAUGHTER	501498694	12242015
ARMAN	RADIA	SON	794847205	07292013

If more than 6 dependents, mark an X in the box.



203001171024

For office use only

E New York City part-year residents only (see page 14)

- (1) Number of months you lived in NY City in 2017
- (2) Number of months your spouse lived in NY City in 2017

F Enter your 2-character special condition code(s) if applicable (see page 15)

G New York State part-year residents (see page 15)

- Enter the date you moved into or out of NYS (mmd/yyyy)
- On the last day of the tax year (mark an X in one box):
- 1) Lived in NYS
 - 2) Lived outside NYS; received income from NYS sources during nonresident period
 - 3) Lived outside NYS; received no income from NYS sources during nonresident period

H New York State nonresidents (see page 15)

Did you or your spouse maintain living quarters in NYS in 2017? Yes No
(If Yes, complete Form IT-203-B)



NO HANDWRITTEN ENTRIES, OTHER THAN SIGNATURE, ON THIS FORM.

Enter your social security number
012625915

Federal income and adjustments (see page 17)

	Federal amount Whole dollars only	New York State amount Whole dollars only
1 Wages, salaries, tips, etc.	1 343008.00	1 343008.00
2 Taxable interest income	2 809.00	2 .00
3 Ordinary dividends	3 .00	3 .00
4 Taxable refunds, credits, or offsets of state and local income taxes (also enter on line 24)	4 987.00	4 .00
5 Alimony received	5 .00	5 .00
6 Business income or loss (submit a copy of federal Sch. C or C-EZ, Form 1040)	6 .00	6 .00
7 Capital gain or loss (if required, submit a copy of federal Sch. D, Form 1040)	7 .00	7 .00
8 Other gains or losses (submit a copy of federal Form 4797)	8 .00	8 .00
9 Taxable amount of IRA distributions. Beneficiaries: mark X in box <input type="checkbox"/>	9 .00	9 .00
10 Taxable amount of pensions/annuities. Beneficiaries: mark X in box <input type="checkbox"/>	10 .00	10 .00
11 Rental real estate, royalties, partnerships, S corporations, trusts, etc. (submit a copy of federal Schedule E, Form 1040)	11 .00	11 .00
12 Rental real estate included in line 11 (federal amount) 12 -7746.00	12 -7746.00	
13 Farm income or loss (submit a copy of federal Sch. F, Form 1040)	13 .00	13 .00
14 Unemployment compensation	14 .00	14 .00
15 Taxable amount of social security benefits (also enter on line 26)	15 .00	15 .00
16 Other income (see page 23) Identify: 16 .00	16 .00	16 .00
17 Add lines 1 through 11 and 13 through 16	17 344804.00	17 343008.00
18 Total federal adjustments to income (see page 23) Identify: 18 .00	18 .00	18 .00
19 Federal adjusted gross income (subtract line 18 from line 17)	19 344804.00	19 343008.00

New York additions (see page 25)

20 Interest income on state and local bonds and obligations (but not those of New York State or its localities)	20 .00	20 .00
21 Public employee 414(h) retirement contributions	21 .00	21 .00
22 Other (Form IT-225, line 9)	22 .00	22 .00
23 Add lines 19 through 22	23 344804.00	23 343008.00

New York subtractions (see page 26)

24 Taxable refunds, credits, or offsets of state and local income taxes (from line 4)	24 987.00	24 .00
25 Pensions of NYS and local governments and the federal government (see page 26)	25 .00	25 .00
26 Taxable amount of social security benefits (from line 15)	26 .00	26 .00
27 Interest income on U.S. government bonds	27 .00	27 .00
28 Pension and annuity income exclusion	28 .00	28 .00
29 Other (Form IT-225, line 18)	29 .00	29 .00
30 Add lines 24 through 29	30 987.00	30 .00
31 New York adjusted gross income (subtract line 30 from line 23)	31 343817.00	31 343008.00

32 Enter the amount from line 31, **Federal amount** column 32 343817.00

Standard deduction or itemized deduction (see page 28)

33 Enter your standard deduction (table on page 28) or your itemized deduction (from Form IT-203-D). Mark an X in the appropriate box: . . <input type="checkbox"/> Standard -or- <input checked="" type="checkbox"/> Itemized	33 23392.00	
34 Subtract line 33 from line 32 (if line 33 is more than line 32, leave blank)	34 320425.00	
35 Dependent exemptions (enter the number of dependents listed in Item I; see page 28)	35 2000.00	
36 New York taxable income (subtract line 35 from line 34)	36 318425.00	

NO HANDWRITTEN ENTRIES, OTHER THAN SIGNATURE, ON THIS FORM.



Tax computation, credits, and other taxes

37	New York taxable income (from line 36 on page 2)	37	318425.00
38	New York State tax on line 37 amount (see page 29)	38	21175.00
39	New York State household credit (page 29, table 1, 2, or 3)	39	.00
40	Subtract line 39 from line 38 (if line 39 is more than line 38, leave blank)	40	21175.00
41	New York State child and dependent care credit (see page 30)	41	.00
42	Subtract line 41 from line 40 (if line 41 is more than line 40, leave blank)	42	21175.00
43	New York State earned income credit (see page 30)	43	.00
44	Base tax (subtract line 43 from line 42; if line 43 is more than line 42, leave blank)	44	21175.00
45	Income percentage (see page 30)	45	0.9976
<p>New York State amount from line 31: 343008.00 ÷ Federal amount from line 31: 343817.00 = Round result to 4 decimal places</p>			
46	Allocated New York State tax (multiply line 44 by the decimal on line 45)	46	21124.00
47	New York State nonrefundable credits (Form IT-203-ATT, line 8)	47	.00
48	Subtract line 47 from line 46 (if line 47 is more than line 46, leave blank)	48	21124.00
49	Net other New York State taxes (Form IT-203-ATT, line 33)	49	.00
50	Total New York State taxes (add lines 48 and 49)	50	21124.00

New York City and Yonkers taxes, credits, and surcharges, and MCTMT

51	Part-year New York City resident tax (Form IT-360.1)	51	.00
52	Part-year resident nonrefundable New York City child and dependent care credit	52	.00
52a	Subtract line 52 from 51	52a	.00
52b	MCTMT net earnings base	52b	.00
52c	MCTMT	52c	.00
53	Yonkers nonresident earnings tax (Form Y-203)	53	.00
54	Part-year Yonkers resident income tax surcharge (Form IT-360.1)	54	.00
55	Total New York City and Yonkers taxes / surcharges and MCTMT (add lines 52a, and 52c through 54)	55	.00
56	Sales or use tax (See the instructions on page 32. Do not leave line 56 blank.)	56	0.00

See instructions on pages 30 and 31 to compute New York City and Yonkers taxes, credits, and surcharges, and MCTMT.

Voluntary contributions (see page 33)

57a	Return a Gift to Wildlife	57a	.00
57b	Missing/Exploited Children Fund	57b	.00
57c	Breast Cancer Research Fund	57c	.00
57d	Alzheimer's Fund	57d	.00
57e	Olympic Fund (\$2 or \$4)	57e	.00
57f	Prostate and Testicular Cancer Research and Education Fund	57f	.00
57g	9/11 Memorial	57g	.00
57h	Volunteer Firefighting & EMS Recruitment Fund	57h	.00
57i	Teen Health Education	57i	.00
57j	Veterans Remembrance	57j	.00
57k	Homeless Veterans	57k	.00
57l	Mental Illness Anti-Stigma Fund	57l	.00
57m	Women's Cancers Education and Prevention Fund	57m	.00
57n	Autism Fund	57n	.00
57o	Veterans' Homes	57o	.00
57	Total voluntary contributions (add lines 57a through 57o)	57	.00
58	Total New York State, New York City, Yonkers, and sales or use taxes, MCTMT, and voluntary contributions (add lines 50, 55, 56, and 57)	58	21124.00



NO HANDWRITTEN ENTRIES, OTHER THAN SIGNATURE, ON THIS FORM.

203003171024

Enter your social security number
012625915

59 Enter amount from line 58 59 21124.00

Payments and refundable credits (see page 34)

60	Part-year NYC school tax credit (fixed amount) <i>(also complete E on front)</i>	60	.00
60a	NYC school tax credit (rate reduction amount)	60a	.00
61	Other refundable credits (Form IT-203-ATT, line 17)	61	.00
62	Total New York State tax withheld	62	19265.00
63	Total New York City tax withheld	63	.00
64	Total Yonkers tax withheld	64	.00
65	Total estimated tax payments/amount paid with Form IT-370	65	.00
66	Total payments and refundable credits (add lines 60 through 65)	66	19265.00

If applicable, complete Form(s) IT-2 and/or IT-1099-R and submit them with your return (see page 12).

Do not send federal Form W-2 with your return.

Your refund, amount you owe, and account information (see pages 36 through 38)

67 Amount overpaid (if line 66 is more than line 59, subtract line 59 from line 66) 67 .00

68 Amount of line 67 to be refunded
Mark one refund choice: direct deposit to checking or savings account (fill in line 73) -or- paper check 68 .00

69 Amount of line 67 that you want applied to your 2018 estimated tax (see instructions) 69 .00

69a Amount of line 67 that you want as a NYS 529 account deposit (submit Form IT-195) 69a .00

70 Amount you owe (if line 66 is less than line 59, subtract line 66 from line 59). To pay by electronic funds withdrawal, mark an X in the box and fill in lines 73 and 74. If you pay by check or money order you must complete Form IT-201-V and mail it with your return 70 1859.00

71 Estimated tax penalty (include this amount on line 70, or reduce the overpayment on line 67; see page 37) 71 .00

72 Other penalties and interest (see page 37) 72 .00

Refund? Direct deposit is the easiest, fastest way to get your refund.

See page 37 for payment options.

See page 40 for the proper assembly of your return.

73 Account information for direct deposit or electronic funds withdrawal (see page 38).
If the funds for your payment (or refund) would come from (or go to) an account outside the U.S., mark an X in this box (see pg. 38)

73a Account type: Personal checking -or- Personal savings -or- Business checking -or- Business savings

73b Routing number 274976067 73c Account number 131075

74 Electronic funds withdrawal (see page 38) Date 04152018 Amount 1859.00

Third-party designee? (see instr.) Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Print designee's name E-mail:	Designee's phone number	Personal identification number (PIN)
---	----------------------------------	-------------------------	--------------------------------------

Paid preparer must complete (see instructions)		Preparer's NYTPRN	NYTPRN excl. code
Preparer's signature	Preparer's printed name		
Firm's name (or yours, if self-employed) LAWRENCE MOORE, CPA	Preparer's PTIN or SSN		
Address 1537 WASHINGTON VALLEY ROAD	Employer identification number		
BRIDGEWATER NJ 08807	Date	04032018	
E-mail: LARRYMOORECPACFP@AOL.COM			

Taxpayer(s) must sign here	
Your signature	
Your occupation	
Spouse's signature and occupation (if joint return)	
Date	Daytime phone number
	952-393-6434
E-mail: AGRAWN@GMAIL.COM	

See instructions for where to mail your return.



NO HANDWRITTEN ENTRIES, OTHER THAN SIGNATURE, ON THIS FORM.



Department of Taxation and Finance

Nonresident and Part-Year Resident Itemized Deduction Schedule

IT-203-D

Submit this form with Form IT-203. See instructions for completing Form IT-203-D in the instructions for Form IT-203.

Name(s) as shown on your Form IT-203 VIVEK S & NIDHI A RADIA	Your social security number 012625915
---	--

Whole dollars only

1 Medical and dental expenses (federal Schedule A, line 4)	1	.00
2 Taxes you paid (federal Schedule A, line 9)	2	33485.00
3 Interest you paid (federal Schedule A, line 15)	3	18868.00
4 Gifts to charity (federal Schedule A, line 19)	4	710.00
5 Casualty and theft losses (federal Schedule A, line 20)	5	.00
6 Job expenses / miscellaneous deductions (federal Schedule A, line 27)	6	.00
7 Other miscellaneous deductions (federal Schedule A, line 28)	7	.00
8 Enter amount from federal Schedule A, line 29	8	52133.00
9 State, local, and foreign income taxes (or general sales tax, if applicable) and other subtraction adjustments (see instructions)	9	20944.00
10 Subtract line 9 from line 8	10	31189.00
11 College tuition itemized deduction (Form IT-203-B, line 2; see instructions)	11	.00
12 Addition adjustments (see instructions)	12	.00
13 Add lines 10, 11, and 12	13	31189.00
14 Itemized deduction adjustment (see instructions)	14	7797.00
15 New York State itemized deduction (subtract line 14 from line 13; enter on Form IT-203, line 33)	15	23392.00

NO HANDWRITTEN ENTRIES ON THIS FORM.

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Summary of W-2 Statements

IT-2

New York State • New York City • Yonkers

Do not detach or separate the W-2 Records below. File Form IT-2 as an entire page with your return. See instructions.

W-2 Record 1

Box a Employee's social security number for this W-2 Record

473333728

Box b Employer identification number (EIN)

134066508

Box c Employer's information

Employer's name
MEDIDATA SOLUTIONS INC

Employer's address (number and street)
350 HUDSON STREET, 9TH

City State ZIP code Country (if not United States)
NEW YORK NY 10014

Box 1 Wages, tips, other compensation
128386.00

Box 8 Allocated tips
.00

Box 10 Dependent care benefits
.00

Box 11 Nonqualified plans
.00

Box 12a Amount Code
243.00 C I

Box 12b Amount Code
13193.00 D I

Box 12c Amount Code
8102.00 D I D

Box 12d Amount Code
.00 I

Box 14a Amount Description
142.00 UI

Box 14b Amount Description
34.00 FLI

Box 14c Amount Description
1880.00 RS

Box 14d Amount Description
.00

Box 13 Statutory employee Retirement plan Third-party sick pay Corrected (W-2c)

NY State information: Box 15a NY State N I Y

Box 16a NYS wages, tips, etc.
128386.00

Box 17a NYS income tax withheld
4877.00

Other state information: Box 15b other state N I J

Box 16b Other state wages, tips, etc.
49090.00

Box 17b Other state income tax withheld
1845.00

NYC and Yonkers information (see instr.):

Box 18 Local wages, tips, etc.
Locality a .00
Locality b .00

Box 19 Local income tax withheld
Locality a .00
Locality b .00

Box 20 Locality name

W-2 Record 2

Box a Employee's social security number for this W-2 Record

012625915

Box b Employer identification number (EIN)

010572286

Box c Employer's information

Employer's name
DIGITAS INC

Employer's address (number and street)
33 ARCH STREET

City State ZIP code Country (if not United States)
BOSTON MA 02110

Box 1 Wages, tips, other compensation
214622.00

Box 8 Allocated tips
.00

Box 10 Dependent care benefits
5000.00

Box 11 Nonqualified plans
.00

Box 12a Amount Code
302.00 C I

Box 12b Amount Code
10610.00 D I D

Box 12c Amount Code
.00 I

Box 12d Amount Code
.00 I

Box 14a Amount Description
31.00 DI

Box 14b Amount Description
.00

Box 14c Amount Description
.00

Box 14d Amount Description
.00

Box 13 Statutory employee Retirement plan Third-party sick pay Corrected (W-2c)

NY State information: Box 15a NY State N I Y

Box 16a NYS wages, tips, etc.
214622.00

Box 17a NYS income tax withheld
14388.00

Other state information: Box 15b other state I

Box 16b Other state wages, tips, etc.
.00

Box 17b Other state income tax withheld
.00

NYC and Yonkers information (see instr.):

Box 18 Local wages, tips, etc.
Locality a .00
Locality b .00

Box 19 Local income tax withheld
Locality a .00
Locality b .00

Box 20 Locality name

NO HANDWRITTEN ENTRIES ON THIS FORM.

102001171024



Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Your social security number

012625915

Worksheet 1 - Long-term care adjustment

1. Amount of long-term care premiums included on federal Schedule A, line 1 _____
2. Amount from federal Schedule A, line 1 _____
3. Divide line 1 by line 2 and round to the fourth decimal place _____
4. Amount from federal Schedule A, line 4 _____
5. Multiply line 4 by line 3 _____

- If the amount on Form IT-201 (or IT-203), line 19 is **equal to or less than** the applicable amount in Table 1 below based on your filing status, enter the total of your subtraction adjustments on Form IT-201-D (or IT-203-D), line 9
- If the amount on Form IT-201 (or IT-203), line 19 is **more than** the applicable amount in Table 1 below based on your filing status, you must complete Worksheet 2 below

Table 1

Filing Status	Applicable amount
Single	\$ 261,500
Married filing joint return, or qualifying widow(er) with a dependent child	313,800
Married filing separate return	156,900
Head of household (with qualifying person)	287,650

Worksheet 2

1. Enter amount from line 9 of the federal itemized deduction worksheet in the instructions for line 29 of federal Form 1040, Schedule A 930.
2. Enter amount from federal itemized deduction worksheet, line 3 53063.
3. Divide line 1 by line 2 and round to the fourth decimal place 0.0175
4. Amount of subtraction adjustment A 21317.
5. Amount of subtraction adjustments B and C and above that are included in total federal itemized deductions from federal Schedule A, line 29, before any federal disallowance. Also include that portion of the deductions under subtraction adjustment E that is included in lines 19, 27, and 28 of federal Schedule A _____
6. Add line 4 and line 5 21317.
7. Multiply line 6 by line 3 373.
8. Subtract line 7 from line 6 20944.
9. Enter the amount of subtraction adjustments D and E, excluding that portion of E included in line 5 above _____
10. Enter the amount from **Worksheet 1**, line 5 _____
11. Add lines 8, 9, and 10. **Enter the total on Form IT-201-D (or Form IT-203-D), line 9** 20944.

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Your social security number

012625915

If Form IT-201 line 33 (or IT-203 line 31) is:

- \$100,000 or less, leave line 13 (or line 14) blank and go to line 14 (or 15);
more than \$100,000 but not more than \$475,000, fill in Worksheet 3 below;
more than \$475,000 but not more than \$525,000, fill in Worksheet 4 below;
more than \$525,000 but not more than \$1,000,000, enter 50% (.50) of line 12 on line 13 (or line 14);
more than \$1,000,000, but not more than \$10,000,000, fill in Worksheet 5 below; or
more than \$10,000,000, fill in Worksheet 6 below.

Worksheet 3

Table with 7 rows for Worksheet 3 calculations. Row 1: New York adjusted gross income from IT-201 line 33 (or IT-203 line 31) = 343817. Row 2: Filing status (1) or (3) enter \$100,000 or filing status (4) enter \$150,000, or filing status (2) or (5) enter \$200,000 = 200000. Row 3: Subtract line 2 from line 1. (If line 2 is more than line 1, leave line 13 (or line 14) blank. Do not continue with this worksheet = 143817. Row 4: Enter the lesser of line 3 or \$50,000 = 50000. Row 5: Divide line 4 by \$50,000 and round to the fourth decimal place = 1.0000. Row 6: Enter 25% (.25) of line 12 (or line 13) = 7797. Row 7: Multiply line 5 by line 6. Enter this amount on line 13 (or line 14) = 7797.

Worksheet 4

Table with 5 rows for Worksheet 4 calculations. Row 1: Enter the excess of New York adjusted gross income over \$475,000 (cannot exceed \$50,000). Row 2: Divide line 1 by \$50,000 and round to the fourth decimal place. Row 3: Enter 25% (.25) of line 12 (or line 13). Row 4: Multiply line 2 by line 3. Row 5: Add lines 3 and 4. Enter this amount on line 13 (or line 14).

Worksheet 5

Table with 3 rows for Worksheet 5 calculations. Row 1: Enter the amount from line 12 (or line 13). Row 2: Enter 50% (.50) of your gifts to charity from line 4. Row 3: Subtract line 2 from line 1. Enter this amount on line 13 (or line 14).

Worksheet 6

Table with 3 rows for Worksheet 6 calculations. Row 1: Enter the amount from line 12 (or line 13). Row 2: Enter 25% (.25) of your gifts to charity from line 4. Row 3: Subtract line 2 from line 1. Enter this amount on line 13 (or line 14).

**New York State Tax
Computation Worksheet**

**New York AGI of more than \$107,650 -
Married filing jointly and qualifying widow(er)**
(Keep for your records)

2017

Name(s) as shown on return VIVEK S & NIDHI A RADIA	Your social security number 012625915
---	--

- If your New York AGI is **more than \$107,650, but not more than \$2,155,350**, and your taxable income is **\$161,550 or less**, then you must compute your tax using **Worksheet 1**.
- If your New York AGI is **more than \$161,550, but not more than \$2,155,350**, and your taxable income is **more than \$161,550 but not more than \$323,200**, then you must compute your tax using **Worksheet 2**.

Tax computation worksheet 1

1. Enter your New York AGI from Form IT-201, line 33 or IT-203, line 32	1. _____
2. Enter your taxable income from Form IT-201, line 38 or Form IT-203, line 37	2. _____
3. Multiply line 2 by 6.45% (.0645). (Stop: If the line 1 amount is \$157,650 or more , skip lines 4 through 8 and enter the line 3 amount on line 9)	3. _____
4. Enter your New York State tax on the line 2 amount from the New York State tax rate schedule	4. _____
5. Subtract line 4 from line 3	5. _____
6. Enter the excess of line 1 over \$107,650	6. _____
7. Divide line 6 by \$50,000 and round the result to the fourth decimal place	7. _____
8. Multiply line 5 by line 7	8. _____
9. Add lines 4 and 8. Enter here and on Form IT-201, line 39 or Form IT-203, line 38	9. _____

Tax computation worksheet 2

1. Enter your New York AGI from Form IT-201, line 33 or IT-203, line 32	1. <u>343817.00</u>
2. Enter your taxable income from Form IT-201, line 38 or Form IT-203, line 37	2. <u>318425.00</u>
3. Multiply line 2 by 6.65% (.0665). (Stop: If the line 1 amount is \$211,550 or more , skip lines 4 through 10 and enter the line 3 amount on line 11)	3. <u>21175.00</u>
4. Enter your New York State tax on the line 2 amount from the New York State tax rate schedule	4. _____
5. Subtract line 4 from line 3	5. _____
6. Enter \$681 on line 6	6. <u>681</u>
7. Subtract line 6 from line 5	7. _____
8. Enter the excess of line 1 over \$161,550	8. _____
9. Divide line 8 by \$50,000 and round the result to the fourth decimal place	9. _____
10. Multiply line 7 by line 9	10. _____
11. Add lines 4, 6, and 10. Enter here and on Form IT-201, line 39 or Form IT-203, line 38	11. <u>21175.00</u>



New York State E-File Signature Authorization for Tax Year 2017 For Forms IT-201, IT-201-X, IT-203, IT-203-X, IT-214, NYC-208, and NYC-210

Electronic return originator (ERO): Do not mail this form to the Tax Department. Keep it for your records.

Taxpayer's name: VIVEK S RADIA

Spouse's name: NIDHI A RADIA (jointly filed return only)

Purpose

Form TR-579-IT must be completed to authorize an ERO to e-file a personal income tax return and to transmit bank account information for the electronic funds withdrawal.

EROs must complete Part C prior to transmitting electronically filed income tax returns (Forms IT-201, IT-201-X, IT-203, IT-203-X, IT-214, NYC-208, and NYC-210).

Both the paid preparer and the ERO are required to sign Part C. However, if an individual performs as both the paid preparer and the ERO, he or she is only required to sign as the paid preparer. It is not necessary to include the ERO signature in this case. Please note that an alternative signature can be used as described in Publication 58, Information for Income Tax Return Preparers. Go to our website at www.tax.ny.gov to view this document.

General instructions

Taxpayers must complete Part B before the ERO transmits the taxpayer's electronically filed Form IT-201, Resident Income Tax Return, IT-201-X, Amended Resident Income Tax Return, IT-203, Nonresident and Part-Year Resident Income Tax Return, IT-203-X, Amended Nonresident and Part-Year Resident Income Tax Return, IT-214, Claim for Real Property Tax Credit, NYC-208, Claim for New York City Enhanced Real Property Tax Credit, or NYC-210, Claim for New York City School Tax Credit.

Do not mail Form TR-579-IT to the Tax Department. EROs must keep this form for three years and present it to the Tax Department upon request.

For returns filed jointly, both spouses must complete and sign Form TR-579-IT.

This form is not required for electronically filed Form IT-370, Application for Automatic Six-Month Extension of Time to File for Individuals. See Form TR-579.1-IT, New York State Taxpayer Authorization for Electronic Funds Withdrawal for Tax Year 2017 Form IT-370 and Tax Year 2018 Form IT-2105.

Part A - Tax return information FORM IT-203

1 Federal adjusted gross income (from applicable line) 1. 344804.
2 Refund 2.
3 Amount you owe 3. 1859.
4 Financial institution routing number 4. 274976067
5 Financial institution account number 5. 131075
6 Account type: [X] Personal checking [] Personal savings [] Business checking [] Business savings

Part B - Declaration of taxpayer and authorizations for Forms IT-201, IT-201-X, IT-203, IT-203-X, IT-214, NYC-208, and NYC-210

Under penalty of perjury, I declare that I have examined the information on my 2017 New York State electronic personal income tax return, including any accompanying schedules, attachments, and statements, and certify that my electronic return is true, correct, and complete. The ERO has my consent to send my 2017 New York State electronic return to New York State through the Internal Revenue Service (IRS). In addition, by using a computer system and software to prepare and transmit my form electronically, I consent to the disclosure to New York State of all information pertaining to the transmission of my tax form electronically. I understand that by executing this Form TR-579-IT, I am authorizing the ERO to sign and file this return on my behalf and agree that the ERO's submission of my personal income tax return to the IRS, together with this authorization, will serve as the electronic signature for the return and any authorized payment transaction. If I am paying my New York State personal income taxes due by electronic funds withdrawal, I certify that the account holder has authorized the New York State Tax Department and its designated financial agents to initiate an electronic funds withdrawal from the financial institution account indicated on my 2017 electronic return, and authorized the financial institution to withdraw the amount from my account. As New York does not support International ACH Transactions (IAT), I attest the source for these funds is within the United States. I understand and agree that I may revoke this authorization for payment only by contacting the Tax Department no later than five (5) business days prior to the payment date.

Taxpayer's signature: _____ Date: 04062018
Spouse's signature: _____ Date: 04062018
(jointly filed return only)

Part C - Declaration of electronic return originator (ERO) and paid preparer

Under penalty of perjury, I declare that the information contained in this 2017 New York State electronic personal income tax return is the information furnished to me by the taxpayer. If the taxpayer furnished me a completed paper 2017 New York State return signed by a paid preparer, I declare that the information contained in the taxpayer's 2017 New York State electronic return is identical to that contained in the paper copy of the return. If I am the paid preparer, under penalty of perjury I declare that I have examined this 2017 New York State electronic personal income tax return, and, to the best of my knowledge and belief, the return is true, correct, and complete. I have based this declaration on all information available to me.

ERO's signature: _____ Date: 04032018
Print name: _____
Paid preparer's signature: _____ Date: 04032018
Print name: _____

NYWK_AGI	For your records only. Adjusted Gross Income Split Worksheet	2017 AGI	
		FD/ST	Summary
Name(s) as shown on state return VIVEK S & NIDHI A RADIA		Social Security Number 012-62-5915	
Income & Adjustments		Federal	State
		Col. A	Col. B
		Taxpayer	Spouse
7	Wages, salaries, tips, etc.	214,622	128,386
8a	Taxable interest	797	12
9a	Ordinary dividends		
10	Taxable refunds, credits, or offsets of state and local income taxes	987	
11	Alimony received		
12	Business income or (loss)		
13	Capital gain or (loss)		
14	Other gains or (losses)		
15b	Taxable amount of IRA distributions		
16b	Taxable amount of Pensions and annuities		
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc.		
18	Farm income or (loss)		
19	Unemployment compensation		
20b	Taxable amount of Social security benefits		
21	Other income		
22	Add the amounts in each column for lns 7 thru 21. This is your total income	216,406	128,398
23	Educator Expenses		
24	Certain business expenses of reservists, performing artists, & fee-basis gov. officials		
25	Health savings account deduction		
26	Moving expenses		
27	One-half of self-employment tax		
28	Self-employed SEP, SIMPLE, and qualified plans		
29	Self-employed health insurance deduction		
30	Penalty on early withdrawal of savings		
31a	Alimony paid		
32	IRA deduction		
33	Student loan interest deduction		
34	Tuition and fees deduction		
35	Domestic production activities deduction		
36	Line 36 other adjustments		
37	Subtract ln 36 from ln 22. This is your AGI	216,406	128,398
		214,622	128,386

NYWK_A5

State / Local tax payments made after 12/31/2017 that
will be deductible on 2018 Federal Schedule A

2017

Name(s) as shown on return

VIVEK S & NIDHI A RADIA

Your Social Security Number

012-62-5915

A. 2017 Income taxes due that were paid after 12/31/2017

A1. 4th quarter estimate/extension (may be adj. by refund) _____
A2. Amount paid with return 1,859
A3. Total payments made in 2018 A. 1,859

B. Adjustments made to payments

B1. Interest & Penalty _____
B2. Contributions, Donations, Checkoffs _____
B3. Other Tax payments (Use Tax, property tax, tangible tax, etc) _____
B4. Total adjustments B. _____

C. Total tax payments deductible in 2018 (Line A less line B) C. 1,859

This Product Contains Sensitive Taxpayer Data

Record of Account

Request Date: 02-08-2019
Response Date: 02-08-2019
Tracking Number: 100427622314
Customer File Number: 871717

FORM NUMBER: 1040
TAX PERIOD: Dec. 31, 2017

TAXPAYER IDENTIFICATION NUMBER: XXX-XX-5915
SPOUSE TAXPAYER IDENTIFICATION NUMBER: XXX-XX-3728

RADI
115 OR

--- ANY MINUS SIGN SHOWN BELOW SIGNIFIES A CREDIT AMOUNT ---

ACCOUNT BALANCE:	0.00	
ACCRUED INTEREST:	0.00	AS OF: May 07, 2018
ACCRUED PENALTY:	0.00	AS OF: May 07, 2018

ACCOUNT BALANCE PLUS ACCRUALS 0.00
(this is not a payoff amount):

** INFORMATION FROM THE RETURN OR AS ADJUSTED **

EXEMPTIONS:	04	
FILING STATUS:		Married Filing Joint
ADJUSTED GROSS INCOME:	344,804.00	
TAXABLE INCOME:	280,683.00	
TAX PER RETURN:	75,790.00	
SE TAXABLE INCOME TAXPAYER:	0.00	
SE TAXABLE INCOME SPOUSE:	0.00	
TOTAL SELF EMPLOYMENT TAX:	0.00	

RETURN DUE DATE OR RETURN RECEIVED Apr. 15, 2018
DATE (WHICHEVER IS LATER)
PROCESSING DATE May 07, 2018

TRANSACTIONS

CODE EXPLANATION OF TRANSACTION	CYCLE	DATE	AMOUNT
---------------------------------	-------	------	--------

150	Tax return filed	20181505	05-07-2018	\$75,790.00
n/a	16221-500-74270-8			
806	W-2 or 1099 withholding		04-15-2018	-\$75,031.00
610	Payment with return		04-15-2018	-\$759.00

SSN Provided: XXX-XX-5915
Tax Period Ending: Dec. 31, 2017

The following items reflect the amount as shown on the return (PR), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account.

SSN: XXX-XX-5915
SPOUSE SSN: XXX-XX-3728
NAME(S) SHOWN ON RETURN: RADI

ADDRESS: 115 OR

FILING STATUS: Married Filing Joint
FORM NUMBER: 1040
CYCLE POSTED: 20181505
RECEIVED DATE: Apr.15, 2018
REMITTANCE: \$0.00
EXEMPTION NUMBER: 4
DEPENDENT 1 NAME CTRL: RADI
DEPENDENT 1 SSN: XXX-XX-7205
DEPENDENT 2 NAME CTRL: RADI
DEPENDENT 2 SSN: XXX-XX-8694
DEPENDENT 3 NAME CTRL:
DEPENDENT 3 SSN:
DEPENDENT 4 NAME CTRL:
DEPENDENT 4 SSN:
IDENTITY THEFT PERSONAL ID NUMBER:
PTIN: XXX-XX-8722
PREPARER EIN:

Income

WAGES, SALARIES, TIPS, ETC:	\$343,008.00
TAXABLE INTEREST INCOME: SCH B:	\$809.00
TAX-EXEMPT INTEREST:	\$0.00
ORDINARY DIVIDEND INCOME: SCH B:	\$0.00
QUALIFIED DIVIDENDS:	\$0.00
REFUNDS OF STATE/LOCAL TAXES:	\$987.00
ALIMONY RECEIVED:	\$0.00
BUSINESS INCOME OR LOSS (Schedule C):	\$0.00
BUSINESS INCOME OR LOSS: SCH C PER COMPUTER:	\$0.00
CAPITAL GAIN OR LOSS: (Schedule D):	\$0.00
CAPITAL GAINS OR LOSS: SCH D PER COMPUTER:	\$0.00
OTHER GAINS OR LOSSES (Form 4797):	\$0.00

TOTAL IRA DISTRIBUTIONS:	\$4,206.00
TAXABLE IRA DISTRIBUTIONS:	\$0.00
TOTAL PENSIONS AND ANNUITIES:	\$0.00
TAXABLE PENSION/ANNUITY AMOUNT:	\$0.00
RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E):	\$0.00
RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E) PER COMPUTER:	\$0.00
RENT/ROYALTY INCOME/LOSS PER COMPUTER:	\$0.00
ESTATE/TRUST INCOME/LOSS PER COMPUTER:	\$0.00
PARTNERSHIP/S-CORP INCOME/LOSS PER COMPUTER:	\$0.00
FARM INCOME OR LOSS (Schedule F):	\$0.00
FARM INCOME OR LOSS (Schedule F) PER COMPUTER:	\$0.00
UNEMPLOYMENT COMPENSATION:	\$0.00
TOTAL SOCIAL SECURITY BENEFITS:	\$0.00
TAXABLE SOCIAL SECURITY BENEFITS:	\$0.00
TAXABLE SOCIAL SECURITY BENEFITS PER COMPUTER:	\$0.00
OTHER INCOME:	\$0.00
SCHEDULE EIC SE INCOME PER COMPUTER:	\$0.00
SCHEDULE EIC EARNED INCOME PER COMPUTER:	\$0.00
SCH EIC DISQUALIFIED INC COMPUTER:	\$0.00
TOTAL INCOME:	\$344,804.00
TOTAL INCOME PER COMPUTER:	\$344,804.00

Adjustments to Income

EDUCATOR EXPENSES:	\$0.00
EDUCATOR EXPENSES PER COMPUTER:	\$0.00
RESERVIST AND OTHER BUSINESS EXPENSE:	\$0.00
HEALTH SAVINGS ACCT DEDUCTION:	\$0.00
HEALTH SAVINGS ACCT DEDUCTION PER COMPTR:	\$0.00
MOVING EXPENSES: F3903:	\$0.00
SELF EMPLOYMENT TAX DEDUCTION:	\$0.00
SELF EMPLOYMENT TAX DEDUCTION PER COMPUTER:	\$0.00
SELF EMPLOYMENT TAX DEDUCTION VERIFIED:	\$0.00
KEOGH/SEP CONTRIBUTION DEDUCTION:	\$0.00
SELF-EMP HEALTH INS DEDUCTION:	\$0.00
EARLY WITHDRAWAL OF SAVINGS PENALTY:	\$0.00
ALIMONY PAID SSN:	
ALIMONY PAID:	\$0.00
IRA DEDUCTION:	\$0.00
IRA DEDUCTION PER COMPUTER:	\$0.00
STUDENT LOAN INTEREST DEDUCTION:	\$0.00
STUDENT LOAN INTEREST DEDUCTION PER COMPUTER:	\$0.00
STUDENT LOAN INTEREST DEDUCTION VERIFIED:	\$0.00
TUITION AND FEES DEDUCTION:	\$0.00
TUITION AND FEES DEDUCTION PER COMPUTER:	\$0.00
DOMESTIC PRODUCTION ACTIVITIES DEDUCTION:	\$0.00
DOMESTIC PRODUCTION ACTIVITIES DEDUCTION PER COMPUTER:	\$0.00
OTHER ADJUSTMENTS:	\$0.00
ARCHER MSA DEDUCTION:	\$0.00
ARCHER MSA DEDUCTION PER COMPUTER:	\$0.00
TOTAL ADJUSTMENTS:	\$0.00

TOTAL ADJUSTMENTS PER COMPUTER:	\$0.00
ADJUSTED GROSS INCOME:	\$344,804.00
ADJUSTED GROSS INCOME PER COMPUTER:	\$344,804.00

Tax and Credits

65-OR-OVER:	NO
BLIND:	NO
SPOUSE 65-OR-OVER:	NO
SPOUSE BLIND:	NO
STANDARD DEDUCTION PER COMPUTER:	\$0.00
ADDITIONAL STANDARD DEDUCTION PER COMPUTER:	\$0.00
TAX TABLE INCOME PER COMPUTER:	\$292,671.00
EXEMPTION AMOUNT PER COMPUTER:	\$11,988.00
TAXABLE INCOME:	\$280,683.00
TAXABLE INCOME PER COMPUTER:	\$280,683.00
TOTAL POSITIVE INCOME PER COMPUTER:	\$344,804.00
TENTATIVE TAX:	\$67,842.00
TENTATIVE TAX PER COMPUTER:	\$67,842.00
FORM 8814 ADDITIONAL TAX AMOUNT:	\$0.00
TAX ON INCOME LESS SOC SEC INCOME PER COMPUTER:	\$0.00
FORM 6251 ALTERNATIVE MINIMUM TAX:	\$6,963.00
FORM 6251 ALTERNATIVE MINIMUM TAX PER COMPUTER:	\$6,963.00
FOREIGN TAX CREDIT:	\$0.00
FOREIGN TAX CREDIT PER COMPUTER:	\$0.00
FOREIGN INCOME EXCLUSION PER COMPUTER:	\$0.00
FOREIGN INCOME EXCLUSION TAX PER COMPUTER:	\$0.00
EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT AMOUNT:	\$0.00
EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT VERIFIED AMOUNT:	\$0.00
CHILD & DEPENDENT CARE CREDIT:	\$0.00
CHILD & DEPENDENT CARE CREDIT PER COMPUTER:	\$0.00
CREDIT FOR ELDERLY AND DISABLED:	\$0.00
CREDIT FOR ELDERLY AND DISABLED PER COMPUTER:	\$0.00
EDUCATION CREDIT:	\$0.00
EDUCATION CREDIT PER COMPUTER:	\$0.00
GROSS EDUCATION CREDIT PER COMPUTER:	\$0.00
RETIREMENT SAVINGS CNTRB CREDIT:	\$0.00
RETIREMENT SAVINGS CNTRB CREDIT PER COMPUTER:	\$0.00
PRIM RET SAV CNTRB: F8880 LN6A:	\$0.00
SEC RET SAV CNTRB: F8880 LN6B:	\$0.00
TOTAL RETIREMENT SAVINGS CONTRIBUTION: F8880 CMPTR:	\$0.00
RESIDENTIAL ENERGY CREDIT:	\$0.00
RESIDENTIAL ENERGY CREDIT PER COMPUTER:	\$0.00
CHILD TAX CREDIT:	\$0.00
CHILD TAX CREDIT PER COMPUTER:	\$0.00
ADOPTION CREDIT: F8839:	\$0.00
ADOPTION CREDIT PER COMPUTER:	\$0.00
FORM 8396 MORTGAGE CERTIFICATE CREDIT:	\$0.00
FORM 8396 MORTGAGE CERTIFICATE CREDIT PER COMPUTER:	\$0.00
F3800, F8801 AND OTHER CREDIT AMOUNT:	\$0.00
FORM 3800 GENERAL BUSINESS CREDITS:	\$0.00

FORM 3800 GENERAL BUSINESS CREDITS PER COMPUTER:	\$0.00
PRIOR YR MIN TAX CREDIT: F8801:	\$0.00
PRIOR YR MIN TAX CREDIT: F8801 PER COMPUTER:	\$0.00
F8936 ELECTRIC MOTOR VEHICLE CREDIT AMOUNT:	\$0.00
F8936 ELECTRIC MOTOR VEHICLE CREDIT PER COMPUTER:	\$0.00
F8910 ALTERNATIVE MOTOR VEHICLE CREDIT AMOUNT:	\$0.00
F8910 ALTERNATIVE MOTOR VEHICLE CREDIT PER COMPUTER:	\$0.00
OTHER CREDITS:	\$0.00
TOTAL CREDITS:	\$0.00
TOTAL CREDITS PER COMPUTER:	\$0.00
INCOME TAX AFTER CREDITS PER COMPUTER:	\$74,805.00

Other Taxes

SE TAX:	\$0.00
SE TAX PER COMPUTER:	\$0.00
SOCIAL SECURITY AND MEDICARE TAX ON UNREPORTED TIPS:	\$0.00
SOCIAL SECURITY AND MEDICARE TAX ON UNREPORTED TIPS PER COMPUTER:	\$0.00
TAX ON QUALIFIED PLANS F5329 (PR):	\$0.00
TAX ON QUALIFIED PLANS F5329 PER COMPUTER:	\$0.00
IRAF TAX PER COMPUTER:	\$0.00
TP TAX FIGURES (REDUCED BY IRAF) PER COMPUTER:	\$75,790.00
IMF TOTAL TAX (REDUCED BY IRAF) PER COMPUTER:	\$75,790.00
OTHER TAXES PER COMPUTER:	\$985.00
UNPAID FICA ON REPORTED TIPS:	\$0.00
OTHER TAXES:	\$985.00
RECAPTURE TAX: F8611:	\$0.00
HOUSEHOLD EMPLOYMENT TAXES:	\$0.00
HOUSEHOLD EMPLOYMENT TAXES PER COMPUTER:	\$0.00
HEALTH CARE RESPONSIBILITY PENALTY:	\$0.00
HEALTH CARE RESPONSIBILITY PENALTY VERIFIED:	\$0.00
HEALTH COVERAGE RECAPTURE: F8885:	\$0.00
RECAPTURE TAXES:	\$0.00
TOTAL ASSESSMENT PER COMPUTER:	\$75,790.00
TOTAL TAX LIABILITY TP FIGURES:	\$75,790.00
TOTAL TAX LIABILITY TP FIGURES PER COMPUTER:	\$75,790.00

Payments

FEDERAL INCOME TAX WITHHELD:	\$75,031.00
HEALTH CARE: INDIVIDUAL RESPONSIBILITY:	\$0.00
HEALTH CARE FULL-YEAR COVERAGE INDICATOR:	1
ESTIMATED TAX PAYMENTS:	\$0.00
OTHER PAYMENT CREDIT:	\$0.00
REFUNDABLE EDUCATION CREDIT:	\$0.00
REFUNDABLE EDUCATION CREDIT PER COMPUTER:	\$0.00
REFUNDABLE EDUCATION CREDIT VERIFIED:	\$0.00
EARNED INCOME CREDIT:	\$0.00
EARNED INCOME CREDIT PER COMPUTER:	\$0.00
EARNED INCOME CREDIT NONTAXABLE COMBAT PAY:	\$0.00
SCHEDULE 8812 NONTAXABLE COMBAT PAY:	\$0.00
EXCESS SOCIAL SECURITY & RRTA TAX WITHHELD:	\$0.00

SCHEDULE 8812 TOT SS/MEDICARE WITHHELD:	\$0.00
SCHEDULE 8812 ADDITIONAL CHILD TAX CREDIT:	\$0.00
SCHEDULE 8812 ADDITIONAL CHILD TAX CREDIT PER COMPUTER:	\$0.00
SCHEDULE 8812 ADDITIONAL CHILD TAX CREDIT VERIFIED:	\$0.00
AMOUNT PAID WITH FORM 4868:	\$0.00
FORM 2439 REGULATED INVESTMENT COMPANY CREDIT:	\$0.00
FORM 4136 CREDIT FOR FEDERAL TAX ON FUELS:	\$0.00
FORM 4136 CREDIT FOR FEDERAL TAX ON FUELS PER COMPUTER:	\$0.00
HEALTH COVERAGE TX CR: F8885:	\$0.00
PREMIUM TAX CREDIT AMOUNT:	\$0.00
PREMIUM TAX CREDIT VERIFIED AMOUNT:	\$0.00
PRIMARY NAP FIRST TIME HOME BUYER INSTALLMENT AMT:	\$0.00
SECONDARY NAP FIRST TIME HOME BUYER INSTALLMENT AMT:	\$0.00
FIRST TIME HOMEBUYER CREDIT REPAYMENT AMOUNT:	\$0.00
FORM 5405 TOTAL HOMEBUYERS CREDIT REPAYMENT PER COMPUTER:	\$0.00
SMALL EMPLOYER HEALTH INSURANCE PER COMPUTER:	\$0.00
SMALL EMPLOYER HEALTH INSURANCE PER COMPUTER (2):	\$0.00
FORM 2439 AND OTHER CREDITS:	\$0.00
TOTAL PAYMENTS:	\$75,031.00
TOTAL PAYMENTS PER COMPUTER:	\$75,031.00

Refund or Amount Owed

AMOUNT YOU OWE:	\$759.00
APPLIED TO NEXT YEAR'S ESTIMATED TAX:	\$0.00
ESTIMATED TAX PENALTY:	\$0.00
TAX ON INCOME LESS STATE REFUND PER COMPUTER:	\$0.00
BAL DUE/OVER PYMT USING TP FIG PER COMPUTER:	\$759.00
BAL DUE/OVER PYMT USING COMPUTER FIGURES:	\$759.00
FORM 8888 TOTAL REFUND PER COMPUTER:	\$0.00

Third Party Designee

THIRD PARTY DESIGNEE ID NUMBER:	
AUTHORIZATION INDICATOR:	0
THIRD PARTY DESIGNEE NAME:	

Schedule A--Itemized Deductions

MEDICAL/DENTAL

MEDICAL AND DENTAL EXPENSES:	\$0.00
ADJUSTED GROSS INCOME PERCENTAGE:	\$0.00
ADJUSTED GROSS INCOME PERCENTAGE PER COMPUTER 10 PERCENT:	\$0.00
ADJUSTED GROSS INCOME PERCENTAGE PER COMPUTER 7.5 PERCENT:	\$25,860.00
NET MEDICAL DEDUCTION:	\$0.00
NET MEDICAL DEDUCTION PER COMPUTER:	\$0.00

TAXES PAID

STATE AND LOCAL INCOME TAXES:	\$21,317.00
INCOME TAX OR GENERAL SALES TAX:	Income Taxes
REAL ESTATE TAXES:	\$12,139.00
PERSONAL PROPERTY TAXES:	\$0.00

OTHER TAXES AMOUNT:	\$29.00
SCH A TAX DEDUCTIONS:	\$33,485.00
SCH A TAX PER COMPUTER:	\$33,485.00
INTEREST PAID	
MORTGAGE INTEREST (FINANCIAL):	\$18,868.00
MORTGAGE INTEREST (INDIVIDUAL):	\$0.00
DEDUCTIBLE POINTS:	\$0.00
QUALIFIED MORTGAGE INSURANCE PREMIUMS:	\$0.00
DEDUCTIBLE INVESTMENT INTEREST:	\$0.00
TOTAL INTEREST DEDUCTION:	\$18,868.00
TOTAL INTEREST DEDUCTION PER COMPUTER:	\$18,868.00
CHARITABLE CONTRIBUTIONS	
CASH CONTRIBUTIONS:	\$225.00
OTHER THAN CASH: Form 8283:	\$485.00
CARRYOVER FROM PRIOR YEAR:	\$0.00
SCH A TOTAL CONTRIBUTIONS:	\$710.00
SCH A TOTAL CONTRIBUTIONS PER COMPUTER:	\$710.00
CASUALTY AND THEFT LOSS	
CASUALTY OR THEFT LOSS:	\$0.00
JOBS AND MISCELLANEOUS	
UNREIMBURSED EMPLOYEE EXPENSE AMOUNT:	\$0.00
TOTAL LIMITED MISC EXPENSES:	\$0.00
NET LIMITED MISC DEDUCTION:	\$0.00
NET LIMITED MISC DEDUCTION PER COMPUTER:	\$0.00
OTHER MISCELLANEOUS	
OTHER THAN GAMBLING AMOUNT:	\$0.00
OTHER MISC DEDUCTIONS:	\$0.00
TOTAL ITEMIZED DEDUCTIONS	
TOTAL ITEMIZED DEDUCTIONS:	\$52,133.00
TOTAL ITEMIZED DEDUCTIONS PER COMPUTER:	\$52,133.00
RECOMPUTED TOTAL ITEMIZED DEDUCTIONS PER COMPUTER:	\$0.00
ELECT ITEMIZED DEDUCTION INDICATOR:	
SCH A ITEMIZED PERCENTAGE PER COMPUTER:	\$930.12

Schedule E--Supplemental Income and Loss

INCOME OR LOSS FROM RENTAL REAL ESTATE AND ROYALTIES

SCHEDULE E FORM 1099 REQUIRED:	No box checked
SCHEDULE E FORM 1099 FILED:	Neither box checked
TOTAL RENTS RECEIVED:	\$17,100.00
TOTAL ROYALTIES RECEIVED:	\$0.00
TOTAL MORTGAGE INTEREST ALL PROPERTIES:	\$2,219.00
TOTAL DEPRECIATION OR DEPLETION FOR ALL PROPERTIES:	\$12,363.00
TOTAL EXPENSES FOR ALL PROPERTIES:	\$24,846.00

TOTAL RENTAL REAL ESTATE AND ROYALTY INCOME OR LOSS:	\$0.00
RENT & ROYALTY INCOME:	\$0.00
RENT & ROYALTY LOSSES:	\$0.00
REPAIRS EXPENSE COLUMN A:	\$2,500.00
REPAIRS EXPENSE COLUMN B:	\$0.00
REPAIRS EXPENSE COLUMN C:	\$0.00

INCOME OR LOSS FROM PARTNERSHIPS AND S CORPS

PRTSHP/CORP PASSIVE INCOME:	\$0.00
PRTSHP/CORP NONPASSIVE INCOME:	\$0.00
PRTSHP/CORP PASSIVE LOSS:	\$0.00
PRTSHP/CORP NONPASSIVE LOSS:	\$0.00
PARTNERSHIP INCOME:	\$0.00
PARTNERSHIP LOSS:	\$0.00

INCOME OR LOSS FROM ESTATES AND TRUSTS

ESTATE/TRUST PASSIVE INCOME:	\$0.00
ESTATE/TRUST PASSIVE LOSS:	\$0.00
ESTATE AND TRUST INCOME:	\$0.00
ESTATE AND TRUST LOSS:	\$0.00
PASSIVE LOSS NOT REPORTED ON F8582:	N
SCH K1 ES PAYMENT INDICATOR:	N

INCOME OR LOSS FROM REAL ESTATE MORTGAGE INVESTMENT CONDUITS

REAL ESTATE MORTGAGE INCOME/LOSS:	\$0.00
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SUMMARY

NET FARM RENT INCOME/LOSS:	\$0.00
GROSS FARMING & FISHING INCOME:	\$0.00

Form 2441--Child and Dependent Care Expenses

PROV NAME CNTRL:	PRIM
CARE PROV SSN:	XXX-XX-6095
DEPENDENT CARE EMPLOYER BENEFITS AMT:	\$5,000.00
QUALIFIED EXPENSES EMPLOYER INCURRED AMT:	\$17,077.00
DEPENDENT CARE EXCLUSION AMOUNT:	\$5,000.00

PART II CREDIT FOR CHILD AND DEPENDENT CARE EXPENSES

NUMBER OF QUALIFYING PERSONS:	1
SSNS NOT REQ'D IND:	0
CHILD 1 NAME CONTROL:	RADI
CHILD 1 SSN:	XXX-XX-7205
CHILD 1 QUALIFIED EXPENSE:	\$12,077.00
CHILD 2 NAME CONTROL:	
CHILD 2 SSN:	
CHILD 2 QUALIFIED EXPENSE:	\$0.00
AMOUNT OF QUALIFIED EXPENSES:	\$0.00
EARNED INCOME-PRIMARY:	\$0.00
EARNED INCOME-SECONDARY:	\$0.00
PRIOR YEAR CHILD CARE EXPENSES:	\$0.00

PRIOR YEAR CHILD CARE EXPENSES PER COMPUTER:	\$0.00
CHILD AND DEPENDENT CARE BASE AMOUNT PER COMPUTER:	\$0.00

PART III DEPENDENT CARE BENEFITS

DEPENDENT CARE EMPLOYER BENEFITS:	\$5,000.00
QUALIFIED EXPENSES EMPLOYER INCURRED:	\$17,077.00
DEPENDENT CARE EXCLUDED BENEFITS:	\$5,000.00
GROSS CHILD CARE CREDIT PER COMPUTER:	\$0.00
TOTAL QUALIFYING EXPENSES PER COMPUTER:	\$0.00

Form 6251--Alternative Minimum Tax-Individuals

MEDICAL AND DENTAL:	\$0.00
CERTAIN HOME MORTGAGE INTEREST:	\$0.00
INVESTMENT INTEREST EXPENSE:	\$0.00
DEPLETION:	\$0.00
NET OPERATING LOSS DEDUCTION:	\$0.00
TAX EXMT INT FROM PRIV ACT BONDS:	\$0.00
QUALIFIED SMALL BUSINESS STOCK:	\$0.00
INCENTIVE STOCK OPTIONS:	\$0.00
ESTATE/TRUST BENEFICIARIES:	\$0.00
ELECTING LARGE PARTNERSHIPS:	\$0.00
ADJUSTED GAIN OR LOSS:	\$0.00
DEPRECIATION OF PROPERTY:	\$0.00
PASSIVE ACTIVITY LOSS:	\$0.00
LOSS LIMITATIONS:	\$0.00
CIRCULATION COSTS:	\$0.00
LONG TERM CONTRACTS:	\$0.00
MINING COSTS:	\$0.00
RESEARCH AND EXPERIMENTAL COSTS:	\$0.00
INSTALLMENT SALES INCOME:	\$0.00
INTANGIBLE DRILLING COSTS:	\$0.00
OTHER:	\$0.00
ALT TAX NET OPERATING LOSS:	\$0.00
ALT MINIMUM TAX FOREIGN TAX CR:	\$0.00

Form 8863 - Education Credits (Hope and Lifetime Learning Credits)

PART III - ALLOWABLE EDUCATION CREDITS

GROSS EDUCATION CR PER COMPUTER:	\$0.00
TOTAL EDUCATION CREDIT AMOUNT:	\$0.00
TOTAL EDUCATION CREDIT AMOUNT PER COMPUTER:	\$0.00

Form 8959 Additional Medicare Tax

MEDICARE WAGES:	\$356,201.00
UNREPORTED TIPS:	\$0.00
WAGES FROM FORM 8919:	\$0.00
ADDITIONAL MEDICARE TAX ON MEDICARE WAGES:	\$956.00
ADDITIONAL MEDICARE TAX ON MEDICARE WAGES PER COMPUTER:	\$956.00
SELF EMPLOYMENT INCOME:	\$0.00
ADDITIONAL MEDICARE TAX ON SELF-EMPLOYMENT INCOME:	\$0.00

ADDITIONAL MEDICARE TAX ON SELF-EMPLOYMENT INCOME PER COMPUTER:	\$0.00
RAILROAD RETIREMENT COMPENSATION:	\$0.00
TIER I EMPLOYEE ADDITIONAL MEDICARE TAX ON RAILROAD COMPENSATION:	\$0.00
TIER I EMPLOYEE ADDITIONAL MEDICARE TAX ON RAILROAD COMPENSATION PER COMPUTER:	\$0.00
MEDICARE TAX WITHHELD W-2 BOX 6:	\$5,297.00
ADDITIONAL MEDICARE TAX W-2 BOX 14:	\$0.00
TOTAL ADDITIONAL MEDICARE TAX:	\$956.00
TOTAL ADDITIONAL MEDICARE TAX WITHHOLDING:	\$132.00
TOTAL ADDITIONAL MEDICARE TAX WITHHOLDING VERIFIED:	\$0.00
TOTAL ADDITIONAL MEDICARE TAX WITHHOLDING PER COMPUTER:	\$132.00

Form 8960 Net Investment Income Tax - Individuals, Estates, and Trusts

TAXABLE INTEREST AMOUNT:	\$809.00
ORDINARY DIVIDENDS:	\$0.00
ANNUITIES:	\$0.00
RENT, ROYALTIES, PARTNERSHIPS, ETC.:	\$0.00
ADJUSTMENT FOR DERIVED INCOME OR LOSS:	\$0.00
NET GAIN OR LOSS FROM DISPOSITION OF PROPERTY:	\$0.00
NET GAIN OR LOSS FROM DISPOSITION OF PROPERTY NOT SUBJECT TO NET INVESTMENT INCOME TAX:	\$0.00
ADJUSTMENT FROM DISPOSITION OF PARTNERSHIP INTEREST:	\$0.00
CHANGES FOR CERTAIN CFCS AND PFICS:	\$0.00
OTHER MODIFICATIONS TO INVESTMENT INCOME:	\$0.00
TOTAL INVESTMENT INCOME:	\$809.00
TOTAL INVESTMENT INCOME PER COMPUTER:	\$809.00
INVESTMENT INTEREST EXPENSES:	\$0.00
STATE INCOME TAX:	\$50.00
INVESTMENT EXPENSES:	\$0.00
ADDITIONAL MODIFICATIONS:	\$0.00
TOTAL DEDUCTIONS AND MODIFICATIONS:	\$50.00
TOTAL DEDUCTIONS AND MODIFICATIONS PER COMPUTER:	\$50.00
MODIFIED ADJUSTED GROSS INCOME:	\$344,804.00
TAXABLE INVESTMENT INCOME:	\$759.00
TAXABLE INVESTMENT INCOME PER COMPUTER:	\$759.00
NET INVESTMENT INCOME TAX FOR INDIVIDUALS:	\$29.00
NET INVESTMENT INCOME TAX FOR INDIVIDUALS VERIFIED:	\$0.00
NET INVESTMENT INCOME TAX FOR INDIVIDUALS PER COMPUTER:	\$29.00

This Product Contains Sensitive Taxpayer Data

This Product Contains Sensitive Taxpayer Data

Record of Account

Request Date: 02-08-2019
Response Date: 02-08-2019
Tracking Number: 100427622314
Customer File Number: 871717

FORM NUMBER: 1040
TAX PERIOD: Dec. 31, 2016

TAXPAYER IDENTIFICATION NUMBER: XXX-XX-5915
SPOUSE TAXPAYER IDENTIFICATION NUMBER: XXX-XX-3728

RADI
115 OR

--- ANY MINUS SIGN SHOWN BELOW SIGNIFIES A CREDIT AMOUNT ---

ACCOUNT BALANCE:	2,610.05	
ACCRUED INTEREST:	46.96	AS OF: Feb. 25, 2019
ACCRUED PENALTY:	73.74	AS OF: Feb. 25, 2019

ACCOUNT BALANCE PLUS ACCRUALS 2,730.75
(this is not a payoff amount):

** INFORMATION FROM THE RETURN OR AS ADJUSTED **

EXEMPTIONS:	04	
FILING STATUS:		Married Filing Joint
ADJUSTED GROSS INCOME:	341,868.00	
TAXABLE INCOME:	289,492.00	
TAX PER RETURN:	76,989.00	
SE TAXABLE INCOME TAXPAYER:	0.00	
SE TAXABLE INCOME SPOUSE:	0.00	
TOTAL SELF EMPLOYMENT TAX:	0.00	

RETURN DUE DATE OR RETURN RECEIVED Apr. 15, 2017
DATE (WHICHEVER IS LATER)
PROCESSING DATE May 01, 2017

TRANSACTIONS

CODE EXPLANATION OF TRANSACTION	CYCLE	DATE	AMOUNT
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150	Tax return filed	20171503	05-01-2017	\$76,989.00
n/a	16221-499-38574-7			
806	W-2 or 1099 withholding		04-15-2017	-\$71,498.00
766	Credit to your account		04-15-2017	-\$6,225.00
846	Refund issued		04-17-2017	\$734.00
922	Review of unreported income		10-26-2018	\$0.00
766	Credit to your account		04-15-2017	-\$129.00
290	Additional tax assessed			
	10-29-2028	20184105	10-29-2018	\$2,587.00
n/a	19254-678-65676-8			
196	Interest charged for late payment	20184105	10-29-2018	\$152.05
971	Notice issued			
	CP 0022		10-29-2018	\$0.00
971	Tax period blocked from automated levy program		02-25-2019	\$0.00

SSN Provided: XXX-XX-5915

Tax Period Ending: Dec. 31, 2016

The following items reflect the amount as shown on the return (PR), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account.

SSN: XXX-XX-5915

SPOUSE SSN: XXX-XX-3728

NAME(S) SHOWN ON RETURN: RADI

ADDRESS: 77 RIV

FILING STATUS: Married Filing Joint

FORM NUMBER: 1040

CYCLE POSTED: 20171503

RECEIVED DATE: Apr.15, 2017

REMITTANCE: \$0.00

EXEMPTION NUMBER: 4

DEPENDENT 1 NAME CTRL: RADI

DEPENDENT 1 SSN: XXX-XX-7205

DEPENDENT 2 NAME CTRL: RADI

DEPENDENT 2 SSN: XXX-XX-8694

DEPENDENT 3 NAME CTRL:

DEPENDENT 3 SSN:

DEPENDENT 4 NAME CTRL:

DEPENDENT 4 SSN:

IDENTITY THEFT PERSONAL ID NUMBER:

PTIN:

PREPARER EIN:

Income

WAGES, SALARIES, TIPS, ETC:	\$332,975.00
TAXABLE INTEREST INCOME: SCH B:	\$1,273.00
TAX-EXEMPT INTEREST:	\$0.00

ORDINARY DIVIDEND INCOME: SCH B:	\$0.00
QUALIFIED DIVIDENDS:	\$0.00
REFUNDS OF STATE/LOCAL TAXES:	\$131.00
ALIMONY RECEIVED:	\$0.00
BUSINESS INCOME OR LOSS (Schedule C):	\$0.00
BUSINESS INCOME OR LOSS: SCH C PER COMPUTER:	\$0.00
CAPITAL GAIN OR LOSS: (Schedule D):	\$282.00
CAPITAL GAINS OR LOSS: SCH D PER COMPUTER:	\$282.00
OTHER GAINS OR LOSSES (Form 4797):	\$0.00
TOTAL IRA DISTRIBUTIONS:	\$0.00
TAXABLE IRA DISTRIBUTIONS:	\$0.00
TOTAL PENSIONS AND ANNUITIES:	\$0.00
TAXABLE PENSION/ANNUITY AMOUNT:	\$0.00
RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E):	\$0.00
RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E) PER COMPUTER:	\$0.00
RENT/ROYALTY INCOME/LOSS PER COMPUTER:	\$0.00
ESTATE/TRUST INCOME/LOSS PER COMPUTER:	\$0.00
PARTNERSHIP/S-CORP INCOME/LOSS PER COMPUTER:	\$0.00
FARM INCOME OR LOSS (Schedule F):	\$0.00
FARM INCOME OR LOSS (Schedule F) PER COMPUTER:	\$0.00
UNEMPLOYMENT COMPENSATION:	\$0.00
TOTAL SOCIAL SECURITY BENEFITS:	\$0.00
TAXABLE SOCIAL SECURITY BENEFITS:	\$0.00
TAXABLE SOCIAL SECURITY BENEFITS PER COMPUTER:	\$0.00
OTHER INCOME:	\$0.00
SCHEDULE EIC SE INCOME PER COMPUTER:	\$0.00
SCHEDULE EIC EARNED INCOME PER COMPUTER:	\$0.00
SCH EIC DISQUALIFIED INC COMPUTER:	\$0.00
TOTAL INCOME:	\$334,661.00
TOTAL INCOME PER COMPUTER:	\$334,661.00

Adjustments to Income

EDUCATOR EXPENSES:	\$0.00
EDUCATOR EXPENSES PER COMPUTER:	\$0.00
RESERVIST AND OTHER BUSINESS EXPENSE:	\$0.00
HEALTH SAVINGS ACCT DEDUCTION:	\$0.00
HEALTH SAVINGS ACCT DEDUCTION PER COMPTR:	\$0.00
MOVING EXPENSES: F3903:	\$0.00
SELF EMPLOYMENT TAX DEDUCTION:	\$0.00
SELF EMPLOYMENT TAX DEDUCTION PER COMPUTER:	\$0.00
SELF EMPLOYMENT TAX DEDUCTION VERIFIED:	\$0.00
KEOGH/SEP CONTRIBUTION DEDUCTION:	\$0.00
SELF-EMP HEALTH INS DEDUCTION:	\$0.00
EARLY WITHDRAWAL OF SAVINGS PENALTY:	\$0.00
ALIMONY PAID SSN:	
ALIMONY PAID:	\$0.00
IRA DEDUCTION:	\$0.00
IRA DEDUCTION PER COMPUTER:	\$0.00
STUDENT LOAN INTEREST DEDUCTION:	\$0.00
STUDENT LOAN INTEREST DEDUCTION PER COMPUTER:	\$0.00

STUDENT LOAN INTEREST DEDUCTION VERIFIED:	\$0.00
TUITION AND FEES DEDUCTION:	\$0.00
TUITION AND FEES DEDUCTION PER COMPUTER:	\$0.00
DOMESTIC PRODUCTION ACTIVITIES DEDUCTION:	\$0.00
OTHER ADJUSTMENTS:	\$0.00
ARCHER MSA DEDUCTION:	\$0.00
ARCHER MSA DEDUCTION PER COMPUTER:	\$0.00
TOTAL ADJUSTMENTS:	\$0.00
TOTAL ADJUSTMENTS PER COMPUTER:	\$0.00
ADJUSTED GROSS INCOME:	\$334,661.00
ADJUSTED GROSS INCOME PER COMPUTER:	\$334,661.00

Tax and Credits

65-OR-OVER:	NO
BLIND:	NO
SPOUSE 65-OR-OVER:	NO
SPOUSE BLIND:	NO
STANDARD DEDUCTION PER COMPUTER:	\$0.00
ADDITIONAL STANDARD DEDUCTION PER COMPUTER:	\$0.00
TAX TABLE INCOME PER COMPUTER:	\$294,057.00
EXEMPTION AMOUNT PER COMPUTER:	\$12,960.00
TAXABLE INCOME:	\$281,097.00
TAXABLE INCOME PER COMPUTER:	\$281,097.00
TOTAL POSITIVE INCOME PER COMPUTER:	\$334,661.00
TENTATIVE TAX:	\$68,175.00
TENTATIVE TAX PER COMPUTER:	\$68,175.00
FORM 8814 ADDITIONAL TAX AMOUNT:	\$0.00
TAX ON INCOME LESS SOC SEC INCOME PER COMPUTER:	\$0.00
FORM 6251 ALTERNATIVE MINIMUM TAX:	\$7,972.00
FORM 6251 ALTERNATIVE MINIMUM TAX PER COMPUTER:	\$7,972.00
FOREIGN TAX CREDIT:	\$0.00
FOREIGN TAX CREDIT PER COMPUTER:	\$0.00
FOREIGN INCOME EXCLUSION PER COMPUTER:	\$0.00
FOREIGN INCOME EXCLUSION TAX PER COMPUTER:	\$0.00
EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT AMOUNT:	\$0.00
EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT VERIFIED AMOUNT:	\$0.00
CHILD & DEPENDENT CARE CREDIT:	\$0.00
CHILD & DEPENDENT CARE CREDIT PER COMPUTER:	\$0.00
CREDIT FOR ELDERLY AND DISABLED:	\$0.00
CREDIT FOR ELDERLY AND DISABLED PER COMPUTER:	\$0.00
EDUCATION CREDIT:	\$0.00
EDUCATION CREDIT PER COMPUTER:	\$0.00
GROSS EDUCATION CREDIT PER COMPUTER:	\$0.00
RETIREMENT SAVINGS CNTRB CREDIT:	\$0.00
RETIREMENT SAVINGS CNTRB CREDIT PER COMPUTER:	\$0.00
PRIM RET SAV CNTRB: F8880 LN6A:	\$0.00
SEC RET SAV CNTRB: F8880 LN6B:	\$0.00
TOTAL RETIREMENT SAVINGS CONTRIBUTION: F8880 CMPTR:	\$0.00
RESIDENTIAL ENERGY CREDIT:	\$0.00
RESIDENTIAL ENERGY CREDIT PER COMPUTER:	\$0.00

CHILD TAX CREDIT:	\$0.00
CHILD TAX CREDIT PER COMPUTER:	\$0.00
ADOPTION CREDIT: F8839:	\$0.00
ADOPTION CREDIT PER COMPUTER:	\$0.00
FORM 8396 MORTGAGE CERTIFICATE CREDIT:	\$0.00
FORM 8396 MORTGAGE CERTIFICATE CREDIT PER COMPUTER:	\$0.00
F3800, F8801 AND OTHER CREDIT AMOUNT:	\$0.00
FORM 3800 GENERAL BUSINESS CREDITS:	\$0.00
FORM 3800 GENERAL BUSINESS CREDITS PER COMPUTER:	\$0.00
PRIOR YR MIN TAX CREDIT: F8801:	\$0.00
PRIOR YR MIN TAX CREDIT: F8801 PER COMPUTER:	\$0.00
F8936 ELECTRIC MOTOR VEHICLE CREDIT AMOUNT:	\$0.00
F8936 ELECTRIC MOTOR VEHICLE CREDIT PER COMPUTER:	\$0.00
F8910 ALTERNATIVE MOTOR VEHICLE CREDIT AMOUNT:	\$0.00
F8910 ALTERNATIVE MOTOR VEHICLE CREDIT PER COMPUTER:	\$0.00
OTHER CREDITS:	\$0.00
TOTAL CREDITS:	\$0.00
TOTAL CREDITS PER COMPUTER:	\$0.00
INCOME TAX AFTER CREDITS PER COMPUTER:	\$76,147.00

Other Taxes

SE TAX:	\$0.00
SE TAX PER COMPUTER:	\$0.00
SOCIAL SECURITY AND MEDICARE TAX ON UNREPORTED TIPS:	\$0.00
SOCIAL SECURITY AND MEDICARE TAX ON UNREPORTED TIPS PER COMPUTER:	\$0.00
TAX ON QUALIFIED PLANS F5329 (PR):	\$0.00
TAX ON QUALIFIED PLANS F5329 PER COMPUTER:	\$0.00
IRAF TAX PER COMPUTER:	\$0.00
TP TAX FIGURES (REDUCED BY IRAF) PER COMPUTER:	\$76,989.00
IMF TOTAL TAX (REDUCED BY IRAF) PER COMPUTER:	\$76,989.00
OTHER TAXES PER COMPUTER:	\$842.00
UNPAID FICA ON REPORTED TIPS:	\$0.00
OTHER TAXES:	\$842.00
RECAPTURE TAX: F8611:	\$0.00
HOUSEHOLD EMPLOYMENT TAXES:	\$0.00
HOUSEHOLD EMPLOYMENT TAXES PER COMPUTER:	\$0.00
HEALTH CARE RESPONSIBILITY PENALTY:	\$0.00
HEALTH CARE RESPONSIBILITY PENALTY VERIFIED:	\$0.00
RECAPTURE TAXES:	\$0.00
TOTAL ASSESSMENT PER COMPUTER:	\$76,989.00
TOTAL TAX LIABILITY TP FIGURES:	\$76,989.00
TOTAL TAX LIABILITY TP FIGURES PER COMPUTER:	\$76,989.00

Payments

FEDERAL INCOME TAX WITHHELD:	\$71,498.00
HEALTH CARE: INDIVIDUAL RESPONSIBILITY:	\$0.00
HEALTH CARE FULL-YEAR COVERAGE INDICATOR:	1
ESTIMATED TAX PAYMENTS:	\$0.00
OTHER PAYMENT CREDIT:	\$0.00
REFUNDABLE EDUCATION CREDIT:	\$0.00

REFUNDABLE EDUCATION CREDIT PER COMPUTER:	\$0.00
REFUNDABLE EDUCATION CREDIT VERIFIED:	\$0.00
EARNED INCOME CREDIT:	\$0.00
EARNED INCOME CREDIT PER COMPUTER:	\$0.00
EARNED INCOME CREDIT NONTAXABLE COMBAT PAY:	\$0.00
SCHEDULE 8812 NONTAXABLE COMBAT PAY:	\$0.00
EXCESS SOCIAL SECURITY & RRTA TAX WITHHELD:	\$6,225.00
SCHEDULE 8812 TOT SS/MEDICARE WITHHELD:	\$0.00
SCHEDULE 8812 ADDITIONAL CHILD TAX CREDIT:	\$0.00
SCHEDULE 8812 ADDITIONAL CHILD TAX CREDIT PER COMPUTER:	\$0.00
SCHEDULE 8812 ADDITIONAL CHILD TAX CREDIT VERIFIED:	\$0.00
AMOUNT PAID WITH FORM 4868:	\$0.00
FORM 2439 REGULATED INVESTMENT COMPANY CREDIT:	\$0.00
FORM 4136 CREDIT FOR FEDERAL TAX ON FUELS:	\$0.00
FORM 4136 CREDIT FOR FEDERAL TAX ON FUELS PER COMPUTER:	\$0.00
HEALTH COVERAGE TX CR: F8885:	\$0.00
PREMIUM TAX CREDIT AMOUNT:	\$0.00
PREMIUM TAX CREDIT VERIFIED AMOUNT:	\$0.00
PRIMARY NAP FIRST TIME HOME BUYER INSTALLMENT AMT:	\$0.00
SECONDARY NAP FIRST TIME HOME BUYER INSTALLMENT AMT:	\$0.00
FIRST TIME HOMEBUYER CREDIT REPAYMENT AMOUNT:	\$0.00
FORM 5405 TOTAL HOMEBUYERS CREDIT REPAYMENT PER COMPUTER:	\$0.00
SMALL EMPLOYER HEALTH INSURANCE PER COMPUTER:	\$0.00
SMALL EMPLOYER HEALTH INSURANCE PER COMPUTER (2):	\$0.00
FORM 2439 AND OTHER CREDITS:	\$0.00
TOTAL PAYMENTS:	\$77,723.00
TOTAL PAYMENTS PER COMPUTER:	\$77,723.00

Refund or Amount Owed

REFUND AMOUNT:	\$-734.00
APPLIED TO NEXT YEAR'S ESTIMATED TAX:	\$0.00
ESTIMATED TAX PENALTY:	\$0.00
TAX ON INCOME LESS STATE REFUND PER COMPUTER:	\$0.00
BAL DUE/OVER PYMT USING TP FIG PER COMPUTER:	\$-734.00
BAL DUE/OVER PYMT USING COMPUTER FIGURES:	\$-734.00
FORM 8888 TOTAL REFUND PER COMPUTER:	\$0.00

Third Party Designee

THIRD PARTY DESIGNEE ID NUMBER:	
AUTHORIZATION INDICATOR:	0
THIRD PARTY DESIGNEE NAME:	

Schedule A--Itemized Deductions

MEDICAL/DENTAL

MEDICAL AND DENTAL EXPENSES:	\$0.00
ADJUSTED GROSS INCOME PERCENTAGE:	\$0.00
ADJUSTED GROSS INCOME PERCENTAGE PER COMPUTER 10 PERCENT:	\$33,466.00
ADJUSTED GROSS INCOME PERCENTAGE PER COMPUTER 7.5 PERCENT:	\$25,099.00
NET MEDICAL DEDUCTION:	\$0.00

NET MEDICAL DEDUCTION PER COMPUTER: \$0.00

TAXES PAID

STATE AND LOCAL INCOME TAXES: \$22,577.00
INCOME TAX OR GENERAL SALES TAX: Income Taxes
REAL ESTATE TAXES: \$11,257.00
PERSONAL PROPERTY TAXES: \$129.00
OTHER TAXES AMOUNT: \$0.00
SCH A TAX DEDUCTIONS: \$33,963.00
SCH A TAX PER COMPUTER: \$33,963.00

INTEREST PAID

MORTGAGE INTEREST (FINANCIAL): \$6,390.00
MORTGAGE INTEREST (INDIVIDUAL): \$0.00
DEDUCTIBLE POINTS: \$0.00
QUALIFIED MORTGAGE INSURANCE PREMIUMS: \$0.00
DEDUCTIBLE INVESTMENT INTEREST: \$0.00
TOTAL INTEREST DEDUCTION: \$6,390.00
TOTAL INTEREST DEDUCTION PER COMPUTER: \$6,390.00

CHARITABLE CONTRIBUTIONS

CASH CONTRIBUTIONS: \$502.00
OTHER THAN CASH: Form 8283: \$450.00
CARRYOVER FROM PRIOR YEAR: \$0.00
SCH A TOTAL CONTRIBUTIONS: \$952.00
SCH A TOTAL CONTRIBUTIONS PER COMPUTER: \$952.00

CASUALTY AND THEFT LOSS

CASUALTY OR THEFT LOSS: \$0.00

JOBS AND MISCELLANEOUS

UNREIMBURSED EMPLOYEE EXPENSE AMOUNT: \$0.00
TOTAL LIMITED MISC EXPENSES: \$0.00
NET LIMITED MISC DEDUCTION: \$0.00
NET LIMITED MISC DEDUCTION PER COMPUTER: \$0.00

OTHER MISCELLANEOUS

OTHER THAN GAMBLING AMOUNT: \$0.00
OTHER MISC DEDUCTIONS: \$0.00

TOTAL ITEMIZED DEDUCTIONS

TOTAL ITEMIZED DEDUCTIONS: \$40,604.00
TOTAL ITEMIZED DEDUCTIONS PER COMPUTER: \$40,604.00
RECOMPUTED TOTAL ITEMIZED DEDUCTIONS PER COMPUTER: \$0.00
ELECT ITEMIZED DEDUCTION INDICATOR:
SCH A ITEMIZED PERCENTAGE PER COMPUTER: \$700.83

Schedule D--Capital Gains and Losses

SHORT TERM CAPITAL GAINS AND LOSSES

SHORT TERM BASIS NO ADJUSTMENTS SALE AMOUNT:	\$282.00
SHORT TERM BASIS NO ADJUSTMENTS COST AMOUNT:	\$0.00
SHORT TERM BASIS SALE AMOUNT:	\$0.00
SHORT TERM BASIS COST AMOUNT:	\$0.00
SHORT TERM BASIS ADJUSTMENTS:	\$0.00
SHORT TERM NO BASIS SALE AMOUNT:	\$0.00
SHORT TERM NO BASIS COST AMOUNT:	\$0.00
SHORT TERM NO BASIS ADJUSTMENTS:	\$0.00
SHORT TERM NO 1099B SALE AMOUNT:	\$0.00
SHORT TERM NO 1099B COST AMOUNT:	\$0.00
SHORT TERM NO 1099B ADJUSTMENTS:	\$0.00
SHORT TERM SCHEDULE K-1 AMOUNT:	\$0.00
NET SHORT-TERM GAIN/LOSS:	\$282.00

LONG TERM CAPITAL GAINS AND LOSSES

LONG TERM BASIS NO ADJUSTMENTS SALE AMOUNT:	\$0.00
LONG TERM BASIS NO ADJUSTMENTS COST AMOUNT:	\$0.00
LONG TERM BASIS SALE AMOUNT:	\$0.00
LONG TERM BASIS COST AMOUNT:	\$0.00
LONG TERM BASIS ADJUSTMENTS:	\$0.00
LONG TERM NO BASIS SALE AMOUNT:	\$0.00
LONG TERM NO BASIS COST AMOUNT:	\$0.00
LONG TERM NO BASIS ADJUSTMENTS:	\$0.00
LONG TERM NO 1099B SALE AMOUNT:	\$0.00
LONG TERM NO 1099B COST AMOUNT:	\$0.00
LONG TERM NO 1099B ADJUSTMENTS:	\$0.00
LONG TERM SCHEDULE K-1 AMOUNT:	\$0.00
CAPITAL GAIN DISTRIBUTIONS (PR):	\$0.00
NET LONG-TERM GAIN/LOSS:	\$0.00

TAX COMPUTATION USING MAXIMUM CAPITAL GAINS RATES

28% RATE GAIN:	\$0.00
UNRECAPTURED SECT: 1250 GAIN:	\$0.00
SCH D 15% TAX CMPTR:	\$0.00
CAPITAL GAINS LESS INVEST INCOME PER COMPUTER:	\$0.00
CAP GAINS TENTATIVE AMT PER COMPUTER (1):	\$0.00
CAP GAINS TAX AMT PER COMPUTER (1):	\$0.00
CAP GAINS TENTATIVE AMT PER COMPUTER (2):	\$0.00
CAP GAINS TAX AMT PER COMPUTER (5):	\$0.00
CAP GAINS TAX AMT PER COMPUTER (6):	\$0.00
SCHEDULE D TAX PER COMPUTER:	\$0.00

Form 2441--Child and Dependent Care Expenses

PROV NAME CNTRL:	PRIM
CARE PROV SSN:	XXX-XX-7149
DEPENDENT CARE EMPLOYER BENEFITS AMT:	\$4,775.00
QUALIFIED EXPENSES EMPLOYER INCURRED AMT:	\$18,332.00
DEPENDENT CARE EXCLUSION AMOUNT:	\$4,550.00

PART II CREDIT FOR CHILD AND DEPENDENT CARE EXPENSES

NUMBER OF QUALIFYING PERSONS:	0
SSNS NOT REQ'D IND:	0
CHILD 1 NAME CONTROL:	
CHILD 1 SSN:	
CHILD 1 QUALIFIED EXPENSE:	\$0.00
CHILD 2 NAME CONTROL:	
CHILD 2 SSN:	
CHILD 2 QUALIFIED EXPENSE:	\$0.00
AMOUNT OF QUALIFIED EXPENSES:	\$0.00
EARNED INCOME-PRIMARY:	\$223,527.00
EARNED INCOME-SECONDARY:	\$109,448.00
PRIOR YEAR CHILD CARE EXPENSES:	\$0.00
PRIOR YEAR CHILD CARE EXPENSES PER COMPUTER:	\$0.00
CHILD AND DEPENDENT CARE BASE AMOUNT PER COMPUTER:	\$0.00

PART III DEPENDENT CARE BENEFITS

DEPENDENT CARE EMPLOYER BENEFITS:	\$4,775.00
QUALIFIED EXPENSES EMPLOYER INCURRED:	\$18,332.00
DEPENDENT CARE EXCLUDED BENEFITS:	\$4,550.00
GROSS CHILD CARE CREDIT PER COMPUTER:	\$0.00
TOTAL QUALIFYING EXPENSES PER COMPUTER:	\$0.00

Form 6251--Alternative Minimum Tax-Individuals

MEDICAL AND DENTAL:	\$0.00
CERTAIN HOME MORTGAGE INTEREST:	\$0.00
INVESTMENT INTEREST EXPENSE:	\$0.00
DEPLETION:	\$0.00
NET OPERATING LOSS DEDUCTION:	\$0.00
TAX EXMT INT FROM PRIV ACT BONDS:	\$0.00
QUALIFIED SMALL BUSINESS STOCK:	\$0.00
INCENTIVE STOCK OPTIONS:	\$0.00
ESTATE/TRUST BENEFICIARIES:	\$0.00
ELECTING LARGE PARTNERSHIPS:	\$0.00
ADJUSTED GAIN OR LOSS:	\$0.00
DEPRECIATION OF PROPERTY:	\$0.00
PASSIVE ACTIVITY LOSS:	\$0.00
LOSS LIMITATIONS:	\$0.00
CIRCULATION COSTS:	\$0.00
LONG TERM CONTRACTS:	\$0.00
MINING COSTS:	\$0.00
RESEARCH AND EXPERIMENTAL COSTS:	\$0.00
INSTALLMENT SALES INCOME:	\$0.00
INTANGIBLE DRILLING COSTS:	\$0.00
OTHER:	\$0.00
ALT TAX NET OPERATING LOSS:	\$0.00
ALT MINIMUM TAX FOREIGN TAX CR:	\$0.00

Form 8863 - Education Credits (Hope and Lifetime Learning Credits)

PART III - ALLOWABLE EDUCATION CREDITS

GROSS EDUCATION CR PER COMPUTER:	\$0.00
TOTAL EDUCATION CREDIT AMOUNT:	\$0.00
TOTAL EDUCATION CREDIT AMOUNT PER COMPUTER:	\$0.00

Form 8959 Additional Medicare Tax

MEDICARE WAGES:	\$336,970.00
UNREPORTED TIPS:	\$0.00
WAGES FROM FORM 8919:	\$0.00
ADDITIONAL MEDICARE TAX ON MEDICARE WAGES:	\$783.00
ADDITIONAL MEDICARE TAX ON MEDICARE WAGES PER COMPUTER:	\$783.00
SELF EMPLOYMENT INCOME:	\$0.00
ADDITIONAL MEDICARE TAX ON SELF-EMPLOYMENT INCOME:	\$0.00
ADDITIONAL MEDICARE TAX ON SELF-EMPLOYMENT INCOME PER COMPUTER:	\$0.00
RAILROAD RETIREMENT COMPENSATION:	\$0.00
TIER I EMPLOYEE ADDITIONAL MEDICARE TAX ON RAILROAD COMPENSATION:	\$0.00
TIER I EMPLOYEE ADDITIONAL MEDICARE TAX ON RAILROAD COMPENSATION PER COMPUTER:	\$0.00
MEDICARE TAX WITHHELD W-2 BOX 6:	\$4,886.00
ADDITIONAL MEDICARE TAX W-2 BOX 14:	\$0.00
TOTAL ADDITIONAL MEDICARE TAX:	\$783.00
TOTAL ADDITIONAL MEDICARE TAX WITHHOLDING:	\$0.00
TOTAL ADDITIONAL MEDICARE TAX WITHHOLDING VERIFIED:	\$0.00
TOTAL ADDITIONAL MEDICARE TAX WITHHOLDING PER COMPUTER:	\$0.00

Form 8960 Net Investment Income Tax - Individuals, Estates, and Trusts

TAXABLE INTEREST AMOUNT:	\$1,273.00
ORDINARY DIVIDENDS:	\$0.00
ANNUITIES:	\$0.00
RENT, ROYALTIES, PARTNERSHIPS, ETC.:	\$0.00
ADJUSTMENT FOR DERIVED INCOME OR LOSS:	\$0.00
NET GAIN OR LOSS FROM DISPOSITION OF PROPERTY:	\$282.00
NET GAIN OR LOSS FROM DISPOSITION OF PROPERTY NOT SUBJECT TO NET INVESTMENT INCOME TAX:	\$0.00
ADJUSTMENT FROM DISPOSITION OF PARTNERSHIP INTEREST:	\$0.00
CHANGES FOR CERTAIN CFCS AND PFICS:	\$0.00
OTHER MODIFICATIONS TO INVESTMENT INCOME:	\$0.00
TOTAL INVESTMENT INCOME:	\$1,555.00
TOTAL INVESTMENT INCOME PER COMPUTER:	\$1,555.00
INVESTMENT INTEREST EXPENSES:	\$0.00
STATE INCOME TAX:	\$0.00
INVESTMENT EXPENSES:	\$0.00
ADDITIONAL MODIFICATIONS:	\$0.00
TOTAL DEDUCTIONS AND MODIFICATIONS:	\$0.00
TOTAL DEDUCTIONS AND MODIFICATIONS PER COMPUTER:	\$0.00
MODIFIED ADJUSTED GROSS INCOME:	\$334,661.00
TAXABLE INVESTMENT INCOME:	\$1,555.00
TAXABLE INVESTMENT INCOME PER COMPUTER:	\$1,555.00
NET INVESTMENT INCOME TAX FOR INDIVIDUALS:	\$59.00
NET INVESTMENT INCOME TAX FOR INDIVIDUALS VERIFIED:	\$0.00
NET INVESTMENT INCOME TAX FOR INDIVIDUALS PER COMPUTER:	\$59.00

This Product Contains Sensitive Taxpayer Data



P.O. Box 15284
Wilmington, DE 19850

VIVEK S RADIA
115 ORCHARD RD
WATCHUNG, NJ 07069-6025

Preferred Rewards


Customer service information

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TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

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P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Relationship Banking Preferred Rewards Platinum

for December 21, 2018 to January 23, 2019

VIVEK S RADIA

Account summary

Beginning balance on December 21, 2018	\$74,953.23
Deposits and other additions	30,992.76
Withdrawals and other subtractions	-16,437.53
Checks	-0.00
Service fees	-252.04
Ending balance on January 23, 2019	\$89,256.42

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$1.58.

Account number: 0044 6867 5976

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Deposits and other additions

Date	Description	Amount
12/21/18	BKOFAMERICA ATM 12/21 #000001771 DEPOSIT WARREN TOWNSHIP WARREN NJ	270.00
12/27/18	BKOFAMERICA ATM 12/26 #000003372 DEPOSIT WARREN TOWNSHIP WARREN NJ	6,491.45
12/31/18	LION RE:SOURCES DES:PAYROLL ID:DGT000000771703 INDN:RADIA,VIVEK CO ID:1010572286 PPD	6,878.22
12/31/18	LION RE:SOURCES DES:PAYROLL ID:DGT000000771703 INDN:RADIA,VIVEK CO ID:1010572286 PPD	6,603.00
12/31/18	Online Banking Transfer Conf# d7c6fc806; OBRIEN, WILLIAM	3,900.00
01/02/19	CHECKCARD 1231 COSTCO WHSE #1166 NORTH PLAINFINJ 7443106900189800701	21.31
01/03/19	BKOFAMERICA ATM 01/02 #000005319 DEPOSIT WARREN TOWNSHIP WARREN NJ	296.69
01/15/19	LION RE:SOURCES DES:PAYROLL ID:DGT000000771703 INDN:RADIA,VIVEK CO ID:1010572286 PPD	6,430.51
01/18/19	BKOFAMERICA ATM 01/17 #000009814 DEPOSIT WARREN TOWNSHIP WARREN NJ	100.00
01/23/19	Interest Earned	1.58

Total deposits and other additions

\$30,992.76

Withdrawals and other subtractions

Date	Description	Amount
12/21/18	NJ TLR cash withdrawal from CHK 5976	-200.00
12/24/18	CHECKCARD 1221 SUBWAY 03284825 HOBOKEN NJ 24164078355255019238954	-8.51
12/24/18	CHECKCARD 1221 HANNAHS BLUE STAR CLEAN WARREN NJ 24755428355283552796214	-47.85
12/24/18	CHECKCARD 1223 CODEY ARENA 973-735-6224 NJ 24039648357207320100671	-40.00
12/24/18	CHECKCARD 1222 JERSEY MIKES 1055 WARREN NJ 24733098357400971000541	-12.68
12/24/18	PIER 1 12/22 #000010012 PURCHASE PIER 1 WATCHUNG NJ	-22.86
12/24/18	CHECKCARD 1222 KIRKLANDS #684 WATCHUNG NJ 24427338357710002982504	-17.02
12/24/18	THE HOME DEPOT 12/22 #000717167 PURCHASE THE HOME DEPOT #0 WATCHUNG NJ	-13.83

continued on the next page

Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to **Profile & Settings** or use the **Mobile Banking app**!

Is your contact info up to date? Check now at bankofamerica.com.

Withdrawals and other subtractions - continued

Date	Description	Amount
12/24/18	CHECKCARD 1222 ROMECO SERVICE CENTER WATCHUNG NJ 24801978357006000655187	-37.43
12/24/18	CHECKCARD 1223 SQ *BERKELEY AQUATIC CL New ProvidencNJ 24692168357100618574995	-60.00
12/24/18	KIRKLANDS #684 12/23 #000172314 PURCHASE KIRKLANDS #684 WATCHUNG NJ	-26.63
12/24/18	THE HOME DEPOT 12/23 #000453868 PURCHASE THE HOME DEPOT #0 WATCHUNG NJ	-20.69
12/24/18	CHECKCARD 1223 WINE CENTRAL WARREN NJ 24435658357206387301171	-80.67
12/24/18	BKOFAMERICA ATM 12/23 #000002548 WITHDRWL WARREN TOWNSHIP WARREN NJ	-200.00
12/24/18	CHECKCARD 1223 MARSHALLS #0281 WATCHUNG NJ 24445008358000698032376	-29.44
12/24/18	AMERICAN EXPRESS DES:ACH PMT ID:W6586 INDN:VIVEK S RADIA CO ID:1133133497 WEB	-1,499.49
12/24/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/24/18	-4.39
12/27/18	GREAT WOL 1 GR 12/27 #000014696 PURCHASE GREAT WOL 1 GREAT SCOTRUN PA	-10.00
12/27/18	GREAT WOL 1 GR 12/27 #000126212 PURCHASE GREAT WOL 1 GREAT SCOTRUN PA	-25.00
12/28/18	CHECKCARD 1227 PALUMBOS PIZZA II STROUDSBURG PA 24453888362000012600740	-33.70
12/28/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/28/18	-0.30
12/31/18	CHECKCARD 1228 ROMECO SERVICE CENTER WATCHUNG NJ 24801978363006000658803	-17.78
12/31/18	CHECKCARD 1229 SUNOCO 0376239000 WATCHUNG NJ 24022078364016002476204	-38.00
12/31/18	CHECKCARD 1229 BIG APPLE CIRCUS - BAC- NEW YORK NY 24551938364017118797057	-36.00
12/31/18	CHECKCARD 1230 CUPA CAFE LLC WATCHUNG NJ 24435658365091948000276	-6.82
12/31/18	KINGS SUPERMKT 12/29 #000152431 PURCHASE KINGS SUPERMKTS # WARREN NJ	-62.02
12/31/18	CHECKCARD 1229 SQ *SHAVE SHOP OF W WARREN NJ 24492158363855479063702	-49.05
12/31/18	CHECKCARD 1229 MICHAELS STORES 2031 WATCHUNG NJ 24692168364100044234652	-26.11
12/31/18	CHECKCARD 1229 MARSHALLS #0281 WATCHUNG NJ 24445008364000496318805	-7.96
12/31/18	CHECKCARD 1230 PANATIERIS PIZZA & PAST WARREN NJ 24013398364004102279416	-74.06
12/31/18	TARGET T- 1515 12/31 #000025463 PURCHASE TARGET T- 1515 US Watchung NJ	-21.99
12/31/18	TARGET T- 1515 12/31 #000009077 PURCHASE TARGET T- 1515 US Watchung NJ	-37.31
12/31/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/31/18	-4.90
01/03/19	CHECKCARD 0101 TASTE OF THAI BASKING RIDGENJ 24688089002030014882739	-66.05
01/03/19	BKOFAMERICA ATM 01/02 #000005320 WITHDRWL WARREN TOWNSHIP WARREN NJ	-200.00
01/03/19	CAPITAL ONE N.A. DES:CAPITALONE ID:000000136356594 INDN:RADIA,NIDHI CO ID:1510394779 WEB	-7,235.00
01/03/19	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 01/03/19	-0.95
01/04/19	AMERICAN EXPRESS DES:ACH PMT ID:W9380 INDN:VIVEK S RADIA CO ID:1133133497 WEB	-152.50
01/07/19	CHECKCARD 0103 CHASE WATCHUNGSTIRLING WATCHUNG NJ 74692169004100959018867	-3,855.72
01/07/19	CHECKCARD 0104 CASUAL MALE XL -DXLG.CO 800-767-0319 GA 24431059004083707283252	-101.25
01/07/19	CHECKCARD 0104 DIGITAS CAFE NEW YORK NY 24431069004207074301541	-1.00
01/07/19	CHECKCARD 0104 PRET A MANGER 044 NEW YORK NY 24231689005698406555232	-16.85

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Withdrawals and other subtractions - continued

Date	Description	Amount
01/07/19	BKOFAMERICA ATM 01/05 #000006258 WITHDRWL WARREN TOWNSHIP WARREN NJ	-200.00
01/07/19	CHECKCARD 0105 SUNOCO 0376239000 WATCHUNG NJ 24022079006016002594099	-25.01
01/07/19	CHECKCARD 0106 CODEY ARENA 973-735-6224 NJ 24039649006207320401676	-40.00
01/07/19	CHECKCARD 0106 SQ *BERKELEY AQUATI NEW PROVIDENCNJ 24492159006855370878894	-60.00
01/07/19	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 01/07/19	-2.17
01/08/19	CHECKCARD 0106 PRU CNTR LGND CONCESSIO NEWARK NJ 24431069007608591583676	-8.50
01/08/19	CHECKCARD 0106 SUNOCO 0376239000 WATCHUNG NJ 24022079008016002614499	-39.01
01/08/19	PUBLIC SERVICE DES:PSEG ID:007334200705 INDN:VIVEK RADIA CO ID:4221212800 PPD	-77.54
01/08/19	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 01/08/19	-1.49
01/09/19	CHECKCARD 0107 PRET A MANGER 044 NEW YORK NY 24231689008698538395025	-13.37
01/09/19	CHECKCARD 0108 HAND AND STONE MASSAGE WATCHUNG NJ 24632699009001007745049	-169.95
01/09/19	CHECKCARD 0108 TUESDAY MORNING INC#116 WATCHUNG NJ 24431059009838000482710	-60.20
01/09/19	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 01/09/19	-1.48
01/10/19	CHECKCARD 0109 VERIZON WRL MY ACCT VN 800-9220204 CA 24498049009666116882072	-191.64
01/10/19	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 01/10/19	-0.36
01/14/19	CHECKCARD 0110 VINEYARD VINES 90 SHORT HILLS NJ 24733099011091307000895	-22.49
01/14/19	CHECKCARD 0111 JERSEY MIKES 1055 WARREN NJ 24733099012400970000695	-16.26
01/14/19	CHECKCARD 0113 CODEY ARENA 973-735-6224 NJ 24039649013207320100584	-20.00
01/14/19	WALGREENS STOR 01/12 #000262451 PURCHASE WALGREENS STORE 1 WARREN NJ	-43.95
01/14/19	CHECKCARD 0112 JERSEY MIKES 1055 WARREN NJ 24733099013400971000537	-37.14
01/14/19	WALGREENS STOR 01/13 #000120080 PURCHASE WALGREENS STORE 1 WARREN NJ	-16.58
01/14/19	CHECKCARD 0113 SQ *BERKELEY AQUATI NEW PROVIDENCNJ 24492159013741430003650	-60.00
01/14/19	CHECKCARD 0113 COSTCO GAS #1166 NORTH PLAINFINJ 24431069014898004179870	-33.20
01/14/19	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 01/14/19	-3.38
01/15/19	CHECKCARD 0113 ROLFS RESTAURANT WARREN NJ 24275399014900012600176	-35.00
01/15/19	CHECKCARD 0115 OPTIMUM 7875V 732-356-1300 NY 24210739015083717967028	-157.25
01/15/19	CHECKCARD 0114 HANNAHS BLUE STAR CLEAN WARREN NJ 24755429014160149638441	-11.60
01/15/19	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 01/15/19	-1.15
01/16/19	CHECKCARD 0115 HALE AND HEARTY SOUPS - NEW YORK NY 24269799015300500696703	-10.83
01/16/19	TARGET T- 1515 01/15 #000329735 PURCHASE TARGET T- 1515 US Watchung NJ	-25.46
01/16/19	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 01/16/19	-0.71
01/17/19	CHECKCARD 0116 DIGITAS CAFE NEW YORK NY 24431069016207074101921	-1.00

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Withdrawals and other subtractions - continued

Date	Description	Amount
01/17/19	CHECKCARD 0116 SUBWAY 03284825 HOBOKEN NJ 24164079016255005170392	-9.78
01/17/19	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 01/17/19	-0.22
01/18/19	CHECKCARD 0116 PRET A MANGER 044 NEW YORK NY 24231689017698987731257	-17.39
01/18/19	BKOFAMERICA ATM 01/17 #000009811 WITHDRWL WARREN TOWNSHIP WARREN NJ	-200.00
01/18/19	COSTCO WHSE #1 01/18 #000218120 PURCHASE COSTCO WHSE #1166 N PLAINFIELD NJ	-224.56
01/18/19	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 01/18/19	-1.05
01/22/19	CHECKCARD 0118 JERSEY MIKES 1055 WARREN NJ 24733099019400977000212	-20.93
01/22/19	CHECKCARD 0118 COSTCO GAS #1166 NORTH PLAINFINJ 24431069019898004446217	-25.99
01/22/19	CHECKCARD 0119 CODEY ARENA WEST ORANGE NJ 24247609019300492404656	-20.00
01/22/19	CHECKCARD 0119 MCDONALD'S F1443 WEST ORANGE NJ 24427339019720041854042	-9.15
01/22/19	THE HOME DEPOT 01/19 #000443382 PURCHASE THE HOME DEPOT #0 WATCHUNG NJ	-29.27
01/22/19	CHECKCARD 0120 SQ *BERKELEY AQUATI NEW PROVIDENCNJ 24492159020741490880584	-60.00
01/22/19	CHECKCARD 0121 JERSEY MIKES 1055 WARREN NJ 24733099022400970000446	-16.30
01/22/19	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 01/22/19	-2.36
01/23/19	CHECKCARD 0122 HANNAHS BLUE STAR CLEAN WARREN NJ 24755429022260221452065	-11.50
01/23/19	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 01/23/19	-0.50

Total withdrawals and other subtractions **-\$16,437.53**

Service fees

Date	Transaction description	Amount
01/08/19	Non-BofA Teller Withdrawal Fee 929901030185174	-10.00
01/22/19	Preferred Rewards-Safe Box Fee Discount of \$71.00	-242.04

Total service fees **-\$252.04**

Note your Ending Balance already reflects the subtraction of Service Fees.



P.O. Box 15284
Wilmington, DE 19850

VIVEK S RADIA
115 ORCHARD RD
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Preferred Rewards


Customer service information

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Tampa, FL 33622-5118

Your Adv Relationship Banking Preferred Rewards Platinum

for November 22, 2018 to December 20, 2018

VIVEK S RADIA

Account number: 0044 6867 5976

Account summary

Beginning balance on November 22, 2018	\$63,023.47
Deposits and other additions	26,646.90
Withdrawals and other subtractions	-14,707.14
Checks	-0.00
Service fees	-10.00
Ending balance on December 20, 2018	\$74,953.23

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$10.17.

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SSM-09-18-0049.C | ARYTLSDH

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

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Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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Deposits and other additions

Date	Description	Amount
11/23/18	BKOFAMERICA ATM 11/22 #000001941 DEPOSIT WARREN TOWNSHIP WARREN NJ	3,390.17
11/30/18	LION RE:SOURCES DES:PAYROLL ID:DGT000000771703 INDN:RADIA,VIVEK CO ID:1010572286 PPD	6,956.07
11/30/18	Online Banking Transfer Conf# 5b115851a; OBRIEN, WILLIAM	3,900.00
11/30/18	BKOFAMERICA ATM 11/29 #000003862 DEPOSIT WARREN TOWNSHIP WARREN NJ	550.47
12/06/18	BKOFAMERICA ATM 12/05 #000005768 DEPOSIT WARREN TOWNSHIP WARREN NJ	4,374.93
12/10/18	BKOFAMERICA ATM 12/08 #000006775 DEPOSIT WARREN TOWNSHIP WARREN NJ	495.91
12/14/18	LION RE:SOURCES DES:PAYROLL ID:DGT000000771703 INDN:RADIA,VIVEK CO ID:1010572286 PPD	6,878.23
12/14/18	LION RE:SOURCES DES:PAYROLL ID:DGT000000771703 INDN:RADIA,VIVEK CO ID:1010572286 PPD	100.00
12/20/18	Interest Earned	1.12
Total deposits and other additions		\$26,646.90

Withdrawals and other subtractions

Date	Description	Amount
11/23/18	CHECKCARD 1121 RH MEMBERS RENEWAL 844-252-0930 CA 24692168325100125969950	-106.63
11/23/18	CHECKCARD 1121 CHASEMTBETHEL RD MNTBLV WARREN NJ 74692168326100450904592	-2,398.82
11/23/18	CHECKCARD 1122 SUNOCO 0376239000 WATCHUNG NJ 24022078327016001850504	-25.00
11/23/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 11/23/18	-0.55
11/26/18	CHECKCARD 1123 CVS/PHARMACY #05368 HEWLETT NY 24445008328000588946435	-13.41
11/26/18	CHECKCARD 1125 WASU WATCHUNG NJ 24039648330400977000367	-89.64
11/26/18	CHECKCARD 1125 A LITTLE SHOP OF COMICS SCOTCH PLAINS NJ 24435658329200686600529	-73.20
11/26/18	COSTCO WHSE #1 11/25 #000514994 PURCHASE COSTCO WHSE #1166 N PLAINFIELD NJ	-53.29
11/26/18	CHECKCARD 1125 COSTCO GAS #1166 NORTH PLAINFINJ 24431068330898002727505	-17.93

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
11/26/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 11/26/18	-2.53
11/27/18	CHECKCARD 1126 HANNAHS BLUE STAR CLEAN WARREN NJ 24755428330173303409375	-55.45
11/27/18	CHECKCARD 1126 51365 - ONE WASHINGTON HOBOKEN NJ 24013398330005134199663	-27.00
11/27/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 11/27/18	-0.55
11/28/18	CHECKCARD 1126 SUNOCO 0376239000 WATCHUNG NJ 24022078332016001929558	-14.58
11/28/18	DIGITAS CAFE 11/28 #000209104 PURCHASE DIGITAS CAFE NEW YORK NY	-1.00
11/28/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 11/28/18	-0.42
11/29/18	CHECKCARD 1128 PP*FOODA INC CHICAGO IL 24492158332894009610318	-9.74
11/29/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 11/29/18	-0.26
12/03/18	CHECKCARD 1130 SQ *NEAPOLITAN EXPR NEW YORK NY 24492158334741365519740	-13.78
12/03/18	CHECKCARD 1201 VINEYARD VINES 90 SHORT HILLS NJ 24733098336091309000398	-211.52
12/03/18	CHECKCARD 1202 USA*O80 VEND PISCATAWAY NJ 24692168336100856217600	-2.00
12/03/18	CHECKCARD 1202 PREMIER PARK LLC NEW YORK NY 24013398336000303388761	-17.00
12/03/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/03/18	-0.70
12/04/18	CHECKCARD 1203 ROMECO SERVICE CENTER WATCHUNG NJ 24801978338006000640308	-17.80
12/04/18	CHECKCARD 1203 Etsy.com - JustMerinoSh 718-8557955 NY 24204298337328401954949 RECURRING	-29.00
12/04/18	BKOFAMERICA ATM 12/03 #000005084 WITHDRWL WARREN TOWNSHIP WARREN NJ	-200.00
12/04/18	CAPITAL ONE N.A. DES:CAPITALONE ID:000000136356594 INDN:RADIA,NIDHI CO ID:1510394779 WEB	-7,235.00
12/04/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/04/18	-0.20
12/06/18	CHECKCARD 1204 AMC MOUNTAINSIDE #2183 MOUNTAINSIDE NJ 24610438339004012150437	-17.90
12/06/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/06/18	-0.10
12/07/18	CHECKCARD 1207 VZWRLSS*MY VZ VN P 800-922-0204 FL 24692168341100753345960	-191.64
12/07/18	AMERICAN EXPRESS DES:ACH PMT ID:W0848 INDN:VIVEK S RADIA CO ID:1133133497 WEB	-371.14
12/07/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/07/18	-0.36
12/10/18	CHECKCARD 1206 HALE AND HEARTY SOUPS - NEW YORK NY 24269798341500650574942	-12.78
12/10/18	CHECKCARD 1207 ROMECO SERVICE CENTER WATCHUNG NJ 24801978342006000643785	-8.00
12/10/18	CHECKCARD 1206 SUNOCO 0376239000 WATCHUNG NJ 24022078342016002094996	-27.52
12/10/18	CHECKCARD 1207 STARBUCKS STORE 18777 NEW YORK NY 24692168342100556978784	-4.84
12/10/18	CHECKCARD 1208 HAND AND STONE MASSAGE WATCHUNG NJ 24632698343001166608951	-95.99
12/10/18	CHECKCARD 1208 AVENUE #936 00009365 WATCHUNG NJ 24164078343115532300209	-162.00
12/10/18	DOLLAR TR 1701 12/08 #000024878 PURCHASE DOLLAR TR 1701 RO WATCHUNG NJ	-42.53
12/10/18	CHECKCARD 1209 SQ *CARLO'S BAKERY JERSEY CITY NJ 24492158343741465524599	-30.15
12/10/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/10/18	-2.19
12/11/18	CHECKCARD 1208 RAY CATENA OF UNION, LL UNION NJ 24000978344552200094052	-21.91

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Withdrawals and other subtractions - continued

Date	Description	Amount
12/11/18	CHECKCARD 1210 DIGITAS CAFE NEW YORK NY 24431068344207074101652	-1.00
12/11/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/11/18	-0.09
12/12/18	CHECKCARD 1210 PRET A MANGER 044 NEW YORK NY 24231688345698238738700	-8.70
12/12/18	CHECKCARD 1211 SQ *NEAPOLITAN EXPR NEW YORK NY 24492158345741478594793	-13.78
12/12/18	BKOFAMERICA ATM 12/12 #000007696 WITHDRWL WARREN TOWNSHIP WARREN NJ	-200.00
12/12/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/12/18	-0.52
12/13/18	CHECKCARD 1211 RENEWING WELLNESS NEW YORK NY 24559308346900012200024	-31.00
12/13/18	CHECKCARD 1212 SUNOCO 0376239000 WATCHUNG NJ 24022078347016002188462	-29.71
12/13/18	CVS/PHARM 0205 12/13 #000014431 PURCHASE CVS/PHARM 02058-- NEW YORK NY	-5.25
12/13/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/13/18	-1.04
12/17/18	CHECKCARD 1214 ASTOR WINES & SPIRITS NEW YORK NY 24055238349837008246196	-165.47
12/17/18	CHECKCARD 1214 SQ *BARBER'S BLUEPR NEW YORK NY 24492158348741344097101	-45.00
12/17/18	CHECKCARD 1215 OPTIMUM 7875V 732-356-1300 NY 24210738349083321826445	-157.25
12/17/18	CHECKCARD 1215 STARBUCKS STORE 07226 SUMMIT NJ 24692168349100094676059	-10.02
12/17/18	CHECKCARD 1216 CUPA CAFE LLC WATCHUNG NJ 24435658351091943000301	-12.79
12/17/18	CHECKCARD 1215 HANNAHS BLUE STAR CLEAN WARREN NJ 24755428349283496637580	-17.75
12/17/18	CHECKCARD 1215 COSTCO GAS #1166 NORTH PLAINFINJ 24431068350898000287978	-15.88
12/17/18	CHECKCARD 1215 BARDY FARMS INC WARREN NJ 24013398349002112676241	-42.64
12/17/18	CHECKCARD 1215 PP*JOSHYLNPHO NORTH PLAIN NJ 24492158349894775372276	-20.00
12/17/18	BKOFAMERICA ATM 12/16 #000009270 WITHDRWL WARREN TOWNSHIP WARREN NJ	-200.00
12/17/18	RAY BAN #7055 12/17 #000011455 PURCHASE RAY BAN #7055 NEW YORK NY	-155.70
12/17/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/17/18	-3.50
12/18/18	CHECKCARD 1217 ASTOR WINES & SPIRITS NEW YORK NY 24055238352837001515286	-509.22
12/18/18	CHECKCARD 1217 Trashbilling.com CC 802-5603595 VT 24183108351351190574246	-53.90
12/18/18	RAY BAN #7055 12/18 #000021120 PURCHASE RAY BAN #7055 NEW YORK NY	-16.32
12/18/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/18/18	-1.56
12/19/18	CHECKCARD 1218 SQ *NEAPOLITAN EXPR NEW YORK NY 24492158352855382561290	-13.78
12/19/18	CHECKCARD 1218 MANHATTAN VISION ASSOCI NEW YORK NY 24247608352300560267404	-616.00
12/19/18	BKOFAMERICA ATM 12/19 #000006417 WITHDRWL HERALD SQUARE CE NEW YORK NY	-200.00
12/19/18	BKOFAMERICA ATM 12/19 #000007701 WITHDRWL HERALD SQUARE CE NEW YORK NY	-500.00
12/19/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/19/18	-0.22
12/20/18	CHECKCARD 1219 JCPENNEY 0174 NEW YORK NY 24431068353832525463704	-35.97

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
12/20/18	CHECKCARD 1219 SQ *CARLO'S BAKERY HOBOKEN NJ 24492158353740182356357	-16.65
12/20/18	KEEP THE CHANGE TRANSFER TO ACCT 3941 FOR 12/20/18	-0.38
Total withdrawals and other subtractions		-\$14,707.14

Service fees

Date	Transaction description	Amount
11/26/18	Non-BofA Teller Withdrawal Fee 929911210329694	-10.00
Total service fees		-\$10.00

Note your Ending Balance already reflects the subtraction of Service Fees.



P.O. Box 15284
Wilmington, DE 19850

VIVEK S RADIA
NIDHI AGRAWAL RADIA
115 ORCHARD RD
WATCHUNG, NJ 07069-6025

Preferred Rewards


Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

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 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Rewards Savings Preferred Rewards Platinum

for December 14, 2018 to January 15, 2019

VIVEK S RADIA NIDHI AGRAWAL RADIA

Account summary

Beginning balance on December 14, 2018	\$21,297.02
Deposits and other additions	27.08
Withdrawals and other subtractions	-0.00
Service fees	-0.00
Ending balance on January 15, 2019	\$21,324.10

Annual Percentage Yield Earned this statement period: 0.05%.

Interest Paid Year To Date: \$0.96.

Account number: 4830 0992 3941

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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Deposits and other additions

Date	Description	Amount
12/14/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/13	1.04
12/18/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/17	3.50
12/19/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/18	1.56
12/20/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/19	0.22
12/21/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/20	0.38
12/26/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/24	4.39
12/31/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/28	0.30
01/02/19	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/31	4.90
01/04/19	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 01/03	0.95
01/08/19	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 01/07	2.17
01/09/19	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 01/08	1.49
01/10/19	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 01/09	1.48
01/11/19	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 01/10	0.36
01/15/19	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 01/14	3.38
01/15/19	Interest Earned	0.96

Total deposits and other additions

\$27.08

Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to **Profile & Settings** or use the **Mobile Banking app**.¹

Is your contact info up to date? Check now at bankofamerica.com.

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
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TDD/TTY users only: 1.800.288.4408

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 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Rewards Savings Preferred Rewards Platinum

for November 15, 2018 to December 13, 2018

VIVEK S RADIA NIDHI AGRAWAL RADIA

Account number: 4830 0992 3941

Account summary

Beginning balance on November 15, 2018	\$21,280.02
Deposits and other additions	17.00
Withdrawals and other subtractions	-0.00
Service fees	-0.00
Ending balance on December 13, 2018	\$21,297.02

Annual Percentage Yield Earned this statement period: 0.05%.

Interest Paid Year To Date: \$11.75.

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SSM-09-18-0049.C | ARYTLSDH

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Deposits and other additions

Date	Description	Amount
11/15/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 11/14	1.48
11/16/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 11/15	0.65
11/19/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 11/16	0.13
11/20/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 11/19	2.46
11/21/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 11/20	0.74
11/23/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 11/21	2.22
11/26/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 11/23	0.55
11/27/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 11/26	2.53
11/28/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 11/27	0.55
11/29/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 11/28	0.42
11/30/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 11/29	0.26
12/04/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/03	0.70
12/05/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/04	0.20
12/07/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/06	0.10
12/10/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/07	0.36
12/11/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/10	2.19
12/12/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/11	0.09
12/13/18	KEEPTHECHANGE CREDIT FROM ACCT5976 EFFECTIVE 12/12	0.52
12/13/18	Interest Earned	0.85

Total deposits and other additions**\$17.00**

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**Medidata Solutions, Inc. 401(k)
Retirement Savings Plan**

NIDHI A RADIA
115 ORCHARD ST
WATCHUNG, NJ 07069-

Retirement Savings Statement

Customer Service: (800) 835-5097
Fidelity Brokerage Services LLC
900 Salem Street, Smithfield, RI 02917

Your Account Summary

Statement Period: 01/01/2019 to 01/31/2019

Beginning Balance	\$134,490.71
Your Contributions	\$10,133.32
Employer Contributions	\$380.00
Change in Market Value	\$10,562.81
Ending Balance	\$155,566.84
Additional Information	
Vested Balance	\$155,566.84
Dividends & Interest	\$39.03

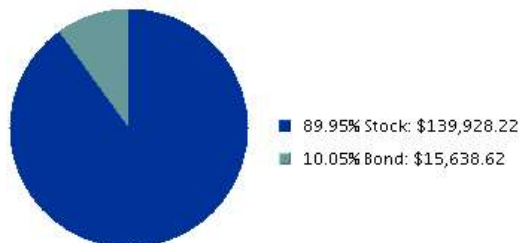
Your Personal Rate of Return

This Period **7.7%**

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

Your Asset Allocation

Statement Period: 01/01/2019 to 01/31/2019



Your account is allocated among the asset classes specified above as of 01/31/2019. Percentages and totals may not be exact due to rounding.

Market Value of Your Account

Statement Period: 01/01/2019 to 01/31/2019

Displayed in this section is the value of your account for the statement period, in both shares and dollars.

During this period, this account was managed by Fidelity® Personalized Planning & Advice.¹

<i>Investment</i>	Shares as of 12/31/2018	Shares as of 01/31/2019	Price as of 12/31/2018	Price as of 01/31/2019	Market Value as of 12/31/2018	Market Value as of 01/31/2019
Stock					\$120,095.35	\$139,928.22
International						
Oakmark Intl INV	89.359	96.034	\$20.46	\$22.24	\$1,828.28	\$2,135.79
OPP Developing Mkt Y	257.694	276.792	\$37.59	\$40.79	\$9,686.72	\$11,290.35
Vang DEV Mkt Idx ADM	1,985.011	2,131.883	\$11.96	\$12.84	\$23,740.73	\$27,373.37
Oppenheimer Global Y	46.168	49.582	\$73.92	\$81.73	\$3,412.74	\$4,052.34
Small Cap						
TRP QM US Smcp GR I	128.025	137.443	\$31.21	\$34.49	\$3,995.66	\$4,740.40
Vang SM Cap Idx ADM	78.071	83.806	\$63.23	\$70.72	\$4,936.43	\$5,926.76
PNR SEL MD CP GR Y	136.862	146.997	\$37.60	\$42.44	\$5,146.01	\$6,238.56
Vang Smcpvl Idx ADM	49.792	53.440	\$49.01	\$54.51	\$2,440.31	\$2,913.01
Mid-Cap						
TRP Mid Cap Value	248.114	266.398	\$24.40	\$26.27	\$6,053.98	\$6,998.27
Vang MidCap Idx ADM	18.548	19.917	\$171.04	\$189.11	\$3,172.46	\$3,766.51
Large Cap						
Vanguard Inst Index	91.816	98.581	\$227.55	\$245.78	\$20,892.73	\$24,229.23
Blkrk Equity Div I	878.451	942.969	\$18.70	\$20.00	\$16,427.03	\$18,859.38

AM Cent Eq Inc I	511.521	548.995	\$7.91	\$8.36	\$4,046.13	\$4,589.60
AF Growth of Amer R5	278.916	299.490	\$42.69	\$46.72	\$11,906.93	\$13,992.17
JPM US Equity I	178.991	192.136	\$13.46	\$14.69	\$2,409.21	\$2,822.48
Bond					\$14,395.36	\$15,638.62
Income						
Pimco TOT Return ADM	1,191.008	1,281.421	\$9.93	\$10.02	\$11,826.70	\$12,839.84
Vang Intm BD Idx ADM	233.090	250.787	\$11.02	\$11.16	\$2,568.66	\$2,798.78
Account Totals					\$134,490.71	\$155,566.84

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

¹Fidelity® Personalized Planning & Advice *at Work* is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers and Fidelity Investments companies and may be referred to as "Fidelity", "we", or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice *at Work*. **This service provides advisory services for a fee.** If your personal or financial situation has changed, please contact Fidelity.

Please refer to NetBenefits and other Plan information, such as your SPD, for a description of your right to direct investments under the Plan. For information on any plan restrictions on those rights, please contact your benefits office.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Dept of Labor website www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for information on individual investing and diversification.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

Your Contribution Summary

Statement Period: 01/01/2019 to 01/31/2019

Contributions	Employee Deferral	Employer Match	Rollover
Period to date	\$10,133.32	\$380.00	\$0.00
Inception To Date	\$54,525.54	\$11,154.62	\$4,206.21
Vested Percent	100%	100%	100%
Total Account Balance	\$123,755.91	\$27,247.97	\$4,562.96
Total Vested Balance	\$123,755.91	\$27,247.97	\$4,562.96

Your Account Activity

Statement Period: 01/01/2019 to 01/31/2019

Use this section as a summary of transactions that occurred in your account during the statement period.

Detailed Transaction History

Activity	Pimco TOT Return ADM	Oakmark Intl INV	Vanguard Inst Index	TRP QM US Smcp GR I
Beginning Balance	\$11,826.70	\$1,828.28	\$20,892.73	\$3,995.66
Your Contributions	\$838.53	\$141.37	\$1,575.72	\$307.04
Employer Contributions	\$31.44	\$5.30	\$59.10	\$11.51
Change in Market Value	\$143.17	\$160.84	\$1,701.68	\$426.19
Ending Balance	\$12,839.84	\$2,135.79	\$24,229.23	\$4,740.40

Dividends & Interest \$32.43 \$0.00 \$0.00 \$0.00

Activity	OPP Developing Mkt Y	Bikrk Equity Div I	AM Cent Eq Inc I	Vang SM Cap Idx ADM
Beginning Balance	\$9,686.72	\$16,427.03	\$4,046.13	\$4,936.43
Your Contributions	\$735.68	\$1,227.65	\$297.92	\$383.55
Employer Contributions	\$27.59	\$46.03	\$11.18	\$14.38
Change in Market Value	\$840.36	\$1,158.67	\$234.37	\$592.40
Ending Balance	\$11,290.35	\$18,859.38	\$4,589.60	\$5,926.76

Activity	TRP Mid Cap Value	Vang MidCap Idx ADM	Vang Intm BD Idx ADM	AF Growth of Amer R5
Beginning Balance	\$6,053.98	\$3,172.46	\$2,568.66	\$11,906.93
Your Contributions	\$456.00	\$244.22	\$182.90	\$911.49

Employer Contributions	\$17.10	\$9.16	\$6.86	\$34.18
Change in Market Value	\$471.19	\$340.67	\$40.36	\$1,139.57
Ending Balance	\$6,998.27	\$3,766.51	\$2,798.78	\$13,992.17

Dividends & Interest	\$0.00	\$0.00	\$6.60	\$0.00
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Activity	JPM US Equity I	Oppenheimer Global Y	Vang DEV Mkt Idx ADM	PNR SEL MD CP GR Y
Beginning Balance	\$2,409.21	\$3,412.74	\$23,740.73	\$5,146.01
Your Contributions	\$183.42	\$262.95	\$1,792.58	\$403.82
Employer Contributions	\$6.88	\$9.86	\$67.22	\$15.15
Change in Market Value	\$222.97	\$366.79	\$1,772.84	\$673.58
Ending Balance	\$2,822.48	\$4,052.34	\$27,373.37	\$6,238.56

Activity	Vang Smpv1 Idx ADM	Total
Beginning Balance	\$2,440.31	\$134,490.71
Your Contributions	\$188.48	\$10,133.32
Employer Contributions	\$7.06	\$380.00
Change in Market Value	\$277.16	\$10,562.81
Ending Balance	\$2,913.01	\$155,566.84

Dividends & Interest	\$0.00	\$39.03
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Questions? Call (800) 835-5097



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IA=1 PT=1 CU=1 SZ=6 UM=1



**Medidata Solutions, Inc. 401(k)
Retirement Savings Plan**

NIDHI A RADIA
115 ORCHARD ST
WATCHUNG, NJ 07069-

Retirement Savings Statement

Customer Service: (800) 835-5097
Fidelity Brokerage Services LLC
900 Salem Street, Smithfield, RI 02917

Your Account Summary

Statement Period: 12/01/2018 to 12/31/2018

Beginning Balance	\$144,481.08
Change in Market Value	-\$9,990.37
Ending Balance	\$134,490.71
Additional Information	
Vested Balance	\$134,490.71
Dividends & Interest	\$3,831.23

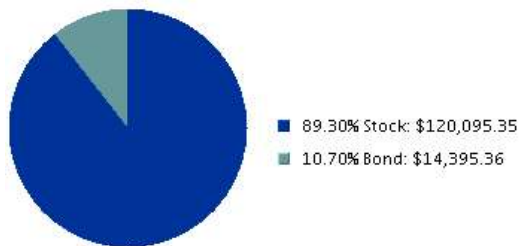
Your Personal Rate of Return

This Period **-6.9%**

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

Your Asset Allocation

Statement Period: 12/01/2018 to 12/31/2018



Your account is allocated among the asset classes specified above as of 12/31/2018. Percentages and totals may not be exact due to rounding.

Market Value of Your Account

Statement Period: 12/01/2018 to 12/31/2018

Displayed in this section is the value of your account for the statement period, in both shares and dollars.

During this period, this account was managed by Fidelity® Personalized Planning & Advice.¹

<i>Investment</i>	Shares as of 11/30/2018	Shares as of 12/31/2018	Price as of 11/30/2018	Price as of 12/31/2018	Market Value as of 11/30/2018	Market Value as of 12/31/2018
Stock					\$129,929.34	\$120,095.35
International						
Oakmark Intl INV	377.906	89.359	\$23.27	\$20.46	\$8,793.87	\$1,828.28
OPP Developing Mkt Y	259.108	257.694	\$39.02	\$37.59	\$10,110.39	\$9,686.72
Vang DEV Mkt Idx ADM	1,378.970	1,985.011	\$12.77	\$11.96	\$17,609.45	\$23,740.73
Oppenheimer Global Y	39.573	46.168	\$90.15	\$73.92	\$3,567.51	\$3,412.74
Small Cap						
TRP QM US Smcp GR I	120.103	128.025	\$36.81	\$31.21	\$4,420.99	\$3,995.66
Vang SM Cap Idx ADM	75.652	78.071	\$71.53	\$63.23	\$5,411.38	\$4,936.43
PNR SEL MD CP GR Y	97.391	136.862	\$41.57	\$37.60	\$4,048.55	\$5,146.01
Vang Smcpvl Idx ADM	71.272	49.792	\$55.75	\$49.01	\$3,973.41	\$2,440.31
Mid-Cap						
TRP Mid Cap Value	293.672	248.114	\$30.09	\$24.40	\$8,836.59	\$6,053.98
Vang MidCap Idx ADM	18.461	18.548	\$190.75	\$171.04	\$3,521.44	\$3,172.46
Large Cap						
Vanguard Inst Index	73.304	91.816	\$252.35	\$227.55	\$18,498.26	\$20,892.73
Blkrk Equity Div I	960.365	878.451	\$20.46	\$18.70	\$19,649.06	\$16,427.03
AM Cent Eq Inc I	0.000	511.521	\$9.08	\$7.91	\$0.00	\$4,046.13
AF Growth of Amer R5	381.723	278.916	\$52.25	\$42.69	\$19,945.02	\$11,906.93

JPM US Equity I	91.543	178.991	\$16.86	\$13.46	\$1,543.42	\$2,409.21
Bond					\$14,551.74	\$14,395.36
Income						
Pimco TOT Return ADM	1,472.849	1,191.008	\$9.88	\$9.93	\$14,551.74	\$11,826.70
Vang Intm BD Idx ADM	0.000	233.090	\$10.85	\$11.02	\$0.00	\$2,568.66
Account Totals					\$144,481.08	\$134,490.71

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

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Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

Your Contribution Summary

Statement Period: 12/01/2018 to 12/31/2018

Contributions	Employee Deferral	Employer Match	Rollover
Period to date	\$0.00	\$0.00	\$0.00
Inception To Date	\$44,392.22	\$10,774.62	\$4,206.21
Vested Percent	100%	100%	100%
Total Account Balance	\$105,320.99	\$24,934.28	\$4,235.44
Total Vested Balance	\$105,320.99	\$24,934.28	\$4,235.44

Your Account Activity

Statement Period: 12/01/2018 to 12/31/2018

Use this section as a summary of transactions that occurred in your account during the statement period.

Detailed Transaction History

Activity	Pimco TOT Return ADM	Oakmark Intl INV	Vanguard Inst Index	TRP QM US Smcp GR I
Beginning Balance	\$14,551.74	\$8,793.87	\$18,498.26	\$4,420.99
Exchanges	-\$2,861.88	-\$6,999.30	\$4,518.65	\$92.46
Change in Market Value	\$136.84	\$33.71	-\$2,124.18	-\$517.79
Ending Balance	\$11,826.70	\$1,828.28	\$20,892.73	\$3,995.66
Dividends & Interest	\$74.53	\$122.27	\$184.91	\$178.98
Activity	OPP Developing Mkt Y	Blkrk Equity Div I	AM Cent Eq Inc I	Vang SM Cap Idx ADM
Beginning Balance	\$10,110.39	\$19,649.06	\$0.00	\$5,411.38
Exchanges	-\$116.18	-\$1,688.26	\$4,383.76	\$143.05
Change in Market Value	-\$307.49	-\$1,533.77	-\$337.63	-\$618.00
Ending Balance	\$9,686.72	\$16,427.03	\$4,046.13	\$4,936.43
Dividends & Interest	\$60.20	\$0.00	\$254.30	\$26.63
Activity	TRP Mid Cap Value	Vang MidCap Idx ADM	Vang Intm BD Idx ADM	AF Growth of Amer R5
Beginning Balance	\$8,836.59	\$3,521.44	\$0.00	\$19,945.02
Exchanges	-\$2,153.22	-\$1.22	\$2,527.96	-\$7,127.10
Change in Market Value	-\$629.39	-\$347.76	\$40.70	-\$910.99
Ending Balance	\$6,053.98	\$3,172.46	\$2,568.66	\$11,906.93

Dividends & Interest	\$659.40	\$15.48	\$5.81	\$1,297.98
Activity	JPM US Equity I	Oppenheimer Global Y	Vang DEV Mkt Idx ADM	PNR SEL MD CP GR Y
Beginning Balance	\$1,543.42	\$3,567.51	\$17,609.45	\$4,048.55
Exchanges	\$1,142.50	\$131.32	\$7,565.58	\$1,668.86
Change in Market Value	-\$276.71	-\$286.09	-\$1,434.30	-\$571.40
Ending Balance	\$2,409.21	\$3,412.74	\$23,740.73	\$5,146.01
Dividends & Interest	\$292.36	\$402.15	\$238.89	\$0.00
Activity	Vang Smpcvl Idx ADM	Total		
Beginning Balance	\$3,973.41	\$144,481.08		
Exchanges	-\$1,226.98	-\$0.00		
Change in Market Value	-\$306.12	-\$9,990.37		
Ending Balance	\$2,440.31	\$134,490.71		
Dividends & Interest	\$17.34	\$3,831.23		

Questions? Call (800) 835-5097



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IA=1 PT=1 CU=1 SZ=6 UM=1



Nidhi Radia
 115 Orchard Rd
 Watchung NJ 07069-6025

Thanks for saving with Capital One 360®

Since you became a Saver on 03/08/2006,
 your account(s) have earned:

\$15,347.66

Customer Number XXXXXXX678

Your Savings Summary as of 01/31/2019

Account Type	Nickname	Account Number	Account Balance	Joint Name
360 Checking		136356594	\$27.90	
<i>360 Checking Available Balance including available overdraft is \$277.90</i>				
360 Savings	My savings	43501072	\$28,339.74	

Your 360 Checking Activity

Account: 136356594 Annual Percentage Yield Earned: 0.20% Interest and bonuses - Life to date: \$6,038.91 Year to date: \$1.48

Activity	Date	Amount	Deposit Balance
Opening Balance	01/01/2019		\$13,877.26
115 Mortgage and Tax - Preauthorized Deposit from BANK OF AMERICA, N.A. checking account XXXXXXX5976	01/02/2019	\$7,235.00	\$21,112.26
Withdrawal from sandbox software sandbox so	01/02/2019	\$(721.50)	\$20,390.76
Withdrawal from CHASE CREDIT CRD AUTOPAY	01/02/2019	\$(8,952.13)	\$11,438.63
Check #355 Cashed	01/04/2019	\$(185.00)	\$11,253.63
Paper Payment to Hudson Pl/River St Condo Assoc.	01/08/2019	\$(662.48)	\$10,591.15
Money sent to NIDHI RADIA	01/14/2019	\$(1,000.00)	\$9,591.15
Deposit from MEDIDATA SOLUTIO DIRECT DEP	01/15/2019	\$2.80	\$9,593.95
Withdrawal from NEW JERSEY - AME PAYMENT	01/15/2019	\$(82.68)	\$9,511.27

Your email address is: agrawn@gmail.com. Update this and all your information at capitalone360.com in the My Info section.



Deposit from MEDIDATA SOLUTIO DIRECT DEP	01/16/2019	\$4.69	\$9,515.96
Withdrawal from CHASE CREDIT CRD AUTOPAY	01/17/2019	\$(790.82)	\$8,725.14
Check #357 Cashed	01/24/2019	\$(251.45)	\$8,473.69
Electronic Payment to Investors Bank	01/28/2019	\$(5,439.00)	\$3,034.69
Paper Payment to Camp Harmony	01/30/2019	\$(1,011.11)	\$2,023.58
Withdrawal to My savings XXXX1072	01/31/2019	\$(2,000.00)	\$23.58
Deposit from MEDIDATA SOLUTIO DIRECT DEP	01/31/2019	\$2.84	\$26.42
Monthly Interest Paid	01/31/2019	\$1.48	\$27.90
Closing Balance	01/31/2019		\$27.90

Your 360 Savings Activity

Account: My savings Annual Percentage Yield Earned: 1.00% Interest and bonuses - Life to date: \$5,039.92 Year to date: \$22.30

Activity	Date	Amount	Balance
Opening Balance	01/01/2019		\$26,317.44
Deposit from 360 Checking XXXXX6594	01/31/2019	\$2,000.00	\$28,317.44
Monthly Interest Paid	01/31/2019	\$22.30	\$28,339.74
Closing Balance	01/31/2019		\$28,339.74

See below for important information.





Nidhi Radia
 115 Orchard Rd
 Watchung NJ 07069-6025

Thanks for saving with Capital One 360®

Since you became a Saver on 03/08/2006,
 your account(s) have earned:

\$15,323.88

Customer Number XXXXXXX678

Your Savings Summary as of 12/31/2018

Account Type	Nickname	Account Number	Account Balance	Joint Name
360 Checking		136356594	\$13,877.26	
<i>360 Checking Available Balance including available overdraft is \$14,127.26</i>				
360 Savings	My savings	43501072	\$26,317.44	

Your 360 Checking Activity

Account: 136356594 Annual Percentage Yield Earned: 0.20% Interest and bonuses - Life to date: \$6,037.43 Year to date: \$26.15

Activity	Date	Amount	Deposit Balance
Opening Balance	12/01/2018		\$9,463.84
115 Mortgage and Tax - Preauthorized Deposit from BANK OF AMERICA, N.A. checking account XXXXXXX5976	12/03/2018	\$7,235.00	\$16,698.84
Withdrawal from sandbox software sandbox so	12/03/2018	\$(721.50)	\$15,977.34
Withdrawal from CHASE CREDIT CRD AUTOPAY	12/03/2018	\$(4,198.58)	\$11,778.76
Check #354 Cashed	12/04/2018	\$(100.00)	\$11,678.76
Paper Payment to Hudson Pl/River St Condo Assoc.	12/07/2018	\$(662.48)	\$11,016.28
hvac - Deposit from My savings XXXX1072	12/09/2018	\$8,000.00	\$19,016.28
Money sent to NIDHI RADIA	12/09/2018	\$(1,100.00)	\$17,916.28
Deposit from MEDIDATA SOLUTIO DIRECT DEP	12/14/2018	\$4,412.10	\$22,328.38

Your email address is: agrawn@gmail.com. Update this and all your information at capitalone360.com in the My Info section.



Withdrawal from CHASE CREDIT CRD AUTOPAY	12/17/2018	\$(160.44)	\$22,167.94
Withdrawal from NEW JERSEY - AME PAYMENT	12/21/2018	\$(63.78)	\$22,104.16
Money sent to NIDHI RADIA	12/21/2018	\$(1,000.00)	\$21,104.16
Electronic Payment to Investors Bank	12/28/2018	\$(5,439.00)	\$15,665.16
Paper Payment to Camp Harmony	12/28/2018	\$(1,011.11)	\$14,654.05
Withdrawal to My savings XXXX1072	12/31/2018	\$(2,000.00)	\$12,654.05
Deposit from MEDIDATA SOLUTIO DIRECT DEP	12/31/2018	\$4,412.10	\$17,066.15
Electronic Payment to Wells Fargo Home Mortgage	12/31/2018	\$(3,191.80)	\$13,874.35
Monthly Interest Paid	12/31/2018	\$2.91	\$13,877.26
Closing Balance	12/31/2018		\$13,877.26

Your 360 Savings Activity

Account: My savings **Annual Percentage Yield Earned:** 1.00% **Interest and bonuses - Life to date:** \$5,017.62 **Year to date:** \$386.45

Activity	Date	Amount	Balance
Opening Balance	12/01/2018		\$32,295.10
hvac - Withdrawal to 360 Checking XXXXX6594	12/09/2018	\$(8,000.00)	\$24,295.10
Deposit from 360 Checking XXXXX6594	12/31/2018	\$2,000.00	\$26,295.10
Monthly Interest Paid	12/31/2018	\$22.34	\$26,317.44
Closing Balance	12/31/2018		\$26,317.44

See below for important information.





January 1, 2019 - January 31, 2019
Account Number: 3554-2368
Account Type: INDIVIDUAL

Customer Update:

2018 1099 tax forms will be available by February 15, 2019.

E*TRADE Securities LLC
P.O. Box 484
Jersey City, NJ 07303-0484
1-800-ETRADE-1 (1-800-387-2331)
etrade.com Member FINRA/SIPC

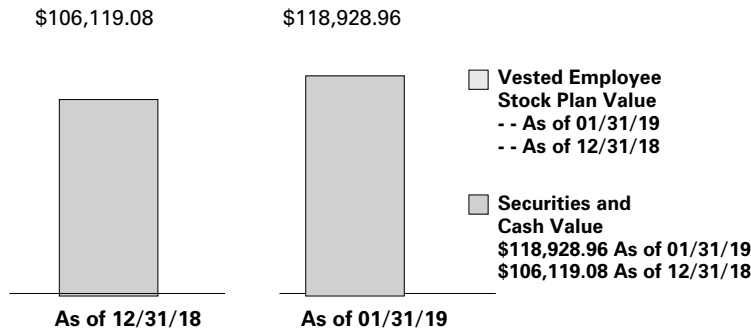
E*TRADE Securities
Investment Account

IMPORTANT INFORMATION

Resolve to grow your retirement savings in 2019.
Open an E*TRADE IRA at *etrade.com*.

NIDHI AGRAWAL
77 RIVER ST
2
HOBOKEN NJ 07030-5613

Portfolio At A Glance



Vested Employee Stock Plan Value is an estimate based on information provided by your company, for which E*TRADE Securities is not responsible. This value is displayed here solely as a service to you, does not represent assets held in your brokerage account, and is not protected by SIPC.

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Net Change: \$12,809.88

DETACH HERE
NIDHI AGRAWAL
77 RIVER ST
2
HOBOKEN NJ 07030-5613

DETACH HERE ▲

Use This Deposit Slip Acct: 3554-2368

Please do not send cash

Make checks payable to E*TRADE Securities LLC

Dollars	Cents

TOTAL DEPOSIT

Mail deposits to:

E*TRADE SECURITIES LLC
P.O. Box 484
Jersey City, NJ 07303-0484

E*TRADE



Please refer to the E*TRADE Securities LLC ("ETS") Customer Agreement (the "Customer Agreement") for a complete discussion of the terms and conditions governing your account. If you have questions regarding the Customer Agreement or your account, please email us through etrade.com or call 800-ETRADE1. THE INFORMATION CONTAINED IN YOUR ACCOUNT STATEMENT SHALL BE BINDING UPON YOU IF YOU DO NOT OBJECT, EITHER IN WRITING OR VIA ELECTRONIC MAIL, WITHIN FIVE (5) DAYS AFTER THE ACCOUNT STATEMENT IS FIRST RECEIVED BY YOU. In case of errors or questions about your electronic transfers please telephone us at 800-ETRADE-1 immediately or write us at E*TRADE Securities LLC, PO Box 484, Jersey City, NJ 07303-0484, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or the problem appeared. When you contact us, you must:

1. Tell us your name, account number, and ATM card or Check card number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Securities products and services are offered by ETS, Member FINRA/SIPC. Your account is carried by ETS, Member FINRA/SIPC, which maintains your funds and securities deposited with ETS directly by you. Inquiries concerning the positions and balances in your account may be directed to ETS at 800-503-9260. All other inquiries regarding your account or the activity therein should be directed to ETS. Please promptly report any inaccuracy or discrepancy in your account to ETS at 800-503-9260. You should re-confirm any oral communication in writing to further protect your rights, including rights under the Securities Investor Protection Act.

Applicable Rules and Regulations. All transactions in your account shall be subject to the constitution, rules, regulations, customs, and usages of the exchange or market, and its clearing house, where the transactions are executed by ETS or its agents, including ETS affiliates. Also, where applicable, the transactions shall be subject to the provisions of the Securities Act of 1933, as amended, the Securities Exchange Act of 1934, as amended, and the rules and regulations of the Securities and Exchange Commission ("SEC"), the Board of Governors of the Federal Reserve System, and any applicable self-regulatory organization. For information about FINRA's Broker Check Program, including an investor brochure, please contact FINRA at 800-289-9999 or www.finra.org.

Securities Pricing. The amounts printed in the total market value column of the Account Holdings section, or any amounts derived therefrom, are based on US month end prices and are provided to us by outside quotation services for the securities currently held by us in your account. Prices of municipal bonds, certain over-the-counter securities, and federal obligations are approximations and are only for guidance purposes. The prices used are based on the last reported transaction known to the quotation services or the yields or values that are calculated on the basis of these prices. The value of brokered CDs reflected on this statement is estimated by a third-party pricing service. Actual value may differ if you elect to sell your CD(s) in the secondary market.

Interest/Dividends. We are required by law to report annually to you and to the Internal Revenue Service on Form 1099 any taxable interest, dividends, and capital gains credited to your account, as well as any taxes withheld. The year-to-date figures shown on your statement reflect these amounts classified to the best of our current knowledge. However, some payments are subject to reclassification, which will be reflected on subsequent statements if we are advised of them prior to the end of the calendar year.

SIPC and other Insurance Coverage. ETS is a member of the Securities Investor Protection Corporation ("SIPC"). SIPC currently protects the assets in each of your securities accounts at ETS up to \$500,000 (including \$250,000 for claims for cash). Visit www.sipc.org or call 202-371-8300 for more information including a brochure on SIPC protection. (Please note that money market mutual fund balances are not considered cash; they are considered to be securities.) Additional protection for ETS has been secured through an independent insurer; more information about which can be found at <https://us.etrade.com/customer-service/faq>. The market risks associated with investing and any resulting losses are not covered by SIPC or the additional protection.

Payment for Order Flow. The SEC (as well as FINRA) requires that all broker-dealers inform their customers when a new account is opened, and on an annual basis thereafter, of payment for order flow practices (compensation received for placing orders through specialists on national securities exchanges, over-the-counter market makers, alternative trading systems, and ECN's (collectively, "market centers"). Consistent with the overriding principle of best execution, ETS routes orders to various market centers. ETS receives remuneration (generally in the form of per share cash payments or through profit sharing arrangements) for routing orders in securities to particular market centers for execution. Such remuneration is considered compensation to ETS, and the source and amount of any compensation received in connection with your transaction will be disclosed to you upon written request. ETS, absent instructions from you to the contrary, takes a number of factors into consideration in determining where to route customers' orders, including the speed of execution, price improvement opportunities (executions at prices superior to the then prevailing inside market), automatic execution guarantees, the availability of efficient and reliable order handling systems, the level of service provided, the cost of executing orders and whether it will receive cash or non-cash payments for routing order flow, and reciprocal business arrangements.

Margin Accounts. The amount of margin required will be the greater of (1) the amount required by applicable laws, regulations, the rules of applicable self-regulatory organizations and clearinghouses, or (2) the amount required by ETS in its sole discretion. You will be charged interest on a daily basis on all debit balances that you owe to ETS and on credit extended to you by ETS for the purpose of purchasing, carrying, or trading in securities or otherwise. Interest is calculated on a 360-day basis using settlement date balances. Except as otherwise agreed by you and ETS, the applicable interest rate for margin loans will be determined by adding the prevailing base rate and the applicable sliding scale percentage rate, which is in turn determined by your average daily debit balance. Your stated interest rate is subject to change without notice during each period in accordance with fluctuations in your average daily debit balance and changes to the base rate that are attributable to a change in the Federal Funds rate. ETS will provide you with at least 30 days' prior written notice before changing your stated interest rate for any other reason. Information about ETS's base rate is available upon written request to ETS. For more information on how ETS calculates interest, please see the Customer Agreement. If you have a margin account, this statement is a combined statement for both your margin account and special memorandum account. The permanent record of the separate account as required by Regulation T of the Federal Reserve Board is available for your inspection.

Free Credit Balances. Any cash balances in your securities account, which represent an obligation of ETS, are payable to you upon demand and referred to as free credit balances. Your free credit cash balances: 1) can be maintained in the securities account and will earn interest through the "Cash Balance Program" as more fully described at www.etrade.com/cashbalance, and 2) as such are held unsegregated and may be used by ETS in the conduct of its business, subject to the limitations of Rule 15c3-3 under the Securities Exchange Act of 1934. Your free credit cash balances can alternatively be directed to other cash balance options.

Other Cash Balance Option. In addition to the Cash Balance Program you may have the option to have free credit balances in your securities account automatically transferred to a bank sweep product, which is an account at a bank (or banks, collectively, "Program Banks") whose deposits are insured by the FDIC, but which are not obligations of ETS. Accounts opened prior to May 10, 2018 may also be eligible to have their free credit balances transferred to certain money market mutual funds. For detailed information about the products available for free credit balances go to www.etrade.com/sweepoptions ("Sweep Program"). The products available under the Sweep Program may change at any time. Notification of changes will be provided to the extent required by applicable law. Additionally, you may at any time change your selection among the products available in the Sweep Program. You may elect, subject to any limitation set forth in any Sweep Program agreement or, with respect to an account at a bank, under federal banking laws (which includes, without limitation, program banks' potential requirement of seven days' notice before permitting a withdrawal or transfer of funds from such account) that the balance in the bank deposit account be returned, or shares of the money market mutual fund in which you have a beneficial interest be liquidated and the proceeds returned, as applicable, to the securities account or remitted to you. With respect to your decision to participate in a bank sweep product, please remember you are responsible for monitoring the cash balance of your bank sweep accounts deposited with the Program Banks to determine whether you have total deposit balances held in the same capacity at any Program Bank in excess of the \$250,000 FDIC deposit insurance limit.

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Valuation of Certain Alternative Investments (including DPP and REIT securities). Account statements for Individual Retirement Accounts may include valuations for alternative investments. The values of such investments are estimated and reflect either the most recent valuation provided to ETS by the issuer of the investment, or a valuation provided by an independent third party, which ETS will obtain as part of its services, on an annual or more frequent basis. ETS does not provide a guarantee of the value or the appropriateness of the appraisal methodology applied by the independent third party in providing a value and ETS assumes no responsibility for verifying the accuracy of any valuation presented. Failure of the issuer to provide a timely valuation is your sole responsibility. The investment may reflect no value if a valuation was unavailable or is inaccurate. Investment in non-publicly traded securities, which includes alternative investments, often involves higher risk and less liquidity than other more traditional investments. Because there is generally no secondary market for alternative investments, the values reported to you should not be relied upon as any indication of market value. You may be able to sell your interests in the alternative investments held in your account, if at all, only for amounts that are substantially less than their purchase price or the estimated values showing on your account statements. If your statement reflects a distribution that included a return of capital on Direct Participation Programs and/or REITs, please note that said distributions are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the classification of distributions as income or return of capital, in whole or in part, is subject to final accounting by such party(ies) and will be reported to you on a Form 1099 or K-1, as applicable.

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Definitions:

- Activity/Trade Date.** Trade date or transaction date of other entries.
- Total Portfolio Percent.** Percentage of your holding by issue of security.
- DIV/CPN% Yield.** Annual dividend or bond % yield.
- Open Orders.** Buy or sell orders for securities that have not yet been executed or canceled.
- Symbol/CUSIP.** The symbol or identification number for each security.
- ***** Denotes a security where either the country of issue or country of incorporation of the issuer is outside the US

Unsettled Trades. Based on the timing of statement generation, the value of certain unsettled trades may not be reflected in the Account Value Summary. Please e-mail us through etrade.com or call 800-ETRADE1 with any questions



Account Number: 3554-2368

Statement Period : January 1, 2019 - January 31, 2019

Account Type: INDIVIDUAL

Customer Update:

Visit the E*TRADE Tax Center to access tax forms (when available), plus tips and tools to help with your tax preparation. Bookmark etrade.com/tax today.

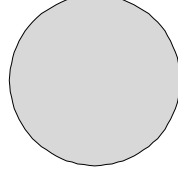
PORTFOLIO OVERVIEW

Last Statement Date : December 31, 2018

Securities and Cash Value	Vested Employee Stock Plan Value	Total Net Portfolio Value
\$106,119.08	--	\$106,119.08
Beginning Portfolio Value (On 12/31/18):		
Ending Portfolio Value (On 01/31/19):		
\$118,928.96	--	\$118,928.96
Net Change:		
\$12,809.88	--	\$12,809.88

For current rates, please visit etrade.com/rates

PORTFOLIO ALLOCATION (AS OF 01/31/19)



100.00% -- Stocks, Options & ETF (Long)

PORTFOLIO VALUE SUMMARY

	AS OF 01/31/19	AS OF 12/31/18	% CHANGE
Stocks, Options & ETF (Long)	118,928.96	106,119.08	12.07%
Market Value of Securities	118,928.96	106,119.08	12.07%
Net Portfolio Value	118,928.96	106,119.08	12.07%

Vested Employee Stock Plan Value is an estimate based on information provided by your company, for which E*TRADE Securities is not responsible. This value is displayed here solely as a service to you, does not represent assets held in your brokerage account, and is not protected by SIPC. Note that the percentage allocation of long securities and cash holdings would be greater than what is shown above if Vested Employee Stock Plan Value was not included.

Securities products and services are offered by E*TRADE Securities LLC, Member FINRA/SIPC. Sweep Deposit Account is a bank deposit account with E*TRADE Bank, a Federal savings bank. Member FDIC. Sweep deposit accounts at each bank are FDIC-insured up to a maximum of \$250,000. Securities products and cash balances other than Sweep Deposit Account funds are not FDIC-insured, are not guaranteed deposits or obligations of E*TRADE Bank, and are subject to investment risk, including possible loss of the principal invested.

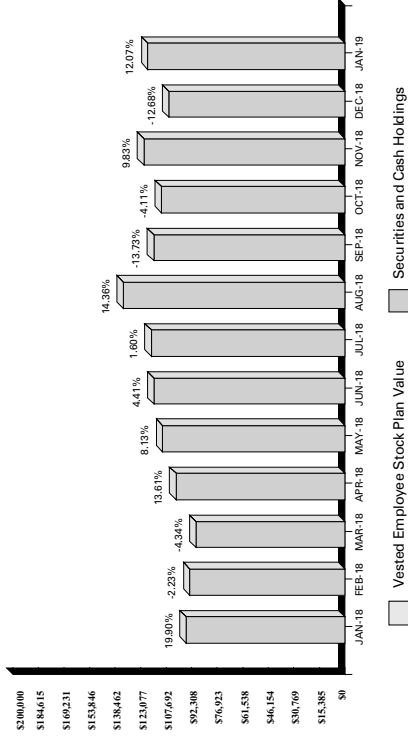


Account Number: 3554-2368

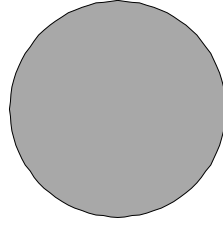
Statement Period : January 1, 2019 - January 31, 2019

Account Type: INDIVIDUAL

NET PORTFOLIO VALUE BY MONTH END



TOP PORTFOLIO HOLDINGS (ON 01/31/19)



100.00% - MDSO

PORTFOLIO TRANSACTION SUMMARY

DESCRIPTION	THIS PERIOD	YEAR TO DATE
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NO ACTIVITY THIS PERIOD

Vested Employee Stock Plan Value, which includes Vested Employee Stock Options and Vested Employee Stock Appreciation Rights, is an estimate based on information provided by your company, for which E*TRADE Securities is not responsible. This value is displayed here solely as a service to you, does not represent assets held in your brokerage account, and is not protected by SIPC. Note that the percentage allocation of long securities and cash holdings would be greater than what is shown above if Vested Employee Stock Plan Value was not included.



Account Number: 3554-2368

Statement Period : January 1, 2019 - January 31, 2019

Account Type: INDIVIDUAL

PORTFOLIO HOLDINGS**STOCKS, OPTIONS & EXCHANGE-TRADED FUNDS (100.00% of Holdings)**

DESCRIPTION	SYMBOL/ CUSIP	ACCT TYPE	QUANTITY	PRICE	TOTAL MKT VALUE	PORTFOLIO (%)	EST. ANNUAL INCOME	EST. ANNUAL YIELD (%)
MEDIDATA SOLUTIONS INC	MDSO	StkPln	1,676	70.9600	118,928.96	100.00		
TOTAL STOCKS, OPTIONS & ETF					\$118,928.96	100.00%		
TOTAL PRICED PORTFOLIO HOLDINGS (ON 01/31/19)					\$118,928.96			



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Account Number : 3554-2368

Statement Period : January 1, 2019 - January 31, 2019

Account Type: INDIVIDUAL

UNVESTED RESTRICTED STOCKS

GRANT DATE	NUMBER	TYPE	SYMBOL/ CUSIP	ACCT TYPE	QUANTITY UNVESTED	GRANT PRICE	MARKET PRICE	TOTAL EST MKT VALUE (PRE-TAX)
2/13/2015	RS2519	RSA	MDSO	StkPln	34	\$0.00	\$70.96	\$2,412.64
2/20/2018	RS4186	RSA	MDSO	StkPln	225	\$0.00	\$70.96	\$15,966.00
TOTAL UNVESTED RESTRICTED STOCKS								\$18,378.64
TOTAL UNVESTED EMPLOYEE STOCK PLAN VALUE (ON 01/31/2019)								\$18,378.64

Unvested Employee Stock Plan Value, which includes Unvested Stock Options, Stock Appreciation Rights, Restricted Stock, Performance Shares, and Cash Grants, is based on information provided by your company, for which E*TRADE Securities is not responsible. This value is displayed here solely as a service to you, does not represent assets held in your brokerage account, and is not protected by SIPC.

TRANSACTION HISTORY

UNSETTLED TRADES

TRADE DATE	SETTLEMENT DATE	DESCRIPTION	SYMBOL/ CUSIP	TRANSACTION TYPE	QUANTITY	PRICE	AMOUNT PURCHASED	AMOUNT SOLD
01/30/19		MEDIDATA SOLUTIONS INC	MDSO	Sold	38	68.5800		2,586.01
01/30/19		MEDIDATA SOLUTIONS INC	MDSO	Sold	1,371	68.5800		94,001.96

OTHER ACTIVITY

DATE	DESCRIPTION	SYMBOL/ CUSIP	TRANSACTION TYPE	QUANTITY	PRICE	AMOUNT DEBITED	AMOUNT CREDITED
01/02/19	MEDIDATA SOLUTIONS INC RAND 41686715	MDSO	Receive	102			



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October 1, 2018 - December 31, 2018

Account Number: 3554-2368
Account Type: INDIVIDUAL

Customer Update:

When to expect your 2018 tax documents

Visit etrade.com/taxschedule to see when you'll receive 1099s, 5498s, and other tax documents.

E*TRADE Securities LLC
P.O. Box 484
Jersey City, NJ 07303-0484
1-800-ETRADE-1 (1-800-387-2331)
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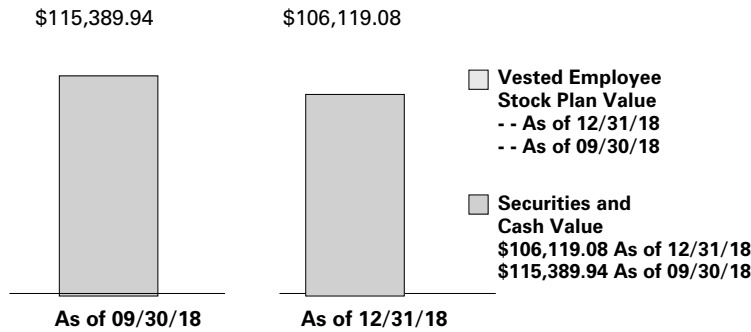
E*TRADE Securities
Investment Account

IMPORTANT INFORMATION

Why not get your statements, confirmations, and tax documents online? Enroll for paperless delivery today at etrade.com/paperless.

NIDHI AGRAWAL
77 RIVER ST
2
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Portfolio At A Glance



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Net Change: \$-9,270.86

DETACH HERE
NIDHI AGRAWAL
77 RIVER ST
2
HOBOKEN NJ 07030-5613

DETACH HERE ▲

Use This Deposit Slip

Acct: 3554-2368

Please do not send cash

Make checks payable to E*TRADE Securities LLC

Dollars	Cents

TOTAL DEPOSIT

Mail deposits to:

E*TRADE SECURITIES LLC
P.O. Box 484
Jersey City, NJ 07303-0484

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- Activity/Trade Date.** Trade date or transaction date of other entries.
 - Total Portfolio Percent.** Percentage of your holding by issue of security.
 - DIV/CPN% Yield.** Annual dividend or bond % yield.
 - Open Orders.** Buy or sell orders for securities that have not yet been executed or canceled.
 - Symbol/CUSIP.** The symbol or identification number for each security.
 - ***** Denotes a security where either the country of issue or country of incorporation of the issuer is outside the US

Unsettled Trades. Based on the timing of statement generation, the value of certain unsettled trades may not be reflected in the Account Value Summary. Please e-mail us through etrade.com or call 800-ETRADE1 with any questions



Account Number: 3554-2368

Statement Period : October 1, 2018 - December 31, 2018

Account Type: INDIVIDUAL

Customer Update:

Tax questions? No problem.

Get helpful tips, tools, and key dates in the Tax Center. Visit etrade.com/fax today.

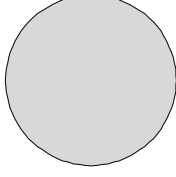
PORTFOLIO OVERVIEW

Last Statement Date : **September 30, 2018**

Securities and Cash Value	Vested Employee Stock Plan Value	Total Net Portfolio Value
\$115,389.94	--	\$115,389.94
Beginning Portfolio Value (On 09/30/18):		\$106,119.08
Ending Portfolio Value (On 12/31/18):		\$-9,270.86
Net Change:		\$-9,270.86

For current rates, please visit etrade.com/rates

PORTFOLIO ALLOCATION (AS OF 12/31/18)



100.00% -- Stocks, Options & ETF (Long)

PORTFOLIO VALUE SUMMARY

	AS OF 12/31/18	AS OF 09/30/18	% CHANGE
Stocks, Options & ETF (Long)	106,119.08	115,389.94	-8.03%
Market Value of Securities	106,119.08	115,389.94	-8.03%
Net Portfolio Value	106,119.08	115,389.94	-8.03%

Vested Employee Stock Plan Value is an estimate based on information provided by your company, for which E*TRADE Securities is not responsible. This value is displayed here solely as a service to you, does not represent assets held in your brokerage account, and is not protected by SIPC. Note that the percentage allocation of long securities and cash holdings would be greater than what is shown above if Vested Employee Stock Plan Value was not included. Securities products and services are offered by E*TRADE Securities LLC, Member FINRA/SIPC. Sweep Deposit Account is a bank deposit account with E*TRADE Bank, a Federal savings bank. Member FDIC. Sweep deposit accounts at each bank are FDIC-insured up to a maximum of \$250,000. Securities products and cash balances other than Sweep Deposit Account funds are not FDIC-insured, are not guaranteed deposits or obligations of E*TRADE Bank, and are subject to investment risk, including possible loss of the principal invested.

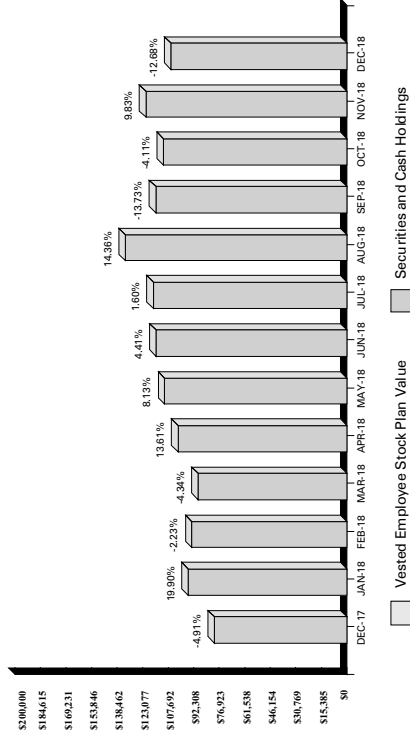


Account Number: 3554-2368

Statement Period : October 1, 2018 - December 31, 2018

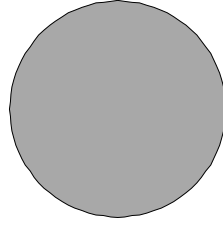
Account Type: INDIVIDUAL

NET PORTFOLIO VALUE BY MONTH END



Legend: Vested Employee Stock Plan Value Securities and Cash Holdings

TOP PORTFOLIO HOLDINGS (ON 12/31/18)



100.00% - MDSO

PORTFOLIO TRANSACTION SUMMARY

DESCRIPTION	THIS PERIOD	YEAR TO DATE
-------------	-------------	--------------

NO ACTIVITY THIS PERIOD

Vested Employee Stock Plan Value, which includes Vested Employee Stock Options and Vested Employee Stock Appreciation Rights, is an estimate based on information provided by your company, for which E*TRADE Securities is not responsible. This value is displayed here solely as a service to you, does not represent assets held in your brokerage account, and is not protected by SIPC. Note that the percentage allocation of long securities and cash holdings would be greater than what is shown above if Vested Employee Stock Plan Value was not included.



Account Number: 3554-2368

Statement Period : October 1, 2018 - December 31, 2018

Account Type: INDIVIDUAL

PORTFOLIO HOLDINGS**STOCKS, OPTIONS & EXCHANGE-TRADED FUNDS (100.00% of Holdings)**

DESCRIPTION	SYMBOL/ CUSIP	ACCT TYPE	QUANTITY	PRICE	TOTAL MKT VALUE	PORTFOLIO (%)	EST. ANNUAL INCOME	EST. ANNUAL YIELD (%)
MEDIDATA SOLUTIONS INC	MDSO	StkPln	1,574	67.4200	106,119.08	100.00		
TOTAL STOCKS, OPTIONS & ETF					\$106,119.08	100.00%		
TOTAL PRICED PORTFOLIO HOLDINGS (ON 12/31/18)					\$106,119.08			



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Account Number: 3554-2368

Statement Period : October 1, 2018 - December 31, 2018

Account Type: INDIVIDUAL

UNVESTED RESTRICTED STOCKS

GRANT DATE	NUMBER	TYPE	SYMBOL/ CUSIP	ACCT TYPE	QUANTITY UNVESTED	GRANT PRICE	MARKET PRICE	TOTAL EST MKT VALUE (PRE-TAX)
2/13/2015	RS2519	RSA	MDSO	StkPln	34	\$0.00	\$67.42	\$2,292.28
2/20/2018	RS4186	RSA	MDSO	StkPln	225	\$0.00	\$67.42	\$15,169.50
TOTAL UNVESTED RESTRICTED STOCKS								\$17,461.78
TOTAL UNVESTED EMPLOYEE STOCK PLAN VALUE (ON 12/31/2018)								\$17,461.78

Unvested Employee Stock Plan Value, which includes Unvested Stock Options, Stock Appreciation Rights, Restricted Stock, Performance Shares, and Cash Grants, is based on information provided by your company, for which E*TRADE Securities is not responsible. This value is displayed here solely as a service to you, does not represent assets held in your brokerage account, and is not protected by SIPC.



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Adv Relationship Banking - 5976: Account Activity Transaction Details

Post date: 12/27/2018

Amount: 6,491.45

Type: Deposit

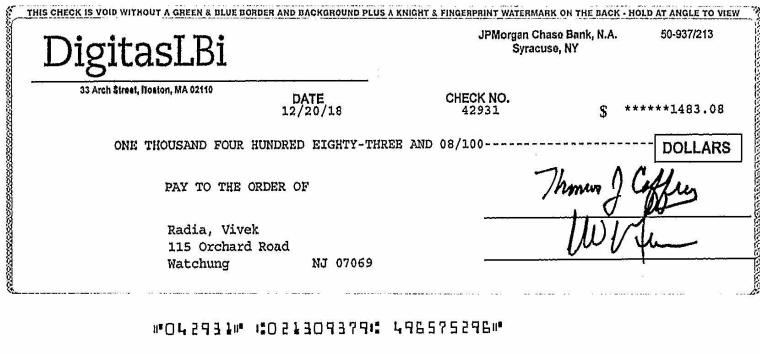
Purchaser: Debit card # ending in 4265

Description: BKOFAMERICA ATM 12/26 #000003372 DEPOSIT WARREN TOWNSHIP WARREN NJ

Merchant name: BKOFAMERICA ATM DEPOSIT WARREN TOWNSH NJ



Transaction category: Income: Deposits





Adv Relationship Banking - 5976: Account Activity Transaction Details

Post date: 12/27/2018

Amount: 6,491.45

Type: Deposit

Purchaser: Debit card # ending in 4265

Description: BKOFAMERICA ATM 12/26 #000003372 DEPOSIT WARREN TOWNSHIP WARREN NJ

Merchant name: BKOFAMERICA ATM DEPOSIT WARREN TOWNSH NJ



Transaction category: Income: Deposits

92013 CHK

WageWorks <small>everyone benefits</small> P.O. Box 60010 Phoenix, AZ 85082-0010	16-49-61220 3120005277 Union Bank, N.A. 400 California Street San Francisco, CA 94104	19117452
	Date 12/18/2018	
PAY *** Two Hundred Eight & 37/100 Dollars ***	Dollars \$**208.37	
To The Order Of: VIVEK RADIA 115 ORCHARD ROAD WATCHUNG NJ 07069	Void after 180 days	
MEMO: Dependent Care Payment		

DOCUMENT CONTAINS COLORED BACKGROUND ON WHITE PAPER. SIMULATED WATERMARK (REVERSE SIDE.) MICRO-PRINT BORDER.

⑈ 19117452⑈ ⑆ 22000496⑆ ⑆ 2000527⑆ ⑈

Adv Relationship Banking - 5976: Account Activity Transaction Details


Post date: 12/27/2018

Amount: 6,491.45

Type: Deposit

Purchaser: Debit card # ending in 4265

Description: BKOFAMERICA ATM 12/26 #000003372 DEPOSIT WARREN TOWNSHIP WARREN NJ

Merchant name: BKOFAMERICA ATM DEPOSIT WARREN TOWNSH NJ 

Transaction category: Income: Deposits

General Ledger

The image of the item that you are attempting to view was processed as a paperless item. This generated image will serve as the image on record. Thank you for banking with Bank of America.



\$4800 Cash from Christmas Gifts

Disclosure to Buyer

Information on Lead-Based Paint and/or Lead-Based Paint Hazards

1. **Lead Warning Statement.** Every Buyer of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the Buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and must notify the Buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

2. Seller's Disclosure.

- a. Presence of lead-based paint and/or lead-based paint hazards (check one below):
 - The following known lead-based paint and/or lead-based paint hazards are present in the housing (explain): _____

- The Seller does not have knowledge of lead-based paint and/or lead-based paint hazards in the housing.
- b. Records and reports available to the seller (check one below):
 - The Seller has provided the Buyer with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below): _____

The Seller does not have reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

3. Buyer's Acknowledgment. (Please initial)

- a. The Buyer has received copies of all information listed above. _____
- b. The Buyer has received the pamphlet, *Protect Your Family From Lead in Your Home*. _____
- c. The Buyer has (check one below):
 - received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or _____
 - waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards. _____

4. **Agent's Acknowledgment.** (Please initial) Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance. _____

5. **Certification of Accuracy.** The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

2/4/2019 *Justin Chai Segal* ³²⁷⁴¹ _{CP} ^{PRO} _{AGENT}
 Date Justin Chai Segal
 JUSTINE CHAI SEGAL, Seller
 Date _____
 1-30-19 *Vivek S. Radia*
 Date Vivek S. Radia
 VIVEK S. RADIA, Buyer
 Date _____
 NIDHI A. RADIA, Buyer
 Date _____

Date _____ Agent _____ Date _____ Agent _____

Contract for Sale of Real Estate

This Contract for Sale is made on January 30th, 2019

BETWEEN

(Soc. Sec. No.)

JUSTINE CHAI SEGAL

whose address is

28 Mohawk Road, Short Hills, NJ 07078

referred to as the "Seller,"

AND

(Soc. Sec. No.)

**VIVEK S. RADIA
Husband and Wife**

NIDHI A. RADIA

whose address is

referred to as the "Buyer."

The words "Buyer" and "Seller" include all Buyers and all Sellers listed above.

1. **Purchase Agreement.** The Seller agrees to sell and the Buyer agrees to buy the Property described in this Contract.

2. **Property.** The property (called the "Property") to be sold consists of: (a) the land and all the buildings, other improvements and fixtures on the land; (b) all of the Seller's rights relating to the land; and (c) all personal property specifically included in this Contract. The real property to be sold is commonly known as **77 River Street, Unit 3** in the **City of Hoboken** in the County of **Hudson** and State of New Jersey. It is shown on the municipal tax map as lot **1 C-3** in block **230**. This Property is more fully described in Deed dated August 23, 2018, recorded October 2, 2018 in Book 9344, page 909, Instrument No. 20181002010108680.

3. **Purchase Price.** The purchase price is \$ 615,000.00

4. **Payment of Purchase Price.** The Buyer will pay the purchase price as follows:

Previously paid by the Buyer (initial deposit) \$ 0.00

Upon signing of this Contract (balance of deposit) \$ 153,750.00

Amount of mortgage (paragraph 6) \$ 461,250.00

Balance to be paid at closing of title, in cash or by certified or bank cashier's check or attorney's trust account check (subject to adjustment at closing). \$ 0.00

5. **Deposit Moneys.** All deposit moneys will be held in trust by **Seller's Attorney, Joseph McLee, Esq.** until closing of title.

6. **Mortgage Contingency.** The Buyer agrees to make a good faith effort to obtain a first mortgage loan upon the terms listed below. The Buyer has until **March 14, 2019**, to obtain a commitment from a lender for this mortgage loan or to agree to buy the Property without this loan. If this is not done before this deadline, and any agreed-upon extensions, either party may cancel this Contract.

Type of Mortgage: conventional FHA VA other _____

Amount of Loan: \$ **461,250.00** Interest Rate: _____ %

Length of Mortgage: _____ years with monthly payments based on a _____ year payment schedule.

Points: The Buyer agrees to pay _____ points for a total of \$ _____.

The Seller agrees to pay **no** points for a total of \$ **0.00**.

7. **Time and Place of Closing.** The closing date cannot be made final at this time. The Buyer and Seller agree to make **March 28, 2019**, the estimated date for the closing. Both parties will fully cooperate so the closing can take place on or before the estimated date. The closing will be held at **Buyer's attorney's office or title company or a mutually convenient place determined between the parties.**

8. **Transfer of Ownership.** At the closing, the Seller will transfer ownership of the Property to the Buyer. The Seller will give the Buyer a properly executed deed and an adequate affidavit of title.

9. **Type of Deed.** A deed is a written document used to transfer ownership of property. In this sale, the Seller agrees to provide and the Buyer agrees to accept a deed known as bargain and sale with covenants against grantors' acts.

10. **Personal Property and Fixtures.** Many items of property become so attached to a building or other real property that they become a part of it. These items are called fixtures. They include such items as fireplaces, patios and built-in shelving. All fixtures are **INCLUDED** in this sale unless they are listed below as being **EXCLUDED**.

a) The following items are **INCLUDED** in this sale: gas and electric fixtures, chandeliers, wall to wall carpeting, linoleum, mats and matting in halls, screens, shades, awnings, storm windows and doors,

television antenna, water pump, sump pump, water softeners. **ITEMS INCLUDED IN THE SALE ARE AS FOLLOWS:**

b) The following items are **EXCLUDED** from this sale: **ITEMS EXCLUDED FROM THIS SALE ARE AS FOLLOWS:**

11. **Physical Condition of the Property.** This Property is being sold "As Is." The Seller does not make any claims or promises about the condition or value of any of the Property included in this sale. The Buyer has inspected the Property and relies on this inspection and any rights which may be provided for elsewhere in this Contract. The Seller agrees to maintain the grounds, buildings and improvements subject to ordinary wear and tear. Seller agrees to leave the Property in broom-clean condition, free of debris.
12. **Inspection of the Property.** The Seller agrees to permit the Buyer to inspect the Property at any reasonable time before the closing. The Seller will permit access for all inspections provided for in this Contract.
13. **Building and Zoning Laws.** The Buyer intends to use the Property as a **condominium unit**. The Seller states that this use does not violate any applicable zoning ordinance building code or other law. The Seller will obtain and pay for all inspections required by law. This includes any municipal "Certificate of Occupancy" and/or Smoke Certification. If the Seller fails to correct any violations of law, at the Seller's own expense, the Buyer may cancel this Contract.
14. **Flood Area.** The federal and state governments have designated certain areas as "flood areas." This means they are more likely to have floods than other areas. If this Property is in a "flood area" the Buyer may cancel this Contract within 30 days of the signing of this Contract by all parties.
15. **Condominium.** The Property being sold is a condominium unit located in the 77 River Street, a Condominium. The current monthly maintenance fee is \$517.96. The management company contact is Ed McLaughlin, Hoboken Realty Management Co., Inc., 1018 Washington Street, 3rd Floor, Hoboken, New Jersey, 07030, 201-659-8001, hobokenrealtymgmt@gmail.com. The Buyer shall have the right to contact the management company to make any inquiries as to the master deed, by-laws, budget, expenses, verification of monthly dues, assessments, pending lawsuits, etc., including any amounts due by the buyer at the time of closing, i.e. capital contribution, maintenance fees, move in fees, etc.
16. **Ownership.** The Seller agrees to transfer and the Buyer agrees to accept ownership of the Property free of all claims and rights of others, except for:
 - a) the rights of utility companies to maintain pipes, poles, cables and wires over, on and under the street, the part of the Property next to the street or running to any house or other improvement on the Property;
 - b) recorded agreements which limit the use of the Property, unless the agreements: (1) are presently violated; (2) provide that the Property would be forfeited if they were violated, or (3) unreasonably limit the normal use of the Property; and
 - c) all items included in the Deed as part of the description of the Property.In addition to the above, the ownership of the Buyer must be insurable at regular rates by any title insurance company authorized to do business in New Jersey subject only to the above exception.
17. **Correcting Defects.** If the Property does not comply with paragraphs 15 or 16 of this Contract, the Seller will be notified and given 30 days to make it comply. If the Property still does not comply after that date, the Buyer may cancel this Contract or give the Seller more time to comply.
18. **Inspection of Property by Buyers:**
 - a) **Kind of Inspections.** The Buyer may have the Property inspected by a home inspection service or by a construction expert at the Buyer's expense. The inspection may include the structural and mechanical condition of the Property, the presence of radon gas, along with an inspection of the plumbing, heating, cooling and electrical systems. The Buyer may also inspect the septic or other sewerage disposal system and test the well, water system and the quality of the water. The Buyer may also make an inspection to determine if the Property is free of any damage or infestation caused by termites, dry rot, fungi, wood-destroying insects and other pests or organisms.
 - b) **Time and Access for Inspections.** All inspections must be completed and Seller notified of the results within **TEN (10)** days of the date this Contract is executed by all parties. The Seller agrees to provide the Buyer with reasonable access to make all of the inspections provided for in this Contract.
 - c) **Results of Inspections and Remedies.** If the inspections reveal any serious defects and the parties do not agree on what corrective actions or repairs are to be made by the Seller, either party may cancel this Contract.
19. **Lead Paint.** The Buyer acknowledges that:
 - The Seller has provided the Buyer with an EPA-approved lead hazard information pamphlet.
 - The Seller has attached to this Contract a Lead Warning Statement (See ASL form NC132).
 - The Seller has disclosed the presence of known lead-based paint and/or lead-based paint hazards and has provided additional information concerning the known lead-based paint and/or lead-based paint hazards, or has indicated no knowledge of the presence of lead-based paint and/or lead-based paint hazards.
 - The Seller has provided the Buyer with a list of any records or reports available to the Seller pertaining to lead-based paint and/or lead-based paint hazards or Seller has indicated that no such records or reports are available.

- 20. Lead Paint Sale Contingency.** This Contract is contingent upon a risk assessment or inspection of the Property for the presence of lead-based paint and/or lead-based paint hazards at the Buyer's expense until 9 p.m. on the tenth calendar-day after the signing of this Contract by all parties for housing built before 1978. [Intact lead-based paint that is in good condition is not necessarily a hazard. See the EPA pamphlet, "Protect Your Family from Lead in Your Home," for more information.] This contingency will terminate at the above predetermined deadline unless the Buyer (or Buyer's agent) delivers to the Seller (or Seller's agent) a written contract addendum listing the specific existing deficiencies and corrections needed, together with a copy of the inspection and/or risk assessment report. The Seller may, at the Seller's option, within **SEVEN (7)** days after delivery of the addendum, elect in writing whether to correct the condition(s) prior to settlement. If the Seller will correct the condition, the Seller shall furnish the Buyer with certification from a risk assessor or inspector demonstrating that the condition has been remedied before the date of the settlement. If the Seller does not elect to make the repairs, or if the Seller makes a counter-offer, the Buyer shall have **FIVE (5)** days to respond to the counter-offer or remove this contingency and take the Property in "As Is" condition or this Contract shall become void. The Buyer may remove this contingency at any time without cause. (42 U.S.C. 4852d) (61FR 9064)
- 21. Private Well Testing Act (N.J.S.A. 58:12A-26 et seq.). NOT APPLICABLE**
- 22. Risk of Loss.** The Seller is responsible for any damage to the Property, except for normal wear and tear, until the closing. If there is damage, the Buyer can proceed with the closing and either:
- require that the Seller repair the damage before the closing, or
 - deduct from the purchase price a fair and reasonable estimate of the cost to repair the Property
- In addition, either party may cancel this Contract if the cost of repair is more than 10% of the purchase price.
- 23. Cancellation of Contract.** If this Contract is legally and rightfully canceled, the Buyer can get back the deposit and the parties will be free of liability to each other. However, if the Contract is canceled in accordance with paragraphs 13, 14, 17, 18, or 19 of this Contract, the Seller will pay the Buyer for all title and survey costs.
- 24. Assessments for Municipal Improvements.** Certain municipal improvements such as sidewalks and sewers may result in the municipality charging Property owners to pay for the improvement. All unpaid charges (assessments) against the Property for work completed before the closing will be paid by the Seller at or before the closing. If the improvement is not completed before the closing, then only the Buyer will be responsible. If the improvement is completed, but the amount of the charge (assessment) is not determined, the Seller will pay an estimated amount at the closing. When the amount of the charge is finally determined, the Seller will pay any deficiency to the Buyer (if the estimate proves to have been too low), or the Buyer will return any excess to the Seller (if the estimate proves to have been too high).
- 25. Adjustments at Closing.** The Buyer and Seller agree to adjust the following expenses as of the closing date: rents, municipal water charges, sewer charges, taxes, condominium maintenance fees. The Buyer or the Seller may require that any person with a claim or right affecting the Property be paid off from the proceeds of this sale.
- 26. Possession.** At the closing the Buyer will be given possession of the Property. No tenant will have any right to the Property unless otherwise agreed to in this Contract.
- 27. Complete Agreement.** This Contract is the entire and only agreement between the Buyer and the Seller. This Contract replaces and cancels any previous agreements between the Buyer and the Seller. This Contract can only be changed by an agreement in writing signed by both Buyer and Seller. The Seller states that the Seller has not made any other contract to sell the Property to anyone else.
- 28. Parties Liable.** This Contract is binding upon all parties who sign it and all who succeed to their rights and responsibilities.
- 29. Notices.** All notices under this Contract must be in writing. The notices must be delivered personally or mailed by certified mail, return receipt requested, to the other party at the address written in this Contract, or to that party's attorney.

30. **No Realtor's Commission.** The Buyer and Seller represent that neither party has been involved with a real estate broker and/or agent and that no commission is due on account of this sale.

SIGNED AND AGREED TO BY:

Witnessed or Attested by:

Date Signed:

1-30-19

Vivek S. Radia
VIVEK S. RADIA

, Buyer

1-30-19

Midhi A. Radia
MIDHI A. RADIA

, Buyer

As to Buyer(s)

2/4/2019

DocuSigned by:
Justin Chai Segal
JUSTINE CHAI SEGAL

, Seller

As to Seller(s)

131s - Contract for Sale of Real Estate
Long Form - Ind. or Corp. - Plain Language
Rev. 9/02 P2/14

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Page 1


Addendum to Contract dated 1/25/19 between Justine Chai Segal, Seller

And

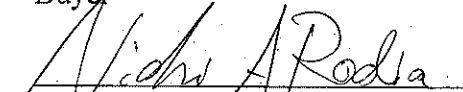
Vivek Radia and Nidhi A. Radia, h/w, Buyers

It is hereby agreed between the parties above that the contract sales price shall be amended from \$615,000.00 to \$612,245.00, and the Sellers concession shall be amended from \$15,000.00 to \$12,245.00 for the real property known as 77 River Street, #3, Hoboken, New Jersey 07030.

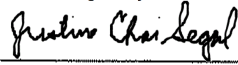
All other terms shall remain in force.



Vivek Radia
Buyer



Nidhi A. Radia
Buyer

DocuSigned by:


B2147CF0F9A94B7
Justine Chai Segal
Seller

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 10/31/18

SECTION I - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS Pinnacle Mortgage 383 Ridgedale Avenue East Hanover, NJ 07936 <u>Company:</u> Pinnacle Mortgage Inc <u>Attn:</u> Michael Mundy		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) 77 RIVER ST APT 3 HOBOKEN, NJ 07030 <u>Borrower:</u> Radia, Vivek	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER 0190205001	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name HOBOKEN, CITY OF	2. County(ies) HUDSON	3. State NJ	4. NFIP Community Number 340222
---	---------------------------------	-----------------------	---

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 34017C 0107D	2. NFIP Map Panel Effective/Revised Date 08/16/06	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES (if yes, and LOMC date/no. is available, enter date and case no. below). Date _____ Case No. _____
4. Flood Zone AE	5. No NFIP Map	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)

1. Federal Flood Insurance is available (community participates in the NFIP). Regular Program Emergency Program of NFIP

2. Federal Flood Insurance is not available (community does not participate in the NFIP).

3. Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.
CBRA/OPA Designation Date: _____

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V") ? YES NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

E. COMMENTS (Optional)

THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) CoreLogic Flood Services 11902 Burnet Road Austin, TX 78758 1-800-447-1772		DATE OF DETERMINATION 02/05/19 at 01:10 PM CST FloodCert #: 1902124612 *** LIFE-OF-LOAN ***
--	---	--

Karri Krall

From: Karri Krall <kkrall@pinnaclemortgage.biz>
Sent: Wednesday, February 13, 2019 12:36 PM
To: 'Vivek Radia'; 'Nidhi Radia'
Subject: Appraisal
Attachments: Radia 77 Appraisal.pdf

Hi Vivek & Nidhi,

Please find attached appraisal for your records.

Thank you.

Karri Krall
Processing Manager
Direct: 973-585-2753



Fannie Mae

UCDP Submission Summary Report (SSR)			
Doc File ID	1101228E76	Report Date/Time	02/19/2019 16:26:31
Document File Status (FNM)	Successful	Seller/Service Number	295800003
Lender Name	PINNACLE MORTGAGE INC	Lender Loan Number	0190205001

Appraisal 1			
Original Submitted Date/Time	02/13/2019 12:31:17	Document Status	Successful
Number of Resubmissions	2	Form Type	FNM 1073/FRE 465
Last Submission Date/Time	02/19/2019 16:24:33	Appraised Value	\$615000
Subject Address	77 River St 3, Hoboken, NJ 07030	Appraisal Effective Date	2019-02-12
Appraiser	LOUIS FUSARO NJ / 42RC00121700	Supervisory Appraiser	VIVEK & NIDHI RADIA
Comps	Comp Address	Adjusted Sale Price	
Comp1	600 Hudson St 65, Hoboken, NJ 07030	\$610000	
Comp2	1500 Hudson St 12B, Hoboken, NJ 07030	\$634000	
Comp3	930 Park Ave 4, Hoboken, NJ 07030	\$618750	
Comp4	1500 Washington St 8C, Hoboken, NJ 07030	\$655000	
Comp5	700 1st St 17K, Hoboken, NJ 07030	\$648700	
Comp6	940 Bloomfield St 4, Hoboken, NJ 07030	\$659110	
Comp7	77 River St 10, Hoboken, NJ 07030	\$607760	

UCDP Basic Edit Checks								
Message ID	Form Section	Form Field Name	Property Affected	Full Message Description	Severity	Override Request Reason	Override Decision Reason	Override Decision Date/Time
No findings returned								
UAD Compliance Findings								
No findings returned								

Fannie Mae Proprietary Edit Findings							
FNM1000	N/A	N/A	Appraisal	The Collateral Underwriter Risk Score is 2.7 on a scale of 1 to 5 where 5 indicates highest potential collateral risk. A score of 999 indicates no Collateral Underwriter Risk Score available.	Warning	N/A	N/A
FNM0614	N/A	N/A	Comparable 3	The condition adjustment for comparable #3 is smaller than peer and model adjustments.	Warning	N/A	N/A
FNM0618	N/A	N/A	Comparable 2	The view adjustment for comparable #2 is materially different from peer and model adjustments.	Warning	N/A	N/A



UCDP Submission Summary Report (SSR)		
Doc File ID	1101228E76	Report Date/Time 02/19/2019 16:26:31
Document File Status (FRE)	Successful	Seller/Service Number 0040111
Lender Name	PINNACLE MORTGAGE INC	Lender Loan Number 0190205001

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Comp7	77 River St 10, Hoboken, NJ 07030	\$607760

UCDP Hard Stops								
Message ID	Form Section	Form Field Name	Property Affected	Full Message Description	Severity	Override Request Reason	Override Decision Reason	Override Decision Date/Time

No findings returned

Freddie Mac Proprietary Hard Stops								
FRE000	N/A	N/A	N/A	Collateral R&W Relief Eligible	Warning	Automated override request	Override automatically approved	02/19/2019 16:24:42
FRE800	N/A	N/A	N/A	Freddie Mac Findings (one or more warnings)	Warning	Automated override request	Override automatically approved	02/19/2019 16:24:42

UAD Compliance Findings						
No findings returned						
Freddie Mac Proprietary Edit Findings						
FRE4000	N/A	N/A	N/A	N/A	This appraisal is eligible for representation and warranty relief for property value, pending an assessment of the loan.	Warning
FRE4020	N/A	N/A	N/A	N/A	LCA Risk is assessed at 1 indicating a Very Low risk of overvaluation.	Warning
						N/A
						N/A

Individual Condominium Unit Appraisal Report

File # pin77river

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT	Property Address	77 River St	Unit #	3	City	Hoboken	State	NJ	Zip Code	07030	
	Borrower	VIVEK & NIDHI RADIA		Owner of Public Record	JUSTINE CHAI SEGAL		County	HUDSON			
	Legal Description	BLOCK-230 LOT-1 C0003									
	Assessor's Parcel #	1805-00230-0000-00001-0000-C0003			Tax Year	2018		R.E. Taxes \$	8,343		
	Project Name	HUDSON PLACE RIVER STREET CONDO		Phase #	1		Map Reference	35614		Census Tract	0193.00
	Occupant	<input type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input checked="" type="checkbox"/> Vacant		Special Assessments \$	0		HOA \$	518 <input type="checkbox"/> per year <input checked="" type="checkbox"/> per month	
	Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)									
	Assignment Type	<input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)									
	Lender/Client	PINNACLE MORTGAGE, INC		Address 383 RIDGEDALE AVENUE, EAST HANOVER, NJ 07936							
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No										

Report data source(s) used, offering price(s), and date(s). DOM Unk;NO LISTING FOUND IN THE LOCAL MLS The SUBJECT IS BEING SOLD BY OWNER.

CONTRACT	I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.	Arms length sale;STANDARD CONTRACT OF SALE.									
	Contract Price \$	612,245		Date of Contract	02/04/2019		Is the property seller the owner of public record?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Data Source(s)	TAX DATA
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No									
	If Yes, report the total dollar amount and describe the items to be paid.	\$12,245;;SELLER CONCESSIONS HAVE NO ADVERSE AFFECT VALUE AS THEY ARE BECOMING MORE COMMON IN THE AREA.									

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics	Condominium Unit Housing Trends	Condominium Housing	Present Land Use %
Location <input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	One-Unit 50 %
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000) (yrs)	2-4 Unit 20 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	220 Low 1	Multi-Family 20 %
Neighborhood Boundaries	16TH STREET NORTH, OBSERVER HIGHWAY SOUTH, JACKSON STREET	3,550 High 150	Commercial 10 %
	WEST AND THE HUDSON RIVER EAST.	600 Pred. 115	Other %

Neighborhood Description THE SUBJECT NEIGHBORHOOD IS COMPRISED OF A MIX OF 1-4 FAMILY , CONDOMINIUM, ST LOCATION OFFERS AVERAGE CONVENIENCE TO ALL AMENITIES INCLUDING SHOPPING, PUBLIC TRANSPORTATION AND AREA RECREATION ACTIVITY. AREA MIX IS TYPICAL WITH NO AFFECT ON VALUE.

Market Conditions (including support for the above conclusions) THE SUBJECT IS IN AN AVERAGE MARKET AREA WHERE CONVENTIONAL FINANCING IS PREVALENT. PROPERLY PRICED LISTINGS WILL SELL IN 1 TO 3 MONTHS DUE TO THE SHORTAGE OF INVENTORY IN THE AREA THERE HAVE BEEN MULTIPLE OFFERS ON MANY LISTINGS WHICH HAS DRIVEN UP THE SALES PRICES IN MANY CASES.

PROJECT SITE	Topography	LEVEL AT GRADE		Size	TYPICAL FOR THE AREA		Density	AVERAGE FOR AREA		View	N;Res;	
	Specific Zoning Classification	R-2		Zoning Description	RESIDENTIAL							
	Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming - Do the zoning regulations permit rebuilding to current density?		<input type="checkbox"/> Yes <input type="checkbox"/> No								
	<input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)											
	Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe											
	Utilities	Public	Other (describe)		Public	Other (describe)		Off-site Improvements - Type		Public	Private	
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Water	<input checked="" type="checkbox"/>		Street ASPHALT		<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>		Alley NONE		<input type="checkbox"/>	<input type="checkbox"/>		
FEMA Special Flood Hazard Area	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		FEMA Flood Zone	AE		FEMA Map #	34017C0107D		FEMA Map Date	08/16/2006		
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe												
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe												
NO KNOWN OR APPARENT ADVERSE EASEMENT OR ENCROACHMENTS NOTED AT TIME OF INSPECTION.												

PROJECT INFORMATION	Data source(s) for project information	MLS/TAX RECORDS/OWNER									
	Project Description	<input type="checkbox"/> Detached <input type="checkbox"/> Row or Townhouse <input type="checkbox"/> Garden <input type="checkbox"/> Mid-Rise <input checked="" type="checkbox"/> High-Rise <input type="checkbox"/> Other (describe)									
	General Description	General Description	Subject Phase		If Project Completed		If Project Incomplete				
	# of Stories	7	Exterior Walls	BRICK	# of Units	28	# of Phases	1	# of Planned Phases		
	# of Elevators	1	Roof Surface	FLAT	# of Units Completed	28	# of Units	28	# of Planned Units		
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed		Total # Parking	0	# of Units For Sale	1	# of Units For Sale	1	# of Units For Sale		
	<input type="checkbox"/> Under Construction		Ratio (spaces/units)	0	# of Units Sold	28	# of Units Sold	28	# of Units Sold		
	Year Built	1901	Type	0	# of Units Rented	8	# of Units Rented	8	# of Units Rented		
	Effective Age	10	Guest Parking	0	# of Owner Occupied Units	20	# of Owner Occupied Units	20	# of Owner Occupied Units		
	Project Primary Occupancy	<input checked="" type="checkbox"/> Principal Residence <input type="checkbox"/> Second Home or Recreational <input type="checkbox"/> Tenant									
Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No											
Management Group -	<input type="checkbox"/> Homeowners' Association <input type="checkbox"/> Developer		<input checked="" type="checkbox"/> Management Agent - Provide name of management company.						HOBOKEN REAL		
ESTATE PROPERTY MANAGEMENT											
Does any single entity (the same individual, investor group, corporation, etc.) own more than 10% of the total units in the project? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, Describe											
Was the project created by the conversion of existing building(s) into a condominium? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the original use and date of conversion.											
CONVERSION FROM APARTMENTS IN 2000											
Are the units, common elements, and recreation facilities complete (including any planned rehabilitation for a condominium conversion)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe											
Is there any commercial space in the project? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe and indicate the overall percentage of the commercial space.											
5%;THERE ARE 2 COMMERCIAL SPACES IN THE COMPLEX WHICH OCCUPIED APPROX. 5% OF THE TOTAL SPACE AND HAS NO NEGATIVE AFFECT ON VALUE OF FUTURE MARKETABILITY AS IT IS TYPICAL FOR COMPLEXES OF THIS NATURE.											

Individual Condominium Unit Appraisal Report

File # pin77river

PROJECT INFORMATION

Describe the condition of the project and quality of construction. **THE CONSTRUCTION OF DWELLINGS.UNIT MIX.AND APPEAL TO MARKET ALL APPEAR TO BE AVERAGE.**

Describe the common elements and recreational facilities. **HALLWAYS**

Are any common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Is the project subject to a ground rent? Yes No If Yes, \$ _____ per year (describe terms and conditions)

Are the parking facilities adequate for the project size and type? Yes No If No, describe and comment on the effect on value and marketability.

PROJECT ANALYSIS

I did did not analyze the condominium project budget for the current year. Explain the results of the analysis of the budget (adequacy of fees, reserves, etc.), or why the analysis was not performed. **NO DOCUMENTS WERE AVAILABLE FOR APPRAISER TO REVIEW.**

Are there any other fees (other than regular HOA charges) for the use of the project facilities? Yes No If Yes, report the charges and describe.

Compared to other competitive projects of similar quality and design, the subject unit charge appears High Average Low If High or Low, describe

Are there any special or unusual characteristics of the project (based on the condominium documents, HOA meetings, or other information) known to the appraiser?
 Yes No If Yes, describe and explain the effect on value and marketability.

Unit Charge \$ **518** per month X 12 = \$ **6,216.00** per year Annual assessment charge per year per square feet of gross living area = \$ **6.98**

Utilities included in the unit monthly assessment None Heat Air Conditioning Electricity Gas Water Sewer Cable Other (describe)

General Description	Interior materials/condition	Amenities	Appliances	Car Storage
Floor # 1	Floors HARDWOOD/AVG	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> Refrigerator	<input checked="" type="checkbox"/> None
# of Levels 1	Walls DRYWALL/AVG	<input type="checkbox"/> WoodStove(s) # 0	<input checked="" type="checkbox"/> Range/Oven	<input type="checkbox"/> Garage <input type="checkbox"/> Covered <input type="checkbox"/> Open
Heating Type FWA Fuel GAS	Trim/Finish MOLDING/AVG	<input checked="" type="checkbox"/> Deck/Patio 0/0	<input type="checkbox"/> Disp <input checked="" type="checkbox"/> Microwave	# of Cars 0
<input checked="" type="checkbox"/> Central AC <input type="checkbox"/> Individual AC	Bath Wainscot CERAMIC/AVG	<input checked="" type="checkbox"/> Porch/Balcony 0	<input checked="" type="checkbox"/> Dishwasher	<input type="checkbox"/> Assigned <input type="checkbox"/> Owned
<input type="checkbox"/> Other (describe)	Doors WOOD/AVG	<input checked="" type="checkbox"/> Other 0	<input type="checkbox"/> Washer/Dryer	Parking Space #

Finished area above grade contains: **4** Rooms **1** Bedrooms **2.0** Bath(s) **890** Square Feet of Gross Living Area Above Grade

Are the heating and cooling for the individual units separately metered? Yes No If No, describe and comment on compatibility to other projects in the market area.

UNIT DESCRIPTION

Additional features (special energy efficient items, etc.) **THE SUBJECT HAS STANDARD ENERGY EFFICIENT ITEMS. ALL UTILITIES WERE ON AND OPERATIONAL AT TIME OF INSPECTION. NON-REALTY ITEMS WERE NOT INCLUDED IN VALUE.**

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C3;Kitchen-updated-six to ten years ago;Bathrooms-updated-six to ten years ago;THE SUBJECT WAS IN AVERAGE CONDITION AT TIME OF INSPECTION WITH NO REPAIRS NOTED. THE SUBJECT HAS AN ECONOMIC REMAINING LIFE OF AT LEAST 40 YEARS . PHYSICAL DEPRECIATION IS BASED ON THE NORMAL WEAR AND TEAR. THE SUBJECT HAS A FUNCTIONAL AND ADEQUATE FLOOR PLAN.**

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

PRIOR SALE HISTORY

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain **tax records**

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
 Data source(s) **MLS/TAX RECORDS**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
 Data source(s) **MLS/TAX RECORDS**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	TAX RECORDS	TAX RECORDS	TAX RECORDS	TAX RECORDS
Effective Date of Data Source(s)	02/12/2019	02/12/2019	02/12/2019	02/12/2019

Analysis of prior sale or transfer history of the subject property and comparable sales. **THE SUBJECT HAS NOT TRANSFERRED TITLE IN THE PAST 36 MONTHS. NONE OF THE COMPARABLES USED HAVE SOLD WITHIN THE PAST 12 MONTHS.**

Individual Condominium Unit Appraisal Report

File # pin77river

There are **23** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **500,000** to \$ **750,000**
 There are **116** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **500,000** to \$ **750,000**

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address and Unit #	77 River St 3, Hoboken, NJ 07030	600 Hudson St 6B, Hoboken, NJ 07030			1500 Hudson St 12B, Hoboken, NJ 07030			930 Park Ave 4, Hoboken, NJ 07030		
Project Name and Phase	HUDSON PLACE RIVER ST 1	UNION CLUB 1			HUDSON TEA 1			930 PARK 1		
Proximity to Subject		0.51 miles N			1.16 miles N			0.87 miles N		
Sale Price	\$ 612,245	\$ 600,000			\$ 650,000			\$ 620,000		
Sale Price/Gross Liv. Area	\$ 687.92 sq. ft.	\$ 681.82 sq. ft.			\$ 812.50 sq. ft.			\$ 747.89 sq. ft.		
Data Source(s)		MLS# 180018124;DOM 98			MLS# 180010742;DOM 5			MLS# 180005713;DOM 7		
Verification Source(s)		TAX RECORDS/MLS			TAX RECORDS/MLS			TAX RECORDS/MLS		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+	(-) \$ Adjustment	DESCRIPTION	+	(-) \$ Adjustment	DESCRIPTION	+	(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0			ArmLth Conv;0			ArmLth Conv;0		
Date of Sale/Time		s01/19;c12/18			s08/18;c06/18			s06/18;c04/18		
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	FEE SIMPLE			FEE SIMPLE			FEE SIMPLE		
HOA Mo. Assessment	518	287			432			282		
Common Elements and Rec. Facilities	COMMON/AVG NONE	COMMON/AVG NONE			COMMON/AVG AMENITIES			COMMON/AVG NONE		
Floor Location	1	6			12			3		
View	N;Res;	N;Res;			B;Res;Wtr			N;Res;		
Design (Style)	HR1L;CONDO	HR1L;CONDO			HR1L;CONDO			MR1L;CONDO		
Quality of Construction	Q3	Q3			Q3			Q3		
Actual Age	118	118			103			118		
Condition	C3	C3			C3			C2		
Above Grade		Total	Bdms.	Baths	Total	Bdms.	Baths	Total	Bdms.	Baths
Room Count		4	1	2.0	4	1	1.0	3	1	1.0
Gross Living Area		890 sq. ft.			880 sq. ft.			829 sq. ft.		
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	STANDARD	STANDARD			STANDARD			STANDARD		
Heating/Cooling	FWA/CAC	FWA/CAC			HT-PMP/NONE			HWBB/NONE		
Energy Efficient Items	STANDARD	STANDARD			STANDARD			STANDARD		
Garage/Carport	None	None			None			None		
Porch/Patio/Deck	NONE	NONE			NONE			NONE		
FIREPLACE	NONE	NONE			NONE			NONE		
PRIVATE YARD	NONE	NONE			NONE			NONE		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 10,000			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -16,000			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -1,250		
Adjusted Sale Price of Comparables		Net Adj. 1.7 % Gross Adj. 1.7 % \$ 610,000			Net Adj. 2.5 % Gross Adj. 7.1 % \$ 634,000			Net Adj. 0.2 % Gross Adj. 5.0 % \$ 618,750		

Summary of Sales Comparison Approach **NO ADJUSTMENT WAS WARRANTED FOR STYLE OR APPEAL DIFFERENCE. ALL COMPS ARE IN THE SAME OR SIMILAR AREA AND ARE CONSIDERED TO BE GOOD INDICATORS OF VALUE. GLA OF ALL COMPS OBTAINED FOR TAX RECORDS AND DEEMED TO BE ACCURATE. GLA ADJUSTMENTS WERE MADE @ \$50.00 PER SQ. FT. DUE TO THE LACK OF SUITABLE / SIMILAR SALES IN THE SUBJECTS AREA THE APPRAISER WAS LED TO EXCEED THE PREFERRED 3 MONTH AND 1 MILE FOR SUITABLE SALES. ALL SALES THAT ARE CONSIDERED TO BE IN THE SAME OR SIMILAR MARKET AREA AS THE SUBJECT AND ARE CONSIDERED TO BE GOOD INDICATORS OF VALUE.**

Indicated Value by Sales Comparison Approach \$ **615,000**

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ **2,700** X Gross Rent Multiplier **230** = \$ **621,000** Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) **NO EXPENSE RATIOS WERE AVAILABLE IN THE FORMULATION OF THE GROSS RENT MULTIPLIER.**

Indicated Value by: Sales Comparison Approach \$ **615,000** Income Approach (if developed) \$ **621,000**

RECONCILIATION

THE SALES COMPARABLES APPROACH IS THE MOST APPROPRIATE INDICATOR OF RESIDENTIAL VALUE AND WAS AWARDED FULL WEIGHT IN THE APPRAISALS. APPRAISER IS NOT RESPONSIBLE FOR MISUSE OF THE REPORT BY OTHERS. THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. NO ADDITIONAL INTENDED USER ARE IDENTIFIED BY THE APPRAISER.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. **THERE ARE NO CONDITIONS TO THIS APPRAISAL.**

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **615,000, as of **02/12/2019**, which is the date of inspection and the effective date of this appraisal.**

Individual Condominium Unit Appraisal Report

File # pin77river

This report form is designed to report an appraisal of a unit in a condominium project or a condominium unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject unit, (2) inspect and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Individual Condominium Unit Appraisal Report

File # pin77river

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Individual Condominium Unit Appraisal Report

File # pin77river

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.


23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

<p>APPRAISER</p> <p>Signature <u></u></p> <p>Name <u>LOUIS FUSARO</u></p> <p>Company Name <u>L.S.F. APPRAISALS INC.</u></p> <p>Company Address <u>9 COLONIAL TERRACE</u> <u>NUTLEY, NJ 07110</u></p> <p>Telephone Number <u>(973) 661-3288</u></p> <p>Email Address <u>FUSAROLO@VERIZON.NET</u></p> <p>Date of Signature and Report <u>02/19/2019</u></p> <p>Effective Date of Appraisal <u>02/12/2019</u></p> <p>State Certification # <u>42RC00121700</u></p> <p>or State License # _____</p> <p>or Other (describe) _____ State # _____</p> <p>State <u>NJ</u></p> <p>Expiration Date of Certification or License <u>12/31/2019</u></p> <p>ADDRESS OF PROPERTY APPRAISED</p> <p><u>77 River St</u></p> <p><u>3, Hoboken, NJ 07030</u></p> <p>APPRAISED VALUE OF SUBJECT PROPERTY \$ <u>615,000</u></p> <p>LENDER/CLIENT</p> <p>Name <u>NO AMC</u></p> <p>Company Name <u>PINNACLE MORTGAGE, INC</u></p> <p>Company Address <u>383 RIDGEDALE AVENUE, EAST HANOVER,</u> <u>NJ 07936</u></p> <p>Email Address _____</p>	<p>SUPERVISORY APPRAISER (ONLY IF REQUIRED)</p> <p>Signature _____</p> <p>Name _____</p> <p>Company Name _____</p> <p>Company Address _____</p> <p>Telephone Number _____</p> <p>Email Address _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>SUBJECT PROPERTY</p> <p><input type="checkbox"/> Did not inspect subject property</p> <p><input type="checkbox"/> Did inspect exterior of subject property from street Date of Inspection _____</p> <p><input type="checkbox"/> Did inspect interior and exterior of subject property Date of Inspection _____</p> <p>COMPARABLE SALES</p> <p><input type="checkbox"/> Did not inspect exterior of comparable sales from street</p> <p><input type="checkbox"/> Did inspect exterior of comparable sales from street Date of Inspection _____</p>
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Individual Condominium Unit Appraisal Report

File # pin77river

FEATURE	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Address and Unit #	77 River St 3, Hoboken, NJ 07030	77 River St 10, Hoboken, NJ 07030		
Project Name and Phase	HUDSON PLACE RIVER ST 1	77 RIVER 1		
Proximity to Subject		0.00 miles		
Sale Price	\$ 612,245	\$ 594,000	\$	\$
Sale Price/Gross Liv. Area	\$ 687.92 sq. ft.	\$ 707.14 sq. ft.	\$ sq. ft.	\$ sq. ft.
Data Source(s)		MLS # 180018537;DOM 139		
Verification Source(s)		TAX RECORDS/MLS		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION
Sales or Financing Concessions		Listing 0;0		
Date of Sale/Time		Active	-5,940	
Location	N;Res;	N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		
HOA Mo. Assessment	518	450	0	
Common Elements and Rec. Facilities	COMMON/AVG NONE	COMMON/AVG NONE		
Floor Location	1	3	0	
View	N;Res;	N;Res;		
Design (Style)	HR1L;CONDO	HR1L;CONDO		
Quality of Construction	Q3	Q3		
Actual Age	118	118		
Condition	C3	C4	+29,700	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	4 1 2.0	3 1 1.0	+10,000	
Gross Living Area	890 sq. ft.	840 sq. ft.	0 sq. ft.	sq. ft.
Basement & Finished Rooms Below Grade	0sf	0sf		
Functional Utility	STANDARD	SIMILAR	0	
Heating/Cooling	FWA/CAC	FWA/CAC		
Energy Efficient Items	STANDARD	STANDARD		
Garage/Carport	None	1cv	-20,000	
Porch/Patio/Deck	NONE	NONE		
FIREPLACE	NONE	NONE		
PRIVATE YARD	NONE	NONE		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 13,760	<input type="checkbox"/> + <input type="checkbox"/> - \$
Adjusted Sale Price of Comparables		Net Adj. 2.3 % Gross Adj. 11.1 %	\$ 607,760	Net Adj. % Gross Adj. % \$
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).				
ITEM	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	TAX RECORDS	TAX RECORDS		
Effective Date of Data Source(s)	02/12/2019	02/12/2019		
Analysis of prior sale or transfer history of the subject property and comparable sales				
Analysis/Comments				

SINGLE FAMILY COMPARABLE RENT SCHEDULE

File # pin77river

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for items of significant difference between the comparables and the subject property.

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	77 River St 3, Hoboken, NJ 07030	77 River St Hoboken, NJ 07030		929 Garden St Hoboken, NJ 07030		1000 Hudson St Hoboken, NJ 07030	
Proximity to Subject		0.00 miles UNIT-10		0.84 miles N UNIT-5L		0.87 miles N UNIT-202	
Date Lease Begins	VACANT	11/29/2018		11/21/2018		01/19/2019	
Date Lease Expires	VACANT	10/31/2019		10/31/2019		12/31/2019	
Monthly Rental	If Currently Rented: \$ 0	\$ 2,800		\$ 2,500		\$ 2,800	
Less: Utilities	\$ 0	\$		\$		\$	
Furniture	0						
Adjusted Monthly Rent	\$ 0	\$ 2,800		\$ 2,500		\$ 2,800	
Data Source	INSPECTION MLS/TAX REC.	MLS # 180021941 HUDSON MLS		MLS # 180021750 HUDSON MLS		MLS # 180018498 HUDSON MLS	
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-)\$ Adjust.	DESCRIPTION	+ (-)\$ Adjust.	DESCRIPTION	+ (-)\$ Adjust.
Rent Concessions		NONE KNOWN DOM-7		NONE KNOWN DOM-7		NONE KNOWN DOM-115	
Location/View	N;Res; N;Res;	SIMILAR SIMILAR		SIMILAR SIMILAR		SIMILAR SIMILAR	
Design and Appeal	HR1L;CONDO AVERAGE	SIMILAR SIMILAR		SIMILAR SIMILAR		SIMILAR SIMILAR	
Age/Condition	118 C3	118 C3		119 C3		122 C3	
Above Grade Room Count	Total : Bdrms : Baths 4 : 1 : 2.0	Total : Bdrms : Baths 4 : 1 : 1		Total : Bdrms : Baths 4 : 1 : 1		Total : Bdrms : Baths 4 : 1 : 1	
Gross Living Area	890 Sq. Ft.	840 Sq. Ft.		738 Sq. Ft.		800 Sq. Ft.	
Other (e.g., basement, etc.)	0sf	0sf		0sf		0sf	
Other:							
Net Adj. (total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 1,800		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 5,370		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 3,200	
Indicated Monthly Market Rent		\$ 4,600		\$ 7,870		\$ 6,000	

Comments on market data, including the range of rents for single family properties, an estimate of vacancy for single family rental properties, the general trend of rents and vacancy, and support for the above adjustments. (Rent concessions should be adjusted to the market, not to the subject property.) THE RENTAL COMPARABLES ARE IN THE SUBJECTS MARKET AREA AND ARE CONSIDERED TO BE GOOD INDICATORS OF RENTAL VALUE. THERE IS A 5% VACANCY FACTOR.

Final Reconciliation of Market Rent: THE RENTAL COMPS USED ARE GOOD INDICATORS OF VALUE AND ARE TAKEN FROM THE SUBJECTS IMMEDIATE MARKET AREA.

I (WE) ESTIMATE THE MONTHLY MARKET RENT OF THE SUBJECT AS OF 02/12/2019 TO BE \$ 2,700

Appraiser(s) SIGNATURE *Louis Fusaro*
NAME LOUIS FUSARO

Review Appraiser SIGNATURE _____
(if applicable) NAME _____

Date Property Inspected 02/12/2019 Report Signed 02/19/2019
License or Certification # 42RC00121700 State NJ
Expiration Date of License or Certification 12/31/2019

Date Property Inspected _____ Report Signed _____
License or Certification # _____ State _____
Expiration Date of License or Certification _____
Review Appraiser Did Did Not Inspect Subject Property

Operating Income Statement

One- to Four-Family Investment Property and Two- to Four-Family Owner-Occupied Property

Property Address

77 River St
Street

Hoboken
City

NJ
State

07030
Zip Code

General Instructions: This form is to be prepared jointly by the loan applicant, the appraiser, and the lender's underwriter. The applicant must complete the following schedule indicating each unit's rental status, lease expiration date, current rent, market rent, and the responsibility for utility expenses. Rental figures must be based on the rent for an "unfurnished" unit.

	Currently Rented		Expiration Date	Current Rent Per Month	Market Rent Per Month	Utility Expense	Paid By Owner	Paid By Tenant
Unit No. 1	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	VACANT	\$ 0	\$ 3,240	Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Unit No. 2	Yes <input type="checkbox"/>	No <input type="checkbox"/>		\$	\$	Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Unit No. 3	Yes <input type="checkbox"/>	No <input type="checkbox"/>		\$	\$	Fuel Oil	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Unit No. 4	Yes <input type="checkbox"/>	No <input type="checkbox"/>		\$	\$	Fuel (Other)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Total				\$	\$ 3,240	Water/Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
						Trash Removal	<input checked="" type="checkbox"/>	<input type="checkbox"/>

The applicant should complete all of the income and expense projections and for existing properties provide actual year-end operating statements for the past two years (for new properties the applicant's projected income and expenses must be provided). This Operating Income Statement and any previous operating statements the applicant provides must then be sent to the appraiser for review, comment, and/or adjustments next to the applicant's figures (e.g. Applicant/Appraiser 288/300). If the appraiser is retained to complete the form instead of the applicant, the lender must provide to the appraiser the aforementioned operating statements, mortgage insurance premium, HOA dues, leasehold payments, subordinate financing, and/or any other relevant information as to the income and expenses of the subject property received from the applicant to substantiate the projections. The underwriter should carefully review the applicant's/appraiser's projections and the appraiser's comments concerning those projections. The underwriter should make any final adjustments that are necessary to more accurately reflect any income or expense items that appear unreasonable for the market. (Real estate taxes and insurance on these types of properties are included in PITI and not calculated as an annual expense item) Income should be based on the current rents, but should not exceed market rents. When there are no current rents because the property is proposed, new, or currently vacant, market rents should be used.

Annual Income and Expense Projection for Next 12 months

Income (Do not include income for owner-occupied units)	By Applicant/Appraiser	Adjustments by Lender's Underwriter
Gross Annual Rental (from unit(s) to be rented) (Market)	\$ 38,880	\$
Other Income (include sources)	+	+
Total	\$ 38,880	\$
Less Vacancy/Rent Loss	- 1,944 (5%)	- (%)
Effective Gross Income	\$ 36,936	\$
Expenses (Do not include expenses for owner-occupied units)		
Electricity		
Gas		
Fuel Oil	250	
Fuel (Type - HOT WATER)	250	
Water/Sewer		
Trash Removal		
Pest Control		
Other Taxes or Licenses		
Casual Labor	100	
This includes the costs for public area cleaning, snow removal, etc., even though the applicant may not elect to contract for such services.		
Interior Paint/Decorating	300	
This includes the costs of contract labor and materials that are required to maintain the interiors of the living unit.		
General Repairs/Maintenance	100	
This includes the costs of contract labor and materials that are required to maintain the public corridors, stairways, roofs, mechanical systems, grounds, etc.		
Management Expenses	1,200	
These are the customer expenses that a professional management company would charge to manage the property.		
Supplies	50	
This includes the costs of items like light bulbs, janitorial supplies, etc.		
Total Replacement Reserves - See Schedule on Pg. 2	217	
Miscellaneous		
Total Operating Expenses	\$ 2,467	\$

Replacement Reserve Schedule

Adequate replacement reserves must be calculated regardless of whether actual reserves are provided for on the owner's operating statements or are customary in the local market. This represents the total average yearly reserves. Generally, all equipment and components that have a remaining life of more than one year - such as refrigerators, stoves, clothes washers/dryers, trash compactors, furnaces, roofs, and carpeting, etc. - should be expensed on a replacement cost basis.

Equipment	Replacement Cost	Remaining Life	By Applicant/ Appraiser	Lender Adjustments
Stoves/Ranges	@ \$ 700 ea.	+ 15 Yrs. x	1 Units = \$ 47	\$
Refrigerators	@ \$ ea.	+ Yrs. x	Units = \$	\$
Dishwashers	@ \$ ea.	+ Yrs. x	Units = \$	\$
A/C Units	@ \$ ea.	+ Yrs. x	Units = \$	\$
C. Washer/Dryers	@ \$ ea.	+ Yrs. x	Units = \$	\$
HW Heaters	@ \$ 700 ea.	+ 10 Yrs. x	1 Units = \$ 70	\$
Furnace(s)	@ \$ 2,500 ea.	+ 25 Yrs. x	1 Units = \$ 100	\$
(Other)	@ \$ ea.	+ Yrs. x	Units = \$	\$
Roof	@ \$	+ Yrs. x One Bldg. =	\$	\$
Carpeting (Wall to Wall)		Remaining Life		
(Units)	Total Sq. Yds. @ \$	Per Sq. Yd. + Yrs. =	\$	\$
(Public Areas)	Total Sq. Yds. @ \$	Per Sq. Yd. + Yrs. =	\$	\$
Total Replacement Reserves. (Enter on Pg. 1)			\$ 217	\$

Operating Income Reconciliation

\$ 36,936	-	\$ 2,467	=	\$ 34,469	÷ 12 =	\$ 2,872
Effective Gross Income		Total Operating Expenses		Operating Income		Monthly Operating Income
\$ 2,872	-	\$	=	\$		
Monthly Operating Income		Monthly Housing Expense		Net Cash Flow		

(Note: Monthly Housing Expense includes principal and interest on the mortgage, hazard insurance premiums, real estate taxes, mortgage insurance premiums, HOA dues, leasehold payments, and subordinate financing payments.)

Underwriter's instructions for 2-4 Family Owner-Occupied Properties

- If Monthly Operating Income is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mae Form 1003. If Monthly Operating Income is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total Monthly Housing Expense for the subject property to the borrower's stable monthly income.

Underwriter's instructions for 1-4 Family Investment Properties

- If Net Cash Flow is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mae Form 1003. If Net Cash Flow is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total monthly housing expense for the borrower's primary residence to the borrower's stable monthly income.

Appraiser's Comments (Including sources for data and rationale for the projections)

LOUIS FUSARO
Appraiser Name


Appraiser Signature

02/19/2019
Date

Underwriter's Comments and Rationale for Adjustments

Underwriter Name Underwriter Signature Date

Subject Photo Page

Borrower	VIVEK & NIDHI RADIA				
Property Address	77 River St				
City	Hoboken	County	HUDSON	State	NJ Zip Code 07030
Lender/Client	PINNACLE MORTGAGE, INC				

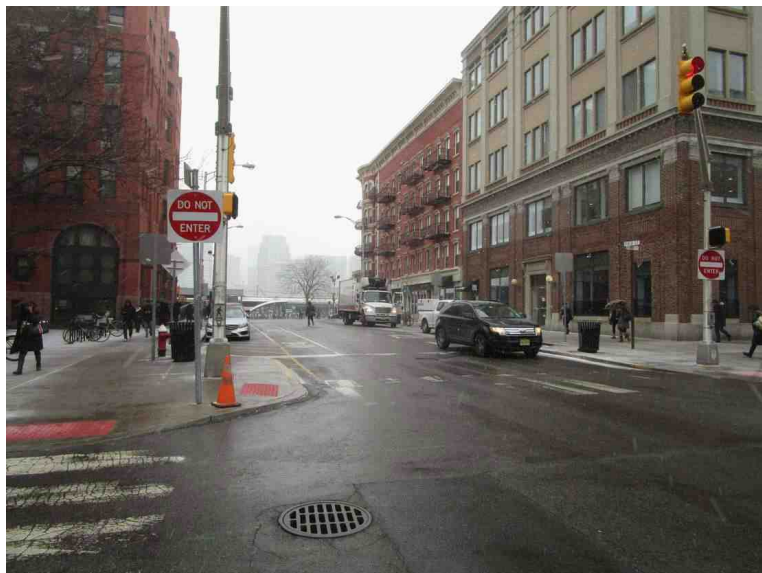


Subject Front

77 River St
 Sales Price 612,245
 Gross Living Area 890
 Total Rooms 4
 Total Bedrooms 1
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site
 Quality Q3
 Age 118



Subject Rear



Subject Street

Interior Photos

Borrower	VIVEK & NIDHI RADIA			
Property Address	77 River St			
City	Hoboken	County HUDSON	State NJ	Zip Code 07030
Lender/Client	PINNACLE MORTGAGE, INC			



LIVING ROOM



KITCHEN



BATHROOM



BEDROOM



WATER HEATER



BATHROOM



FAMILY ROOM

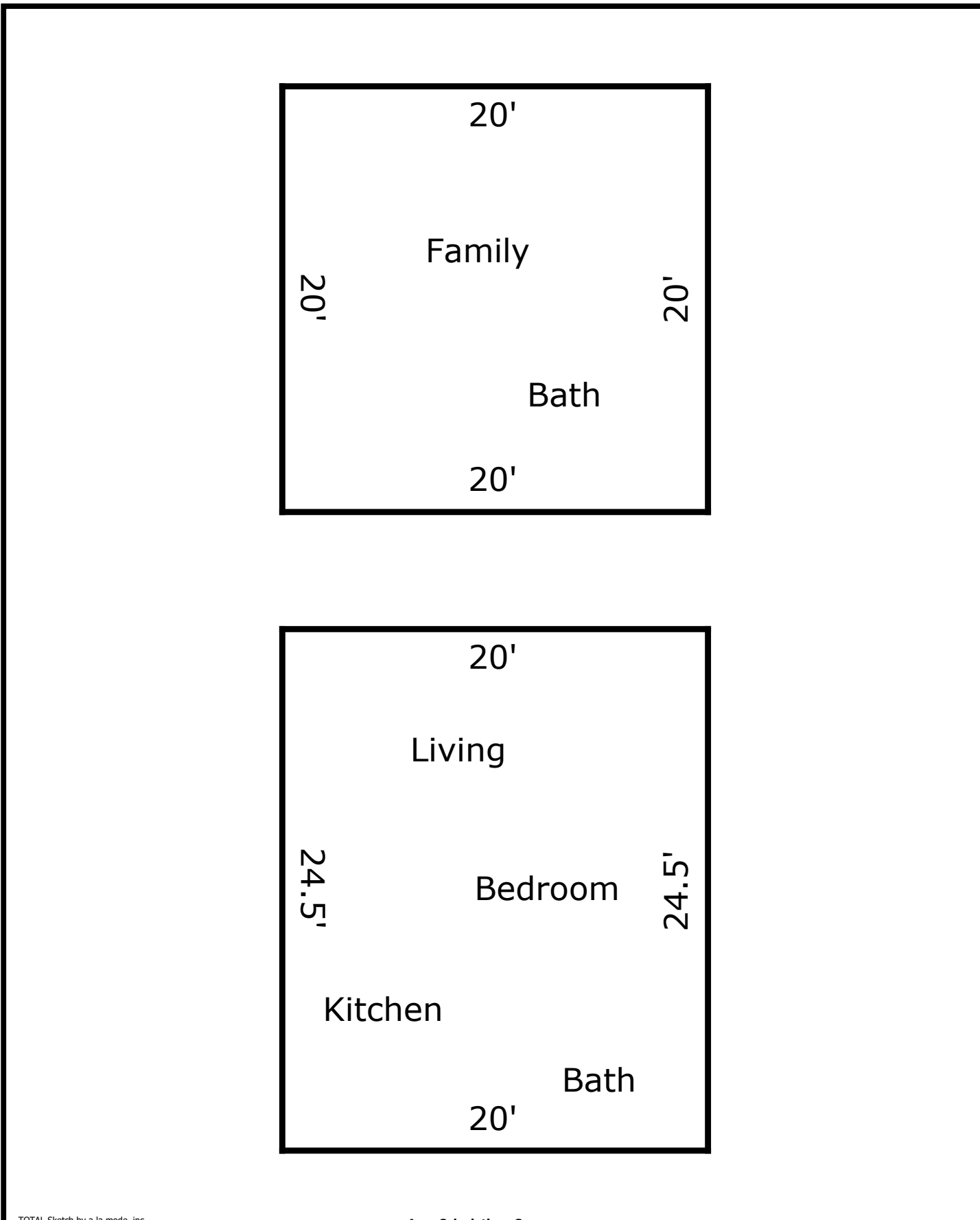
Location Map

Borrower	VIVEK & NIDHI RADIA			
Property Address	77 River St			
City	Hoboken	County	HUDSON	State NJ Zip Code 07030
Lender/Client	PINNACLE MORTGAGE, INC			



Building Sketch

Borrower	VIVEK & NIDHI RADIA		
Property Address	77 River St		
City	Hoboken	County	HUDSON
		State	NJ
		Zip Code	07030
Lender/Client	PINNACLE MORTGAGE, INC		



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details
First Floor	490 Sq ft	24.5 × 20 = 490
Second Floor	400 Sq ft	20 × 20 = 400
Total Living Area (Rounded):	890 Sq ft	

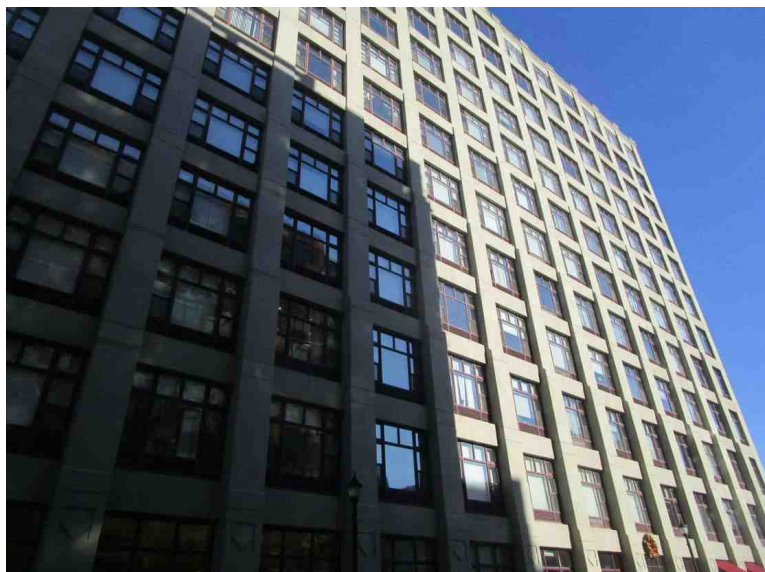
Comparable Photo Page

Borrower	VIVEK & NIDHI RADIA				
Property Address	77 River St				
City	Hoboken	County	HUDSON	State	NJ Zip Code 07030
Lender/Client	PINNACLE MORTGAGE, INC				



Comparable 1

600 Hudson St
 Prox. to Subject 0.51 miles N
 Sale Price 600,000
 Gross Living Area 880
 Total Rooms 4
 Total Bedrooms 1
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site
 Quality Q3
 Age 118



Comparable 2

1500 Hudson St
 Prox. to Subject 1.16 miles N
 Sale Price 650,000
 Gross Living Area 800
 Total Rooms 4
 Total Bedrooms 1
 Total Bathrooms 1.0
 Location N;Res;
 View B;Res;Wtr
 Site
 Quality Q3
 Age 103



Comparable 3

930 Park Ave
 Prox. to Subject 0.87 miles N
 Sale Price 620,000
 Gross Living Area 829
 Total Rooms 3
 Total Bedrooms 1
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site
 Quality Q3
 Age 118

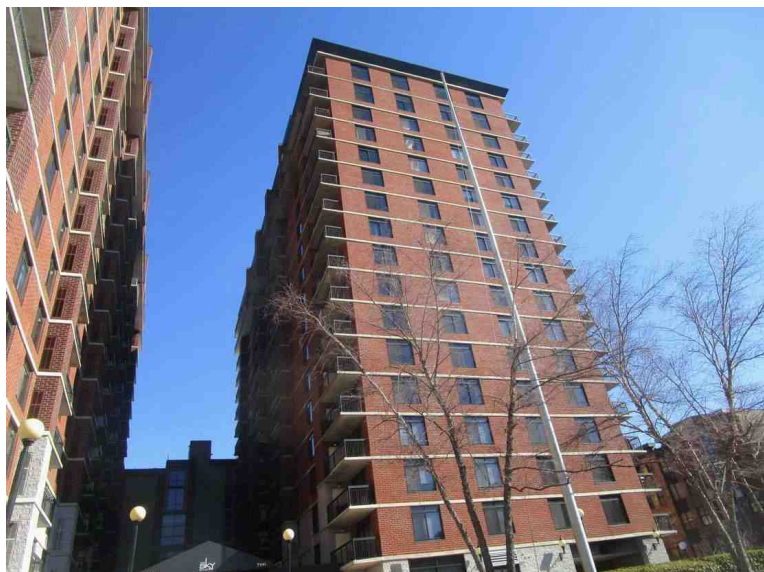
Comparable Photo Page

Borrower	VIVEK & NIDHI RADIA				
Property Address	77 River St				
City	Hoboken	County	HUDSON	State	NJ Zip Code 07030
Lender/Client	PINNACLE MORTGAGE, INC				



Comparable 4

1500 Washington St
 Prox. to Subject 1.26 miles N
 Sale Price 670,000
 Gross Living Area 895
 Total Rooms 4
 Total Bedrooms 1
 Total Bathrooms 1.0
 Location N;Res;
 View B;Res;CtySky
 Site
 Quality Q3
 Age 103



Comparable 5

700 1st St
 Prox. to Subject 0.76 miles W
 Sale Price 700,000
 Gross Living Area 1,146
 Total Rooms 4
 Total Bedrooms 1
 Total Bathrooms 1.1
 Location N;Res;
 View B;Res;CtySky
 Site
 Quality Q3
 Age 15



Comparable 6

940 Bloomfield St
 Prox. to Subject 0.85 miles N
 Sale Price 659,000
 Gross Living Area 1,056
 Total Rooms 4
 Total Bedrooms 1
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site
 Quality Q3
 Age 118

Comparable Photo Page

Borrower	VIVEK & NIDHI RADIA				
Property Address	77 River St				
City	Hoboken	County	HUDSON	State	NJ Zip Code 07030
Lender/Client	PINNACLE MORTGAGE, INC				



Comparable 7

77 River St
 Prox. to Subject 0.00 miles
 Sale Price 594,000
 Gross Living Area 840
 Total Rooms 3
 Total Bedrooms 1
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site
 Quality Q3
 Age 118

Comparable 8

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Comparable 9

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Market Conditions Addendum to the Appraisal Report

File No. pin77river

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **77 River St** City **Hoboken** State **NJ** ZIP Code **07030**

Borrower **VIVEK & NIDHI RADIA**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	66	31	19	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	11.00	10.33	6.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	6	4	13	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.5	0.4	2.1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	570,000	560,000	570,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	12	15	44	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	599,000	571,000	572,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	188	167	39	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	95%	98%	99%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **INFORMATION REGARDING SELLER CONCESSIONS IS VERY LIMITED. AS PER THE LOCAL MLS SELLER CONCESSIONS APPEAR TO BE TYPICAL. 1004 MC BASED ON 1 BEDROOM UNITS IN THE SUBJECTS AREA.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information. **HUDSON COUNTY MLS**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

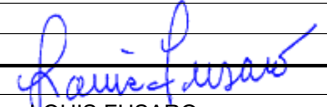
THE ABOVE DATA INDICATES THAT THE MARKET IN THE SUBJECTS AREA IS STABLE / INCREASING AT THIS TIME.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: **HUDSON PLACE RIVER STREET**

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	0	0	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0	0	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings	0	1	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)	0	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. **NOT AT THIS TIME**

Summarize the above trends and address the impact on the subject unit and project. **THE ABOVE DATA INDICATES THAT THE SUBJECTS COMPLEX STABLE AT THIS TIME.**

Signature 	Signature
Appraiser Name LOUIS FUSARO	Supervisory Appraiser Name
Company Name L.S.F. APPRAISALS INC.	Company Name
Company Address 9 COLONIAL TERRACE, NUTLEY, NJ 07110	Company Address
State License/Certification # 42RC00121700 State NJ	State License/Certification # State
Email Address FUSARO@VERIZON.NET	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

File No. pin77river

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

LEXINGTON INSURANCE COMPANY

WILMINGTON, DELAWARE

Administrative Offices - 99 High Street, Floor 23, Boston, Massachusetts 02110-23110

Certificate Number: 018391849-07

This Certificate forms a part of Master Policy Number: 018389876-07

Renewal of Master Policy Number : 018389876-06

**YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.
READ THE ATTACHED MASTER POLICY CAREFULLY**

THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS

CERTIFICATE DECLARATIONS

- 1. **Name and Address of Certificate Holder:** L.S.F. Appraisals, Inc. and
Louis Fusaro
9 Colonial Terrace
Nutley NJ 07110
- 2. **Certificate Period:** **Effective Date:** 02/11/19 **to Expiration Date:** 02/11/20
12:01 a.m. Local Time at the Address of the Insured.
- 2a. **Retroactive Date:** Full
12:01 a.m. Local Time at the Address of the Insured.
- 3. **Limit of Liability:** \$ 1,000,000 each claim
\$ 2,000,000 aggregate limit
- 4. **Deductible:** \$0 each claim
- 5. **Professional Covered Services insured by this policy are:** REAL ESTATE APPRAISAL SERVICES
- 6. **Advance Certificate Holder Premium:** \$ 731
- 7. **Minimum Earned Premium:** 25% or \$ 183

Forms and Endorsements:

PRG 3512 (12/15) Real Estate Appraisers Professional Liability Coverage Form, PRG 4020 (11/18) Addendum to the Declarations, PRG 3935 (2/16) Premises Liability Coverage Amendatory Endorsement, 89644 (6/13) Economic Sanctions Endorsement, 91222 (09/16) Policyholder Notice, 118477 (03/15) Policyholder Notice, 119914 (10/16) Recording and Distribution of Material or Information In Violation of Law Exclusion Endorsement, PRG 3150 (10/05) Real Estate Appraisers Professional Liability Insurance Declarations

Additional Endorsements applicable to this Certificate only:

None

Agency Name and Address: INTERCORP, INC.
1438-F West Main Street
Ephrata, PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.

THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.

Allen D Barry IV

County: Essex

Authorized Representative OR
Countersignature (in states where applicable)

Date: January 7, 2019

PRG 3152 (10/05)

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER, WITH A MULTI-COLORED BACKGROUND AND MULTIPLE SECURITY FEATURES. PLEASE VERIFY AUTHENTICITY.

State Of New Jersey
New Jersey Office of the Attorney General
Division of Consumer Affairs

THIS IS TO CERTIFY THAT THE
Real Estate Appraisers, Board

HAS CERTIFIED

LOUIS FUSARO
9 COLONIAL TERRACE
NUTLEY NJ 07110-1622

FOR PRACTICE IN NEW JERSEY AS A(N): **Cert Residential Appraiser**

12/27/2017 TO 12/31/2019
VALID

42RC00121700
LICENSE/REGISTRATION/CERTIFICATION #

Louis Fusaro
Signature of Licensee/Registrant/Certificate Holder

Sharon M. Jagan
ACTING DIRECTOR

INVOICE

FROM:

Louis Fusaro
 L.S.F. Appraisals, Inc.
 9 Colonial Terrace
 Nutley, NJ 07110

Telephone Number: 973-661-3288 Fax Number: 973-661-4056

TO:

PINNACLE MORTGAGE INC
 383 RIDGEDALE AVENUE
 EAST HANOVER, NJ 07936

E-Mail:
 Telephone Number: Fax Number:
 Alternate Number:

INVOICE NUMBER	
pin77river	
DATES	
Invoice Date:	02/12/2019
Due Date:	
REFERENCE	
Internal Order #:	
Lender Case #:	
Client File #:	
FHA/VA Case #:	
Main File # on form:	pin77river
Other File # on form:	
Federal Tax ID:	
Employer ID:	

DESCRIPTION

Lender: PINNACLE MORTGAGE, INC Client: PINNACLE MORTGAGE INC
 Purchaser/Borrower: VIVEK & NIDHI RADIA
 Property Address: 77 River St
 City: Hoboken
 County: HUDSON State: NJ Zip: 07030
 Legal Description: BLOCK-230 LOT-1 C0003

FEES

AMOUNT

FULL APPRAISAL WITH RENT AND OPERATING INCOME SCHEDULE	450.00
SUBTOTAL	450.00

PAYMENTS

AMOUNT

Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			
TOTAL DUE			\$ 450.00

Supplemental Addendum

File No. pin77river

Borrower	VIVEK & NIDHI RADIA			
Property Address	77 River St			
City	Hoboken	County	HUDSON	State NJ Zip Code 07030
Lender/Client	PINNACLE MORTGAGE, INC			

Neighborhood - Market Conditions

THE GENERAL MARKET CONDITIONS SEEM TO BE STABLE WITH INCREASED BUYER ACTIVITY AND A SHORTAGE OF INVENTORY, MARKETING TIME RANGING BETWEEN ONE TO THREE MONTHS. FINANCING SEEMS TO BE AVAILABLE TO PERSONS WITH DECENT CREDIT AND THE ABILITY TO REPAY. FHA LOANS ARE BECOMING MORE POPULAR WITH PERSONS WITH MARGINAL CREDIT AND LIMITED MONEY DOWN. SELLERS CONCESSIONS ARE NOT UNCOMMON, AND GENERALLY REFLECTED IN THE SALES PRICE WHEN PRESENT. APPRAISER CONCLUDES A STABLE ECONOMIC ENVIRONMENT WITH STABLE INCOMES AND EMPLOYMENT OVER THE PAST FEW YEARS AND IN THE NEAR FORECAST,. INTEREST RATES ARE FAVORABLE BY HISTORICAL STANDARDS.

ADDITIONAL SALES COMPARISON COMMENTS:

SINCE EVERY SUBJECT CAN NOT BE COMPARED TO THE ` IDEAL COMP ' THE APPRAISER HAS CHOSEN THE BEST AVAILABLE SALES FROM THE SUBJECTS GENERAL MARKET AREA. OTHER SALES WERE CONSIDERED, BUT NONE THAT WERE MORE RECENT, PROXIMATE AND SIMILAR IN CONDITION, SIZE AND CHARACTERISTICS THAN THE SUBJECT. EVERY EFFORT WAS MADE TO FIND COMPARABLE SALES IN THE SUBJECTS IMMEDIATE AREA, HOWEVER TO THE LACK OF SALES IN THE SUBJECTS AREA APPRAISER WAS LED TO EXCEED THE NORMAL FNMA GUIDELINES. ALL SALES ALL CONSIDERED TO BE GOOD INDICATORS OF VALUE.

I CERTIFY, AS THE APPRAISER, THAT I HAVE COMPLETED ALL ASPECTS OF THIS VALUATION, INCLUDING RECONCILING ANY OPINION OF VALUE, FREE OF INFLUENCE FROM THE CLIENT, CLIENT'S REPRESENTATIVES, BORROWER, OR MAY OTHER PARTY TO THE TRANSACTION.

I HAVE NO CURRENT OR PROSPECTIVE INTEREST IN THE SUBJECT PROPERTY OR THE PARTIES INVOLVED; AND NO SERVICES WERE PERFORMED BY THE APPRAISER WITHIN THE 3 YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT, AS APPRAISER OR IN ANY CAPACITY.

IT IS COMMON FOR A PROPERTY TO BE VALUED ABOVE OR BELOW PREDOMINATE VALUE FOR THE AREA. SOME PROPERTIES ARE DIFFERENT IN SIZE, CONDITION, AND LOCATION. THE VALUE OF THE SUBJECT IS WELL WITH IN THE ESTABLISHED RANGE OF PRICES IN THE AREA.
EXPOSURE TIME:

THE ESTIMATED LENGTH OF TIME THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT MARKET VALUE ON THE EFFECTIVE DATE OF AN APPRAISAL; A RETROSPECTIVE OPINION ON AN ANALYSIS OF THE PAST EVENTS ASSUMING A COMPETITIVE AND OPEN MARKET.

THE APPRAISER HAS DETERMINED THAT THE PROPERTY WOULD HAVE TO BE EXPOSED FOR 30-60 DAYS ON THE OPEN MARKET IN ORDER TO HAVE A MARKET VALUE OF \$615,000 ON THE EFFECTIVE DATE OF THIS APPRAISAL.

THE VALUE DEVELOPED IN THE COST APPROACH IS NOT INTENDED NOR SHOULD IT BE UTILIZED TO ESTABLISH COST FOR HOME OWNERS INSURANCE PURPOSES.

Loan Estimate Changed Circumstance

Originator: **Pinnacle Mortgage Inc.**
383 Ridgedale Ave.
East Hanover, NJ 07936
973-887-6100

Applicant(s): **Vivek S Radia**
Nidhi A Radia

Property Address: **77 River Street, Unit 3**
Hoboken, NJ 07030

Change Date: **03/14/2019**

Re-disclosed Date: **03/14/2019**

Reason: **Reduced Rate**

Details of Change: **Interest Rate was reduced to 4.625%.**

The undersigned certifies the above information is true and correct and further represents that a revised Loan Estimate has been provided to the borrower(s).

 E-SIGNED by MICHAEL J MUNDY JR
on 2019-03-14 17:16:44 UTC

Date

Date

Pinnacle Mortgage Inc.

383 Ridgedale Ave. • East Hanover, NJ 07936

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 03/14/2019
APPLICANTS Vivek S Radia
 Nidhi A Radia
 115 Orchard Road
 Watchung, NJ 07069
PROPERTY 77 River Street, Unit 3
 Hoboken, NJ 07030
SALE PRICE \$612,245

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA _____
LOAN ID # 0190205001
RATE LOCK NO YES, until 04/05/2019 at 05:00 PM EST
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 04/01/2019 at 05:00 PM EST

Loan Terms		Can this amount increase after closing?
Loan Amount	\$459,183	NO
Interest Rate	4.625%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,360.84	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments	
Payment Calculation	Years 1-30
Principal & Interest	\$2,360.84
Mortgage Insurance	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 734
Estimated Total Monthly Payment	\$3,095
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$1,252 a month This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowners' Assoc. Dues <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
	In escrow? YES YES NO

Costs at Closing	
Estimated Closing Costs	\$15,150 Includes \$7,311 in Loan Costs + \$8,339 in Other Costs - \$500 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$155,968 Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Closing Cost Details

Loan Costs

A. Origination Charges	\$1,050
% of Loan Amount (Points)	
Application Fee	\$525
Commitment Fee	\$425
Warehouse Fee	\$100

B. Services You Cannot Shop For	\$450
Appraisal Fee	\$450

C. Services You Can Shop For	\$5,811
Survey Certificate	\$425
Title - Abstract/Title Search Fee	\$275
Title - Attorney Fees	\$1,500
Title - Closing Protection Letter	\$75
Title - Closing/Escrow Fee	\$550
Title - Copy or Fax Fee	\$25
Title - Courier Fee	\$25
Title - Electronic Document Delivery Fee	\$50
Title - Endorsements	\$175
Title - Examination	\$100
Title - Lender's Title Insurance	\$2,541
Title - Notary Fees	\$25
Title - Notice of Settlement	\$45

D. TOTAL LOAN COSTS (A + B + C)	\$7,311
--	----------------

Other Costs

E. Taxes and Other Government Fees	\$600
Recording Fees and Other Taxes	\$600
Transfer Taxes	

F. Prepays	\$4,323
Homeowner's Insurance Premium (12 months)	\$467
Mortgage Insurance Premium (months)	
Prepaid Interest (\$58.99 per day for 30 days @ 4.625%)	\$1,770
Property Taxes (3 months)	\$2,086

G. Initial Escrow Payment at Closing	\$1,469	
Homeowner's Insurance	\$38.92 per month for 2 mo.	\$78
Mortgage Insurance	per month for mo.	
Property Taxes	\$695.34 per month for 2 mo.	\$1,391

H. Other	\$1,947
Homeowner's Association Working Capital Contribution	\$1,554
Title - Owner's Title Insurance	\$393

I. TOTAL OTHER COSTS (E + F + G + H)	\$8,339
---	----------------

J. TOTAL CLOSING COSTS	\$15,150
D + I	\$15,650
Lender Credits	-\$500

Calculating Cash to Close

Total Closing Costs (J)	\$15,150
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$153,062
Deposit	\$0
Funds for Borrower	\$0
Seller Credits	-\$12,244
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$155,968

Additional Information About This Loan

LENDER	Pinnacle Mortgage Inc.	MORTGAGE BROKER
NMLS / ___ LICENSE ID	132559	NMLS / ___ LICENSE ID
LOAN OFFICER	MICHAEL J MUNDY JR	LOAN OFFICER
NMLS / ___ LICENSE ID	208872	NMLS / ___ LICENSE ID
EMAIL	MMUNDY@PINNACLEMORTGAGE.BIZ	EMAIL
PHONE	973-887-6100	PHONE

Comparisons

Use these measures to compare this loan with other loans.

In 5 Years	\$150,731	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$39,814	Principal you will have paid off.
Annual Percentage Rate (APR)	4.687%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	85.476%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Assumption If you sell or transfer this property to another person, we
 will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.

Homeowner's Insurance This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

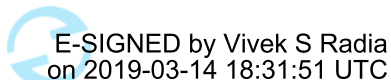
Late Payment If your payment is more than 15 days late, we will charge a late fee of 5% of the payment.

Refinance Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Servicing We intend
 to service your loan. If so, you will make your payments to us.
 to transfer servicing of your loan.

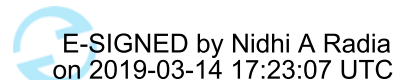
Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.



Applicant Signature

Date



Co-Applicant Signature

Date

Loan ID: 0190205001

INTENT TO PROCEED WITH APPLICATION (LE)

Originator: Pinnacle Mortgage Inc.
383 Ridgedale Ave.
East Hanover, NJ 07936
973-887-6100

Applicant(s): Vivek S Radia
Nidhi A Radia

Property Address: 77 River Street, Unit 3
Hoboken, NJ 07030

You have applied for a mortgage loan covered by the TILA-RESPA Integrated Disclosure (TRID)(12 CFR Parts 1024 and 1026.). In accordance with TRID, if you do not express intent to continue with your application on or before 04/01/2019 at 05:00 PM , the loan originator is no longer bound by the Loan Estimate that was provided.

By signing below, I/we express intent to continue with the application for which a Loan Estimate was issued on 03/14/2019 .

E-SIGNED by Vivek S Radia
on 2019-03-14 18:31:53 UTC

Vivek S Radia

Date

E-SIGNED by Nidhi A Radia
on 2019-03-14 17:23:11 UTC

Nidhi A Radia

Date



PINNACLE MORTGAGE, INC.

03/14/2019

Vivek Radia
Nidhi Radia
115 Orchard Road
Watchung, NJ 07069

Reference: **Lock-in Confirmation**

Subject Property	77 River Street, Unit 3, Hoboken NJ 07030
Loan Amount	\$ 459,183
Interest Rate	4.625%
Principal & Interest Payment	\$ 2,360.84
Program	30 YEAR FIXED
Origination Fee	\$
Discount Fee	\$ N/A
Commitment Fee	\$425.00
Lock-in Fee	N/A
ARM Rate Caps	/ /
ARM Margin	
Expiration Date	04/05/2019

This confirmation is binding with respect to the terms and contained herein. It is also subject to all terms and conditions prescribed by a mortgage commitment when issued.

Please indicate your acceptance by signing below and returning within 5 business days from the date of this agreement, together with the fee shown above. If you fail to deliver this agreement with the specific time period, the lender declares it null and void. Thank you.

Sincerely,

Karri Krall
Manager

E-SIGNED by Vivek S Radia
on 2019-03-14 18:31:57 UTC

Vivek Radia

E-SIGNED by Nidhi A Radia
on 2019-03-14 17:23:15 UTC

Nidhi Radia

3. N.J.A.C. 3:1-16.4 Lock-in agreements

(b) The lender shall make a good faith effort to process the mortgage loan application and/or stand ready to fulfill the terms of its commitment before the expiration date of the lock-in agreement and any extension thereof.

(c) In the event a lock-in agreement is executed and the loan applied for is denied, the lender shall promptly refund any lock-in fee paid.

(d) Any lock-in agreement received by a lender by mail or through a broker must be signed by the lender before it will become effective. The borrower may rescind the lock-in agreement until receipt of a copy of the agreement signed by the lender by providing the lender with written notification of such rescission. Mailed notification of rescission shall be effective upon mailing. If a borrower elects to so rescind, the lender shall promptly refund any lock-in fee paid.

3:1-16.6 Expiration of lock-in or commitment

(a) In the event a lock-in agreement has been executed, and the loan does not close before expiration date of either the lock-in agreement or any commitment issued consistent therewith through no substantial fault of the borrower, the borrower may:

- 1) Withdraw the loan application or reject or terminate any commitment, whereupon the lender shall promptly refund to the borrower any lock-in fee and any commitment fee paid by the borrower; or
- 2) Have the lock-in agreement extended for no more than 14 calendar days following expiration of the commitment or, where no commitment issued before expiration of the lock-in, for no more than 14 calendar days following issuance of the commitment. If the borrower elects to extend the lock-in agreement, the lender may elect either to close the loan at or below the lock-in rate, in which case the lender may keep the lock-in fee, or may elect to close the loan above the lock-in rate but no higher than that which would provide a current market yield but no gross profit or spread to the lender, in which case the lender shall refund the lock-in fee to the borrower. All other terms and conditions of the loan shall be as specified in the commitment, regardless whether the loan closed before or after the expiration date of the commitment.

(b) In the event a lock-in agreement has not been executed and a commitment has been issued, and the loan does not close before the expiration date of the commitment through no substantial fault of the borrower, the borrower may:

- 1) Terminate the commitment, whereupon the lender shall promptly refund to the borrower any commitment fee paid by the borrower; or
- 2) Have the commitment extended for a reasonable period of time, not to exceed 14 calendar days, to permit closing.



eSignLive™ Electronic Evidence Summary

Signing Ceremony ID:

ID: EIRWQTIXPmWHA0KmEurKWmgrT9Y=
Name: Lowered Rate LE - Radia
Created: 2019-Mar-14 17:14:49 GMT
Completed: 2019-Mar-14 18:32:05 GMT
Summary document generated: 2019-Mar-14 18:32:08 GMT

Sender:

Name: Calyx INK-it
ink-it@calyxsoftware.com

Documents:

Electronic Disclosures and Signatures Consent 2 pages
Lowered Rate LE - Radia , 2019_03_14 17_14_49 6 pages
eSignLive Electronic Evidence Summary 4 pages

Recipients:

Name: Calyx INK-it
Email: ink-it@calyxsoftware.com
Role: Owner
ID: OhZzWKNZzA0Z

Name: MICHAEL J MUNDY JR
Email: mmundy@pinnaclemortgage.biz
Role: mmundypinnaclemortgagebiz
ID: mmundypinnaclemortgagebiz
Electronic Disclosures and Signatures Consent 1 accept
Lowered Rate LE - Radia , 2019_03_14 17_14_49 1 signature

Name: Nidhi A Radia
Email: agrawn@gmail.com
Role: agrawngmailcom
ID: agrawngmailcom
Electronic Disclosures and Signatures Consent 1 accept
Lowered Rate LE - Radia , 2019_03_14 17_14_49 3 signatures

Name: Vivek S Radia
Email: vsradia@gmail.com
Role: vsradiagmailcom
ID: vsradiagmailcom

Electronic Disclosures and Signatures Consent 1 accept
 Lowered Rate LE - Radia , 2019_03_14 17_14_49 3 signatures

Audit Trail:

Date and Time	Recipient	Action	Document	IP	Other
2019-Mar-14 17:16:31 GMT	MICHAEL J MUNDY JR	Login	N/A	75.99.121.58	
2019-Mar-14 17:16:31 GMT	MICHAEL J MUNDY JR	Signing Session For Recipient	N/A	75.99.121.58	Signing session for recipient: mmundy@pinnaclemortgage.biz(MICHAEL J MUNDY JR)
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2019-Mar-14 17:16:36 GMT	MICHAEL J MUNDY JR	Accept	Electronic Disclosures and Signatures Consent	75.99.121.58	Approval: 239cbd5c-b215-4985-b36c-b2231ccc8760
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2019-Mar-14 17:16:44 GMT	MICHAEL J MUNDY JR	Click To Sign	Lowered Rate LE - Radia , 2019_03_14 17_14_49	75.99.121.58	Approval: ls4aVYRjRH87
2019-Mar-14 17:16:47 GMT	MICHAEL J MUNDY JR	Confirm	Lowered Rate LE - Radia , 2019_03_14 17_14_49	75.99.121.58	
2019-Mar-14 17:16:49 GMT	MICHAEL J MUNDY JR	View	Lowered Rate LE - Radia , 2019_03_14 17_14_49	75.99.121.58	
2019-Mar-14 17:22:42 GMT	Nidhi A Radia	Question And Answer Authentication	N/A	67.85.231.164	
2019-Mar-14 17:22:42 GMT	Nidhi A Radia	Signing Session For Recipient	N/A	67.85.231.164	Signing session for recipient: agrawn@gmail.com(Nidhi A Radia)
2019-Mar-14 17:22:45 GMT	Nidhi A Radia	View	Electronic Disclosures and Signatures Consent	67.85.231.164	
2019-Mar-14 17:22:58 GMT	Nidhi A Radia	Accept	Electronic Disclosures and Signatures Consent	67.85.231.164	Approval: aa165fac-3277-4c82-9485-e6411b9c88e1

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2019-Mar-14 17:23:11 GMT	Nidhi A Radia	Click To Sign	Lowered Rate LE - Radia , 2019_03_14 17_14_49	67.85.231.164	Approval: mtDADd5oaqoW
2019-Mar-14 17:23:15 GMT	Nidhi A Radia	Click To Sign	Lowered Rate LE - Radia , 2019_03_14 17_14_49	67.85.231.164	Approval: M5bKPEPD9qIL
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2019-Mar-14 17:23:20 GMT	Nidhi A Radia	View	Lowered Rate LE - Radia , 2019_03_14 17_14_49	67.85.231.164	
2019-Mar-14 18:30:45 GMT	Vivek S Radia	Question And Answer Authentication	N/A	174.225.140.98	
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2019-Mar-14 18:30:48 GMT	Vivek S Radia	View	Electronic Disclosures and Signatures Consent	174.225.140.98	
2019-Mar-14 18:31:20 GMT	Vivek S Radia	Accept	Electronic Disclosures and Signatures Consent	174.225.140.98	Approval: cda4462a-c5a3-4496-89c5-9fa3d94a1676
2019-Mar-14 18:31:20 GMT	Vivek S Radia	Confirm	Electronic Disclosures and Signatures Consent	174.225.140.98	
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2019-Mar-14 18:31:51 GMT	Vivek S Radia	Click To Sign	Lowered Rate LE - Radia , 2019_03_14 17_14_49	174.225.140.98	Approval: SarogMNRrrcN

2019-Mar-14 18:31:53 GMT	Vivek S Radia	Click To Sign	Lowered Rate LE - Radia , 2019_03_14 17_14_49	174.225.140.98	Approval: udW4ZCj23FQZ
2019-Mar-14 18:31:57 GMT	Vivek S Radia	Click To Sign	Lowered Rate LE - Radia , 2019_03_14 17_14_49	174.225.140.98	Approval: dJZ4XMKDiB8R
2019-Mar-14 18:32:06 GMT	Vivek S Radia	Confirm	Lowered Rate LE - Radia , 2019_03_14 17_14_49	174.225.140.98	

Loan Estimate Changed Circumstance

Originator: **Pinnacle Mortgage Inc.**
383 Ridgedale Ave.
East Hanover, NJ 07936
973-887-6100

Applicant(s): **Vivek Radia**
Nidhi Radia

Property Address: **77 River Street, Unit 3**
Hoboken, NJ 07030

Change Date: **02/19/2019**

Re-disclosed Date: **02/19/2019**

Reason: **Loan Amount change**

Details of Change: **Purchase Price was reduced to \$612,245. Loan Amount was reduced to \$459,183. Seller Credit was reduced to \$12,244.**

Fees Associated With Changed Circumstance

Fee Description	Previous Fee Amt.	New Fee Amt.
Seller Credits	\$ 15,000.00	\$ 12,244.00

The undersigned certifies the above information is true and correct and further represents that a revised Loan Estimate has been provided to the borrower(s).

 E-SIGNED by MICHAEL J MUNDY JR
on 2019-02-19 21:52:53 UTC

Date

Date

Pinnacle Mortgage Inc.

383 Ridgedale Ave. • East Hanover, NJ 07936

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 02/19/2019
APPLICANTS Vivek Radia
 Nidhi Radia
 115 Orchard Road
 Watchung, NJ 07069
PROPERTY 77 River Street, Unit 3
 Hoboken, NJ 07030
SALE PRICE \$612,245

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA _____
LOAN ID # 0190205001
RATE LOCK NO YES, until 04/05/2019 at 05:00 PM EST
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 03/07/2019 at 05:00 PM EST

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$459,183	NO
Interest Rate	4.75%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,395.32	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments	
Payment Calculation	Years 1-30
Principal & Interest	\$2,395.32
Mortgage Insurance	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 770
Estimated Total Monthly Payment	\$3,165
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	<p>This estimate includes</p> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowners' Assoc. Dues <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
	<p>In escrow?</p> YES YES NO
	\$1,288 a month

Costs at Closing	
Estimated Closing Costs	\$15,703 Includes \$7,311 in Loan Costs + \$8,892 in Other Costs - \$500 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$156,521 Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Closing Cost Details

Loan Costs

A. Origination Charges	\$1,050
% of Loan Amount (Points)	
Application Fee	\$525
Commitment Fee	\$425
Warehouse Fee	\$100

B. Services You Cannot Shop For	\$450
Appraisal Fee	\$450

C. Services You Can Shop For	\$5,811
Survey Certificate	\$425
Title - Abstract/Title Search Fee	\$275
Title - Attorney Fees	\$1,500
Title - Closing Protection Letter	\$75
Title - Closing/Escrow Fee	\$550
Title - Copy or Fax Fee	\$25
Title - Courier Fee	\$25
Title - Electronic Document Delivery Fee	\$50
Title - Endorsements	\$175
Title - Examination	\$100
Title - Lender's Title Insurance	\$2,541
Title - Notary Fees	\$25
Title - Notice of Settlement	\$45

D. TOTAL LOAN COSTS (A + B + C)	\$7,311
--	----------------

Other Costs

E. Taxes and Other Government Fees	\$600
Recording Fees and Other Taxes	\$600
Transfer Taxes	

F. Prepays	\$4,804
Homeowner's Insurance Premium (12 months)	\$900
Mortgage Insurance Premium (months)	
Prepaid Interest (\$60.59 per day for 30 days @ 4.75 %)	\$1,818
Property Taxes (3 months)	\$2,086

G. Initial Escrow Payment at Closing	\$1,541	
Homeowner's Insurance	\$75.00 per month for 2 mo.	\$150
Mortgage Insurance	per month for mo.	
Property Taxes	\$695.34 per month for 2 mo.	\$1,391

H. Other	\$1,947
Homeowner's Association Working Capital Contribution	\$1,554
Title - Owner's Title Insurance	\$393

I. TOTAL OTHER COSTS (E + F + G + H)	\$8,892
---	----------------

J. TOTAL CLOSING COSTS	\$15,703
D + I	\$16,203
Lender Credits	-\$500

Calculating Cash to Close

Total Closing Costs (J)	\$15,703
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$153,062
Deposit	\$0
Funds for Borrower	\$0
Seller Credits	-\$12,244
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$156,521

Additional Information About This Loan

LENDER	Pinnacle Mortgage Inc.	MORTGAGE BROKER
NMLS / ___ LICENSE ID	132559	NMLS / ___ LICENSE ID
LOAN OFFICER	MICHAEL J MUNDY JR	LOAN OFFICER
NMLS / ___ LICENSE ID	208872	NMLS / ___ LICENSE ID
EMAIL	MMUNDY@PINNACLEMORTGAGE.BIZ	EMAIL
PHONE	973-887-6100	PHONE

Comparisons

Use these measures to compare this loan with other loans.


In 5 Years	\$152,848 \$39,039	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	4.813%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	88.189%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

- Appraisal** We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
- Assumption** If you sell or transfer this property to another person, we
 will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.
- Homeowner's Insurance** This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
- Late Payment** If your payment is more than 15 days late, we will charge a late fee of 5% of the payment.
- Refinance** Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
- Servicing** We intend
 to service your loan. If so, you will make your payments to us.
 to transfer servicing of your loan.


Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

 E-SIGNED by Vivek Radia
on 2019-02-19 22:47:47 UTC

Applicant Signature

Date

 E-SIGNED by Nidhi Radia
on 2019-02-19 22:27:00 UTC

Co-Applicant Signature

Date

Loan ID: 0190205001

INTENT TO PROCEED WITH APPLICATION (LE)


Originator: Pinnacle Mortgage Inc.
383 Ridgedale Ave.
East Hanover, NJ 07936
973-887-6100

Applicant(s): Vivek Radia
Nidhi Radia

Property Address: 77 River Street, Unit 3
Hoboken, NJ 07030


You have applied for a mortgage loan covered by the TILA-RESPA Integrated Disclosure (TRID)(12 CFR Parts 1024 and 1026.). In accordance with TRID, if you do not express intent to continue with your application on or before 03/07/2019 at 05:00 PM , the loan originator is no longer bound by the Loan Estimate that was provided.

By signing below, I/we express intent to continue with the application for which a Loan Estimate was issued on 02/19/2019 .


E-SIGNED by Vivek Radia
on 2019-02-19 22:47:58 UTC

Vivek Radia

Date


E-SIGNED by Nidhi Radia
on 2019-02-19 22:27:12 UTC

Nidhi Radia

Date



eSignLive™ Electronic Evidence Summary

Signing Ceremony ID:

ID: -JlblYvOWv4UWCyoLZXzbo2cQ1l=
Name: Radia - Rev LE
Created: 2019-Feb-19 21:51:10 GMT
Completed: 2019-Feb-19 22:48:01 GMT
Summary document generated: 2019-Feb-19 22:48:04 GMT

Sender:

Name: Calyx INK-it
ink-it@calyxsoftware.com

Documents:

Electronic Disclosures and Signatures Consent 2 pages
Radia - Rev LE , 2019_02_19 21_51_10 5 pages
eSignLive Electronic Evidence Summary 3 pages

Recipients:

Name: Calyx INK-it
Email: ink-it@calyxsoftware.com
Role: Owner
ID: OhZzWKNZzA0Z

Name: MICHAEL J MUNDY JR
Email: mmundy@pinnaclemortgage.biz
Role: mmundypinnaclemortgagebiz
ID: mmundypinnaclemortgagebiz
Electronic Disclosures and Signatures Consent 1 accept
Radia - Rev LE , 2019_02_19 21_51_10 1 signature

Name: Nidhi Radia
Email: agrawn@gmail.com
Role: agrawngmailcom
ID: agrawngmailcom
Electronic Disclosures and Signatures Consent 1 accept
Radia - Rev LE , 2019_02_19 21_51_10 2 signatures

Name: Vivek Radia
Email: vsradia@gmail.com
Role: vsradiagmailcom
ID: vsradiagmailcom

Electronic Disclosures and Signatures Consent

1 accept

Radia - Rev LE , 2019_02_19 21_51_10

2 signatures

Audit Trail:

Date and Time	Recipient	Action	Document	IP	Other
2019-Feb-19 21:52:39 GMT	MICHAEL J MUNDY JR	Login	N/A	75.99.121.58	
2019-Feb-19 21:52:39 GMT	MICHAEL J MUNDY JR	Signing Session For Recipient	N/A	75.99.121.58	Signing session for recipient: mmundy@pinnaclemortgage.biz(MICHAEL J MUNDY JR)
2019-Feb-19 21:52:42 GMT	MICHAEL J MUNDY JR	View	Electronic Disclosures and Signatures Consent	75.99.121.58	
2019-Feb-19 21:52:47 GMT	MICHAEL J MUNDY JR	Accept	Electronic Disclosures and Signatures Consent	75.99.121.58	Approval: e5204c04-e208-4cbb-a126-c872b2a3726b
2019-Feb-19 21:52:47 GMT	MICHAEL J MUNDY JR	Confirm	Electronic Disclosures and Signatures Consent	75.99.121.58	
2019-Feb-19 21:52:48 GMT	MICHAEL J MUNDY JR	View	Radia - Rev LE , 2019_02_19 21_51_10	75.99.121.58	
2019-Feb-19 21:52:53 GMT	MICHAEL J MUNDY JR	Click To Sign	Radia - Rev LE , 2019_02_19 21_51_10	75.99.121.58	Approval: ssqPIZ2HAeoP
2019-Feb-19 21:52:55 GMT	MICHAEL J MUNDY JR	Confirm	Radia - Rev LE , 2019_02_19 21_51_10	75.99.121.58	
2019-Feb-19 21:52:57 GMT	MICHAEL J MUNDY JR	View	Radia - Rev LE , 2019_02_19 21_51_10	75.99.121.58	
2019-Feb-19 22:26:12 GMT	Nidhi Radia	Question And Answer Authentication	N/A	8.25.146.11	
2019-Feb-19 22:26:12 GMT	Nidhi Radia	Signing Session For Recipient	N/A	8.25.146.11	Signing session for recipient: agrawn@gmail.com(Nidhi Radia)
2019-Feb-19 22:26:15 GMT	Nidhi Radia	View	Electronic Disclosures and Signatures Consent	8.25.146.11	
2019-Feb-19 22:26:25 GMT	Nidhi Radia	Accept	Electronic Disclosures and Signatures Consent	8.25.146.11	Approval: 6df5d6d7-2b9f-49d7-9e7b-feb8e86af433
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2019-Feb-19 22:27:12 GMT	Nidhi Radia	Click To Sign	Radia - Rev LE , 2019_02_19 21_51_10	8.25.146.11	Approval: PEChVEY7wY07
2019-Feb-19 22:27:14 GMT	Nidhi Radia	Confirm	Radia - Rev LE , 2019_02_19 21_51_10	8.25.146.11	
2019-Feb-19 22:27:17 GMT	Nidhi Radia	View	Radia - Rev LE , 2019_02_19 21_51_10	8.25.146.11	
2019-Feb-19 22:46:11 GMT	Vivek Radia	Question And Answer Authentication	N/A	167.246.60.1	
2019-Feb-19 22:46:11 GMT	Vivek Radia	Signing Session For Recipient	N/A	167.246.60.1	Signing session for recipient: vsradia@gmail. com(Vivek Radia)
2019-Feb-19 22:46:13 GMT	Vivek Radia	View	Electronic Disclosures and Signatures Consent	167.246.60.1	
2019-Feb-19 22:46:43 GMT	Vivek Radia	Accept	Electronic Disclosures and Signatures Consent	167.246.60.1	Approval: 0ac52e28-0d64- 42b2-8b7f- 0ba6e40dd158
2019-Feb-19 22:46:44 GMT	Vivek Radia	Confirm	Electronic Disclosures and Signatures Consent	167.246.60.1	
2019-Feb-19 22:46:45 GMT	Vivek Radia	View	Radia - Rev LE , 2019_02_19 21_51_10	167.246.60.1	
2019-Feb-19 22:47:47 GMT	Vivek Radia	Click To Sign	Radia - Rev LE , 2019_02_19 21_51_10	167.246.60.1	Approval: Q7NbxSFFXmo7
2019-Feb-19 22:47:58 GMT	Vivek Radia	Click To Sign	Radia - Rev LE , 2019_02_19 21_51_10	167.246.60.1	Approval: VICfa82ahtM6
2019-Feb-19 22:48:01 GMT	Vivek Radia	Confirm	Radia - Rev LE , 2019_02_19 21_51_10	167.246.60.1	

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagee under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagee or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDV/rmHA).


Part I: General Information


1. Borrower(s) Vivek Radia Nidhi Radia 115 Orchard Road Watchung, NJ 07069		2. Name and address of Lender/Broker Pinnacle Mortgage Inc. 383 Ridgedale Ave. East Hanover, NJ 07936 TEL: 973-887-6100 FAX: 973-887-6244	
3. Date 02/05/2019	4. Loan Number 0190205001		

Part II: Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

X  _____
 Borrower Vivek Radia Date 2-5-19

X  _____
 Borrower Nidhi Radia Date 2-5-19

Borrowers' Certification and Authorization

CERTIFICATION


The Undersigned certify the following:


1. I/We have applied for a mortgage loan through Pinnacle Mortgage Inc.. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Pinnacle Mortgage Inc. reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Pinnacle Mortgage Inc.. As part of the application process, Pinnacle Mortgage Inc. and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Pinnacle Mortgage Inc. and to any investor to whom Pinnacle Mortgage Inc. may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Pinnacle Mortgage Inc. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

 2-5-19
Borrower Vjek Radia Date

 2-5-19
Co-Borrower Nidhi Radia Date

**NOTICE TO BORROWER /N SPECIAL FLOOD HAZARD AREA
NFIP PARTICIPATING COMMUNITY**

Borrower: Radia, Vivek

Loan #: 0190205001

Property Location: 77 RIVER ST APT 3
HOBOKEN, NJ 07030

This Notice Date is as of: 02/05/19

National Flood Insurance Program (NFIP) Community: HOBOKEN, CITY OF

We are giving you this notice to inform you that the building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards. The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a Special Flood Hazard Area (SFHA) using FEMA's Flood Insurance Rate Map (FIRM) or the Flood Hazard Boundary Map (FHBM) for the community cited above. FIRMs and FHBM's are prepared by FEMA in cooperation with the applicable community to identify high flood risk and low-to-moderate flood risk areas. The SFHA has at least a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in an SFHA is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in an SFHA. If you would like to make such a request, please contact us for further information. Borrowers may also call a FEMA mapping specialist at (877) 338-2627 to discuss their concerns regarding FEMA flood maps.

The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to renew or maintain flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- At a minimum, flood insurance purchased must cover the lesser of: (1) the outstanding principal balance of the loan in addition to the aggregate unpaid balance of any superior liens; or (2) the maximum amount of coverage allowed for the type of building under the NFIP; or (3) the insurable value of the building and contents securing the loan. The market value or land value on which the building is located has no bearing on the insurable value of the building. Lenders may require coverage in an amount greater than the minimum. You are encouraged to consider additional flood insurance beyond your lender's requirements including coverage for personal property not securing the loan.
- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements. If you are planning to build a structure or make repairs, contact the local community's chief executive official to determine the building standards for structures within an SFHA.

- Although you may not be required to maintain flood insurance on all structures (whether building or mobile home), you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

Availability of Private Flood Insurance Coverage: Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through a Write Your Own (WYO) insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as an NFIP standard flood insurance policy may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage. While flood insurance under the NFIP has been made available in your community, this specific property may not be eligible for NFIP flood insurance due to certain restrictions, such as the designation of the improved property as either Section 1316 under the NFIP or subject to Coastal Barrier Resource Area or Otherwise Protected Area limits.

Flood Insurance Coverage Subject to Change: We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount described above. The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood insurance in an amount equal to 100% of the insurable value of the building(s) used as collateral to secure the loan or the maximum available under the NFIP for the particular type of building. You should review your flood risk with your insurance provider, as you may wish to purchase more coverage than your lender requires.

Escrow Requirement for Residential Loans: Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan now or during the term of the loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.


Borrower/Applicant _____ Date 2-5-19


Borrower/Applicant _____ Date 2-5-19

Borrower/Applicant _____ Date _____

Borrower/Applicant _____ Date _____

Borrower/Applicant _____ Date _____

Borrower/Applicant _____ Date _____

Pinnacle Mortgage Inc.

383 Ridgedale Ave. • East Hanover, NJ 07936

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 02/05/2019
APPLICANTS Vivek Radia
 Nidhi Radia
 115 Orchard Road
 Watchung, NJ 07069
PROPERTY 77 River Street, Unit 3
 Hoboken, NJ 07030
SALE PRICE \$615,000

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA _____
LOAN ID # 0190205001
RATE LOCK NO YES, until 04/05/2019 at 05:00 PM EST
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 02/22/2019 at 05:00 PM EST

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$461,250	NO
Interest Rate	4.75%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,406.10	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments	
Payment Calculation	Years 1-30
Principal & Interest	\$2,406.10
Mortgage Insurance	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 770
Estimated Total Monthly Payment	\$3,176
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	<p>This estimate includes</p> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowners' Assoc. Dues <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
	<p>In escrow?</p> YES YES NO
	\$1,288 a month

Costs at Closing	
Estimated Closing Costs	\$15,936 Includes \$7,536 in Loan Costs + \$8,900 in Other Costs - \$500 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$154,686 Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Closing Cost Details

Loan Costs

A. Origination Charges	\$1,050
% of Loan Amount (Points)	
Application Fee	\$525
Commitment Fee	\$425
Warehouse Fee	\$100

B. Services You Cannot Shop For	\$675
Appraisal Fee	\$450
Condo Questionnaire Fee	\$225

C. Services You Can Shop For	\$5,811
Survey Certificate	\$425
Title - Abstract/Title Search Fee	\$275
Title - Attorney Fees	\$1,500
Title - Closing Protection Letter	\$75
Title - Closing/Escrow Fee	\$550
Title - Copy or Fax Fee	\$25
Title - Courier Fee	\$25
Title - Electronic Document Delivery Fee	\$50
Title - Endorsements	\$175
Title - Examination	\$100
Title - Lender's Title Insurance	\$2,541
Title - Notary Fees	\$25
Title - Notice of Settlement	\$45

D. TOTAL LOAN COSTS (A + B + C)	\$7,536
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Other Costs

E. Taxes and Other Government Fees	\$600
Recording Fees and Other Taxes	\$600
Transfer Taxes	

F. Prepays	\$4,812
Homeowner's Insurance Premium (12 months)	\$900
Mortgage Insurance Premium (months)	
Prepaid Interest (\$60.86 per day for 30 days @ 4.75 %)	\$1,826
Property Taxes (3 months)	\$2,086

G. Initial Escrow Payment at Closing	\$1,541	
Homeowner's Insurance	\$75.00 per month for 2 mo.	\$150
Mortgage Insurance	per month for mo.	
Property Taxes	\$695.34 per month for 2 mo.	\$1,391

H. Other	\$1,947
Homeowner's Association Working Capital Contribution	\$1,554
Title - Owner's Title Insurance	\$393

I. TOTAL OTHER COSTS (E + F + G + H)	\$8,900
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J. TOTAL CLOSING COSTS	\$15,936
D + I	\$16,436
Lender Credits	-\$500

Calculating Cash to Close

Total Closing Costs (J)	\$15,936
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$153,750
Deposit	\$0
Funds for Borrower	\$0
Seller Credits	-\$15,000
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$154,686

Additional Information About This Loan

LENDER	Pinnacle Mortgage Inc.	MORTGAGE BROKER
NMLS / ___ LICENSE ID	132559	NMLS / ___ LICENSE ID
LOAN OFFICER	MICHAEL J MUNDY JR	LOAN OFFICER
NMLS / ___ LICENSE ID	208872	NMLS / ___ LICENSE ID
EMAIL	MMUNDY@PINNACLEMORTGAGE.BIZ	EMAIL
PHONE	973-887-6100	PHONE

Comparisons

Use these measures to compare this loan with other loans.


In 5 Years	\$153,728	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$39,214	Principal you will have paid off.
Annual Percentage Rate (APR)	4.817%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	88.189%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

- Appraisal** We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
- Assumption** If you sell or transfer this property to another person, we
 will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.
- Homeowner's Insurance** This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
- Late Payment** If your payment is more than 15 days late, we will charge a late fee of 5% of the payment.
- Refinance** Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
- Servicing** We intend
 to service your loan. If so, you will make your payments to us.
 to transfer servicing of your loan.


Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

 E-SIGNED by Vivek Radia
on 2019-02-06 03:25:36 UTC

Applicant Signature

Date

 E-SIGNED by Nidhi Radia
on 2019-02-05 20:06:50 UTC

Co-Applicant Signature

Date

Loan ID: 0190205001

INTENT TO PROCEED WITH APPLICATION (LE)


Originator: Pinnacle Mortgage Inc.
383 Ridgedale Ave.
East Hanover, NJ 07936
973-887-6100

Applicant(s): Vivek Radia
Nidhi Radia

Property Address: 77 River Street, Unit 3
Hoboken, NJ 07030


You have applied for a mortgage loan covered by the TILA-RESPA Integrated Disclosure (TRID)(12 CFR Parts 1024 and 1026.). In accordance with TRID, if you do not express intent to continue with your application on or before 02/22/2019 at 05:00 PM , the loan originator is no longer bound by the Loan Estimate that was provided.

By signing below, I/we express intent to continue with the application for which a Loan Estimate was issued on 02/05/2019 .


E-SIGNED by Vivek Radia
on 2019-02-06 03:25:49 UTC

Vivek Radia

Date


E-SIGNED by Nidhi Radia
on 2019-02-05 20:06:59 UTC

Nidhi Radia

Date

Acknowledgement of Receipt of Loan Estimate

Loan Number: 0190205001

Borrower(s):

Vivek Radia

Nidhi Radia

Property Address: 77 River Street, Unit 3, Hoboken, NJ 07030

Lender/Broker: Pinnacle Mortgage Inc

NMLS/License#: 132559


Loan Originator: MICHAEL J MUNDY JR

NMLS/License#: 208872

The Undersigned applicants hereby acknowledge receiving a Loan Estimate from Pinnacle Mortgage Inc.


Signing this acknowledgement does not constitute an obligation on your part to proceed with the transaction offered in the Loan Estimate. The Loan Estimate as provided to you expires on 02/22/2019 unless you contact us by 02/22/2019 indicating your intention to proceed with the transactions.

Read and Acknowledges on the date as indicated below.

 E-SIGNED by Vivek Radia
on 2019-02-06 03:25:57 UTC

Vivek Radia

Date

 E-SIGNED by Nidhi Radia
on 2019-02-05 20:07:08 UTC

Nidhi Radia

Date

ESIGN DISCLOSURES AND CONSENT

Federal law requires you receive certain disclosures and information about the products, services or accounts you may receive or access in connection with your relationship with us ("Required Information"). With your consent we can deliver Required Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records.

This notice contains important information before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

After you have read this INK-it Disclosures and Consent, if you agree to receive Required Information from us electronically, and if you agree to the general use of electronic records and electronic signatures in connection with our relationship, please "SIGN" below.

Statement of electronic disclosures: Pinnacle Mortgage Inc.

383 Ridgedale Ave.

East Hanover, NJ 07936

If you consent to electronic disclosures, that consent applies to all Required Information we give you or receive from you in connection with our relationship and the associated notices, disclosures, and other documents.

You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you are unable to print or download any Required Information, you may call us and request paper copies. If you need to update your e-mail address or other contact information with us, you may do so by calling us and requesting necessary updates.

Your consent does not mean that we must provide the Required Information electronically. We may at our option deliver Required Information on paper. We may also require that certain communications from you be delivered to us on paper at a specified address.

Required Software/Hardware

Hardware and software minimum requirements to access and store the electronic information:

- Hardware/Devices: iOS; Android; Windows
- Operating System: Windows 7, 8, 8.1, 10; Mac OS X
- Browsers: Internet Explorer 8, 9, 10, 11; Chrome; Firefox; Safari (MacOS); Opera
(Note: Cookies must be enabled)
- Software: Adobe Acrobat or similar software to view PDF files

If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can request paper copies of the Required Information to be sent to you by calling us.

Withdrawing Consent

If you would like to withdraw your consent to receive future documents electronically and would prefer paper copies, please call us. If you withdraw your consent to receive documents electronically, the electronic service you are using will become unavailable to you, and your consent will not affect the validity or enforceability of prior electronic documents you received.

I have read the information about the use of electronic records, disclosures, notices, and e-mail, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I will be able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures.

 E-SIGNED by Vivek Radia
on 2019-02-06 03:26:09 UTC

Borrower: **Vivek Radia**

Date:

 E-SIGNED by Nidhi Radia
on 2019-02-05 20:07:23 UTC

Co-Borrower: **Nidhi Radia**

Date:

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

E-SIGNED by Vivek Radia
on 2019-02-06 03:26:15 UTC

E-SIGNED by Nidhi Radia
on 2019-02-05 20:07:27 UTC

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			0190205001
Amount \$	461,250	Interest Rate	4.750 %	No. of Months	360/360
		Amortization Type:		<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
				<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) 77 River Street, Unit 3, Hoboken, NJ 07030 County: Hudson	No. of Units 1
Legal Description of Subject Property (attach description if necessary)	Year Built 1900
Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s) Vivek Radia Nidhi Radia	Manner in which Title will be held Joint tenants	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Checking/Savings		

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) Vivek Radia				Co-Borrower's Name (include Jr. or Sr. if applicable) Nidhi Radia			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
012-62-5915	765-532-4140	01/10/1980	18	473-33-3728	765-532-4140	02/02/1979	16
<input checked="" type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Co-Borrower)		<input checked="" type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Borrower)	
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)		No. 2		<input type="checkbox"/> Unmarried (includes single, divorced, widowed)		No. _____	
<input type="checkbox"/> Separated		Ages 5, 3		<input type="checkbox"/> Separated		Ages _____	
Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 1.75 No. Yrs.				Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 1.75 No. Yrs.			
115 Orchard Road Watchung, NJ 07069 / United States				115 Orchard Road Watchung, NJ 07069 / United States			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 6 No. Yrs.	Former Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 6 No. Yrs.
77 River Sreet, Unit 2 Hoboken, NJ 07030	77 River Sreet, Unit 2 Hoboken, NJ 07030
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer Digitas Inc 355 Park Avenue South New York, NY 10010	<input type="checkbox"/> Self Employed	Yrs. on this job 2 yr(s) 8 mth(s) Yrs. employed in this line of work/profession 12	Name & Address of Employer Medidata Solutions 350 Hudson Street New York, NY 10014	<input type="checkbox"/> Self Employed	Yrs. on this job 8 yr(s) 6 mth(s) Yrs. employed in this line of work/profession 18
Position/Title/Type of Business Senior Vice President	Business Phone (incl. area code) 212-610-5000	Position/Title/Type of Business Senior Software Project Manager	Business Phone (incl. area code) 212-918-1800		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 22,083.34	\$ 12,666.66	\$ 34,750.00	Rent	\$	
Overtime				First Mortgage (P&I)	3,682.07	\$ 2,406.10
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance	108.58	75.00
Dividends/Interest				Real Estate Taxes	1,756.83	695.34
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		518.00
				Other:		
Total	\$ 22,083.34	\$ 12,666.66	\$ 34,750.00	Total	\$ 5,547.48	\$ 3,694.44

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower: Vivek Radia	Agency Case Number:
Co-Borrower: Nidhi Radia	Lender Case Number: 0190205001

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union Bank of America		Name and address of Company CB/VICSCRT PO BOX 182128 COLUMBUS, OH 43218	\$ Payt./Mos.	\$
Acct. no. 4830 0992 3941	\$ 21,324.10	Acct. No. 5122231257919647	27/R	69
Name and address of Bank, S&L, or Credit Union		Name and address of Company COMENITYBANK/VICTORIA PO BOX 182789 COLUMBUS, OH 43218	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 585637525791	27/R	69
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: X	E-SIGNED by Vivek Radia on 2019-02-06 03:26:43 UTC	Date	Co-Borrower's Signature: X	E-SIGNED by Nidhi Radia on 2019-02-05 20:07:47 UTC	Date
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VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
a. Purchase price	\$ 615,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower	Co-Borrower
b. Alterations, improvements, repairs		Yes	No	Yes	No
c. Land (if acquired separately)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items	6,352.50	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	10,083.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)	631,435.50	(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)			
j. Subordinate financing		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
k. Borrower's closing costs paid by Seller		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. Other Credits (explain)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Seller Credit	15,000.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lender Credit	500.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	461,250.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?		<u>PR</u>	<u>PR</u>
o. Loan amount (add m & n)	461,250.00	(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		<u>SP</u>	<u>SP</u>
p. Cash from/to Borrower (subtract j, k, l & o from i)	154,685.50				

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application. If you would like a copy of the appraisal report, contact: **Pinnacle Mortgage Inc. 383 Ridgedale Ave. East Hanover, NJ 07936**

Borrower's Signature X		Date	Co-Borrower's Signature X		Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:
This information was provided:
 In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature X		Date 02/05/2019
Loan Originator's Name (print or type) MICHAEL J MUNDY JR	Loan Originator Identifier 208872	Loan Originator's Phone Number (including area code) 973-887-6100/MMUNDY@PINNACLEMORTGAGE.BIZ
Loan Origination Company's Name Pinnacle Mortgage Inc.	Loan Origination Company Identifier 132559	Loan Origination Company's Address 383 Ridgedale Ave. East Hanover, NJ 07936
(P) 973-887-6100 (F) 973-887-6244		

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - *Print Race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - *Print Race:* _____
For example: Fijian, Tongan, and so on.
 White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Name: Vivek Radia

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____

- Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - *Print Race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - *Print Race:* _____

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Name: Nidhi Radia

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Revised 09/2017

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower(s) Vivek Radia Nidhi Radia 115 Orchard Road Watchung, NJ 07069		2. Name and address of Lender/Broker Pinnacle Mortgage Inc. 383 Ridgedale Ave. East Hanover, NJ 07936 TEL: 973-887-6100 FAX: 973-887-6244
3. Date 02/05/2019	4. Loan Number 0190205001	

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.



E-SIGNED by Vivek Radia
on 2019-02-06 03:27:00 UTC

Borrower **Vivek Radia**

Date



E-SIGNED by Nidhi Radia
on 2019-02-05 20:07:56 UTC

Borrower **Nidhi Radia**

Date

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Pinnacle Mortgage Inc.. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Pinnacle Mortgage Inc. reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Pinnacle Mortgage Inc.. As part of the application process, Pinnacle Mortgage Inc. and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Pinnacle Mortgage Inc. and to any investor to whom Pinnacle Mortgage Inc. may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Pinnacle Mortgage Inc. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.



E-SIGNED by Vivek Radia
on 2019-02-06 03:27:07 UTC

Borrower Vivek Radia

_____ Date



E-SIGNED by Nidhi Radia
on 2019-02-05 20:07:59 UTC

Co-Borrower Nidhi Radia

_____ Date

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

The consumer reporting agencies listed below provided a credit score that was used in connection with your home loan application.

One or more of the following consumer reporting agencies will provide the credit score:

Experian

701 Experian Parkway
PO Box 2002
Allen, TX 75013
(888) 397-3742
www.experian.com/reportaccess

Equifax

PO Box 740241
Atlanta, GA 30374
(800) 685-1111
www.equifax.com

TransUnion

PO Box 1000
Chester, PA 19022-1000
(800) 888-4213
www.transunion.com

I have received a copy of this disclosure.



E-SIGNED by Vivek Radia
on 2019-02-06 03:27:30 UTC

Applicant **Vivek Radia**

Date

APPLICANT NAME AND ADDRESS
Nidhi Radia
 115 Orchard Road
 Watchung NJ, 07069

* This Disclosure is provided on behalf of Lender by
Pinnacle Mortgage Inc.
 383 Ridgedale Ave.
 East Hanover, NJ 07936
 (P) 973-887-6100, (F) 973-887-6244

Pinnacle Mortgage Inc.

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	729
	Source: Equifax Date: 02/05/2019

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 52 percent of U.S. consumers.
Key factors that adversely affected your credit score	<p>00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT</p> <p>00018 NUMBER OF ACCOUNTS WITH DELINQUENCY</p> <p>00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</p> <p>00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS</p>

Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report -</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

The consumer reporting agencies listed below provided a credit score that was used in connection with your home loan application.

One or more of the following consumer reporting agencies will provide the credit score:

Experian

701 Experian Parkway
PO Box 2002
Allen, TX 75013
(888) 397-3742
www.experian.com/reportaccess

Equifax

PO Box 740241
Atlanta, GA 30374
(800) 685-1111
www.equifax.com

TransUnion

PO Box 1000
Chester, PA 19022-1000
(800) 888-4213
www.transunion.com

I have received a copy of this disclosure.



E-SIGNED by Nidhi Radia
on 2019-02-05 20:08:02 UTC

Applicant **Nidhi Radia**

Date

DISCLOSURE NOTICES

Date: 02/05/2019

Applicant(s): Vivek Radia Nidhi Radia	Property Address: 77 River Street, Unit 3 Hoboken, NJ 07030
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AFFIDAVIT OF OCCUPANCY

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

- Primary Residence - Applicant(s) shall occupy, establish, and use the Property as Applicant(s) principal residence within 60 days after closing and shall continue to occupy the Property as Applicant(s) principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
- Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)].
- Investment Property - Not owner occupied. Purchased as an investment to be held or rented.

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.



E-SIGNED by Vivek Radia
on 2019-02-06 03:27:54 UTC



E-SIGNED by Nidhi Radia
on 2019-02-05 20:08:06 UTC

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above:

Insurance Company Name

Agent

Agent's Address

Agent's Telephone Number



E-SIGNED by Vivek Radia
on 2019-02-06 03:28:01 UTC



E-SIGNED by Nidhi Radia
on 2019-02-05 20:08:07 UTC

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.



E-SIGNED by Vivek Radia
on 2019-02-06 03:28:03 UTC



E-SIGNED by Nidhi Radia
on 2019-02-05 20:08:11 UTC

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

FHA LOANS ONLY

IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DATE, YOU MAY BE ASSESSED INTEREST CHARGES UNTIL THE END OF THAT MONTH. For all FHA mortgages closed on or after January 21, 2015, mortgagees may only charge interest through the date the mortgage is paid in full.

GOVERNMENT LOANS ONLY

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO: 0190205001


Date: 02/05/2019

PROPERTY ADDRESS: 77 River Street, Unit 3
Hoboken, NJ 07030

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

 E-SIGNED by Vivek Radia
on 2019-02-06 03:28:10 UTC

Vivek Radia (Applicant) (Date)

 E-SIGNED by Nidhi Radia
on 2019-02-05 20:08:14 UTC

Nidhi Radia (Applicant) (Date)

FLOOD HAZARD NOTICE

Applicant(s): Vivek Radia Nidhi Radia 77 River Street, Unit 3 Hoboken, NJ 07030	Lender: Pinnacle Mortgage Inc. 383 Ridgedale Ave. East Hanover, NJ 07936
---	--

You have applied to us for a loan secured by real estate or a mobile home in the amount of **\$461,250** located or to be located at: **77 River Street, Unit 3. Hoboken, NJ 07030**

NOTICE 1: Notice to Borrower of Special Flood Hazard Area

We are giving you this notice to inform you that:

- The building securing the loan for which you have applied is or will be located in an area with special flood hazards.
 The mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community:

City of Hoboken - 34017C 0107D. This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

**NOTICE 2: Notice to Borrower about Federal Disaster Relief Assistance
(The ONE section indicated below applies to your application. Please read carefully.)**

- The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- At a minimum, flood insurance purchased must cover the lesser of:
 - The outstanding principal balance of the loan; or
 - The maximum amount of coverage allowed for the type of property under the NFIP.

Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.

- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

AVAILABILITY OF PRIVATE FLOOD INSURANCE COVERAGE

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood private coverage.

ESCROW REQUIREMENT FOR RESIDENTIAL LOANS

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

- Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for federal disaster relief assistance in the event of a Federally-declared flood disaster.

I/we have received a copy of this disclosure.

E-SIGNED by Vivek Radia
on 2019-02-06 03:28:16 UTC

Vivek Radia

Date

E-SIGNED by Nidhi Radia
on 2019-02-05 20:08:17 UTC

Nidhi Radia

Date

MORTGAGE LOAN ORIGATION AGREEMENT

(Warning to Broker: The content of this form may vary depending upon the state in which it is used.)

You **Vivek Radia / Nidhi Radia** agree to enter into this Mortgage Loan Origination Agreement with **Pinnacle Mortgage Inc.** as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with **Pinnacle Mortgage Inc.** on **02/05/2019**. We are licensed as a "Mortgage Broker" under

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- * We are acting as an independent contractor and not as your agent.
- * We will enter into separate independent contractor agreements with various lenders.
- * While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- * The retail price we offer you - your interest rate, total points and fees - will include our compensation.
- * In some cases, we may be paid all of our compensation by either you or the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- * Also, in some cases, if you would rather pay less up front, you may be able to pay a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR	APPLICANT(S)
Pinnacle Mortgage Inc. <small>Company Name</small>	Vivek Radia / Nidhi Radia <small>Applicant Name(s)</small>
383 Ridgedale Ave. <small>Address</small>	115 Orchard Road <small>Address</small>
East Hanover, NJ 07936 <small>City, State, Zip</small>	Watchung, NJ 07069 <small>City, State, Zip</small>
973-887-6100 / 973-887-6244 <small>Phone/Fax</small>	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Borrower Signature </div> <div style="width: 35%; text-align: right;">  </div> </div>
 <small>Broker or Authorized Agent Signature</small>	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <small>Co-Borrower Signature</small> </div> <div style="width: 35%; text-align: right;">  </div> </div>
 <small>Date</small>	 <small>Date</small>


PATRIOT ACT INFORMATION DISCLOSURE

Applicant Name	<u>Vivek Radia</u>
Co-Applicant Name	<u>Nidhi Radia</u>
Present Address	<u>115 Orchard Road, Watchung, NJ 07069</u>
Mailing Address	<u>115 Orchard Road, Watchung, NJ 07069</u>

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/we acknowledge that I/we received a copy of this disclosure.

 E-SIGNED by Vivek Radia
on 2019-02-06 03:28:33 UTC

Applicant

Date

 E-SIGNED by Nidhi Radia
on 2019-02-05 20:08:24 UTC

Applicant

Date

FACTS**What Does Pinnacle Mortgage Inc. Do With Your Personal Information?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> Social Security Number 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Pinnacle Mortgage Inc. chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Pinnacle Mortgage Inc. share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	No	We Don't Share
For our marketing purposes -- to offer our products and services to you	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share
To limit our sharing	<ul style="list-style-type: none"> Call 973-887-6100 - our menu will prompt you through your choice(s) <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	<ul style="list-style-type: none"> Call (973) 887-6100 	


Who we are	
Who is providing this notice?	Pinnacle Mortgage, Inc. 383 Ridgedale Avenue East Hanover, NJ 07936
What we do	
How does Pinnacle Mortgage Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Pinnacle Mortgage Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for financing or • apply for a loan
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State Laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Pinnacle Mortgage Inc. has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Pinnacle Mortgage Inc. does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Pinnacle Mortgage Inc. doesn't jointly market.</i>

<Who is providing this notice (continued)> 325 Sentry Parkway
Building 5 West, Suite 200
Blue Bell, PA 19422

The Right to Receive Appraisal

Loan #: 0190205001
Date: 02/05/2019
Lender: Pinnacle Mortgage Inc.
Borrower: Vivek Radia & Nidhi Radia
Property Address: 77 River Street, Unit 3
Hoboken, NJ 07030 County: Hudson

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

 E-SIGNED by Vivek Radia
on 2019-02-06 03:29:24 UTC

Borrower **Vivek Radia**

Date:

 E-SIGNED by Nidhi Radia
on 2019-02-05 20:08:27 UTC

Borrower **Nidhi Radia**

Date:

SERVICING DISCLOSURE STATEMENT

Originator: Pinnacle Mortgage Inc.
383 Ridgedale Ave.
East Hanover, NJ 07936

Date: 02/05/2019

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

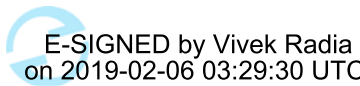
You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

"Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

- We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;


Applicant **Vivek Radia** Date


Applicant **Nidhi Radia** Date

Form **4506-T**

Request for Transcript of Tax Return

OMB No. 1545-1872

(September 2018)
Department of the Treasury
Internal Revenue Service

- ▶ **Do not sign this form unless applicable lines have been completed.**
- ▶ **Request may be rejected if the form is incomplete or illegible.**
- ▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

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 "Get a Tax Transcript . . ." under "Tools" 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.

<p>1a Name shown on tax return. If a joint return, enter the name shown first.</p> <p>Vivek Radia</p>	<p>1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)</p> <p>012-62-5915</p>
<p>2a If a joint return, enter spouse's name shown on tax return.</p> <p>Nidhi Radia</p>	<p>2b Second social security number or individual taxpayer identification number if joint tax return</p> <p>473-33-3728</p>
<p>3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)</p> <p>Vivek Radia 115 Orchard Road, Watchung, NJ 07069</p>	
<p>4 Previous address shown on the last return filed if different from line 3 (See instructions)</p>	
<p>5a 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.</p>	
<p>5b Customer file number (if applicable) (see instructions)</p>	

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 tax 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. ▶ **Form 1040**

<p>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 1120-A, Form 1120-H, Form 1120-L, 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</p>	<input checked="" type="checkbox"/>
<p>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 10 business days</p>	<input checked="" type="checkbox"/>
<p>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 10 business days</p>	<input checked="" type="checkbox"/>
<p>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</p>	<input checked="" type="checkbox"/>
<p>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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business days</p>	<input checked="" type="checkbox"/>

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.

12/31/2018	12/31/2017	12/31/2016
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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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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:** this form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions. Phone number of taxpayer on line 1a or 2a

<p style="text-align: center;"> E-SIGNED by Vivek Radia on 2019-02-06 03:30:33 UTC</p> <p>Signature (see instructions)</p>	<p>Date</p>
---	-------------

Sign Here Title (if line 1a above is a corporation, partnership, estate, or trust)

<p style="text-align: center;"> E-SIGNED by Nidhi Radia on 2019-02-05 20:08:46 UTC</p> <p>Spouse's signature</p>	<p>Date</p>
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Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

What's New. The transcript Provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the four digits of the taxpayer's social Security Number. Full financial and tax information, such as wages and taxable income, is shown on transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The Customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

General Instructions

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

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript ..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604

Alabama, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
--	--

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 855-821-0094
--	--

Chart for all other transcripts

If you lived in or your business was in:

	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 855-800-8015
--	--

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party --- Business.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number should not contain an SSN. Completion of this line is not required.

Note: If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
and Publications Division
Constitution Ave. NW, IR-6526 Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

New Jersey Department of Banking and Insurance
NJ APPLICATION DISCLOSURE FORM

1. **LOAN INFORMATION:** Loan #: **0190205001**

Company: **Pinnacle Mortgage Inc**

NMLS# 132559

Mortgage Loan Originator (MLO): **MICHAEL J MUNDY JR NMLS# 208872**

Company Point of Contact & Phone #: **David Mascera 973-887-6100**

Applicant Name: **Vivek Radia / Nidhi Radia**

Property Address: **77 River Street, Unit 3, Hoboken NJ 07030**

1. **FEES ALLOWED IN NEW JERSEY**

New Jersey permits certain loan fees. The “**Origination Charges**” at the “**Loan Costs**” tab in Box A of your “**Loan Estimate**” form may only contain **permitted fees**. You must be given a **NJ Application Disclosure Form when you receive your Loan Estimate**. A broker must provide you with a “**Broker Services Agreement**,” which is a separate document. **Fee amounts actually charged by a lender and any broker on your loan are on page 2 of this Form**. Note that a lender and broker may not **both** charge an application fee. **Permissible fees are:**

• **For Lenders:***

- An Application Fee
- An Origination Fee (i.e., a “point” or percentage of the Loan Amount)
- A Lock-in Fee
- A Commitment Fee
- Discount Points (i.e., a percentage of the Loan Amount, reducing interest rate)

** Note: A “**Correspondent Mortgage Lender**” may hold a loan for only 90 days before selling it to a third party. Your lender is a “Correspondent”: **Yes***

• **For Brokers:**

- An Application Fee
- A Broker Fee (i.e., a “point” or percentage of the Loan Amount)

2. **REFUND RULES**

Application Fees are **non-refundable, except** if: (a) the lender or broker fails to give you this Form; (b) the lender fails to issue a commitment or a timely and justifiable credit denial not caused by the borrower **and** the borrower withdraws the application; **or** (c) the application is denied **or** a commitment is issued with substantially different terms and conditions that are unacceptable to the borrower and that result from circumstances the lender knew or should have known at the time of application **and that are not** bona-fide underwriting issues. Fees paid for **Credit Reports** and **Appraisals** are generally **non-refundable**.

Lock-In and Commitment Fees are **non-refundable, except** when the loan does not close before lock-in agreement or commitment expiration through no substantial fault of the borrower, then the borrower may withdraw the application or terminate the commitment, and the lender must promptly refund any lock-in and commitment fee the borrower paid; or the borrower may opt to have the lock-in agreement extended for up to 14 calendar days.

Realistic Time Estimate: If a lender receives any fee, it must give a realistic estimate of the calendar days needed to issue a commitment. If the lender finds the estimate unrealistic, it **may** return the application and **refund all fees paid to date**, and permit the borrower to reapply.

**New Jersey Department of Banking and Insurance
NJ APPLICATION DISCLOSURE FORM**

1. **FEES CHARGED ON THIS LOAN.** Your lender must state the **actual fees** to be charged on your loan below, identify fees you **paid upfront, and the refundability of those fees.** The **“Total Fee Amount”** stated below must equal the total of the “Origination Charges” stated in **Box A** of your **“Loan Estimate.”**

• <u>Lender Fee</u>	<u>Paid Upfront</u> <i>Yes / No</i>	<u>Refundable</u> <i>Yes / No</i>
○ Application Fee <u>525.00</u>	<u>No</u>	<u>No</u>
○ Origination Fee _____	<u>No</u>	<u>No</u>
○ Warehouse Fee <u>100.00</u>	<u>No</u>	<u>No</u>
○ Commitment Fee <u>425.00</u>	<u>No</u>	<u>No</u>
○ Discount Points _____	<u>No</u>	<u>No</u>
• <u>Broker Fees (Restate figures on Broker Service Agreement):</u>		
○ Application Fee _____	_____	_____
○ Broker Fee _____	_____	_____
• <u>TOTAL FEE AMOUNT:</u> <u>1,050.00</u>		

2. **THIRD PARTY FEES - NOT To Be Included in the Total “Origination Charge” for Box A of your “Loan Estimate”:**

○ Appraisal Fee <u>450.00</u>	<u>Yes</u>	<u>No</u>
○ Credit Report Fee _____	<u>No</u>	<u>No</u>

PLEASE NOTE that the **above third party fees and all other third party fees** are regulated in New Jersey at N.J.A.C. 3:1-16.2(a). **Only** third party fees allowed in accordance with New Jersey rules should appear on your **“Loan Estimate.”**

3. **LENDER’S ESTIMATE OF DAYS TO COMMITMENT: 45-60 Days**

I (we) acknowledge receipt of this completed NJ Application Disclosure Form, as indicated by the signature(s) below.

E-SIGNED by Vivek Radia
on 2019-02-06 03:30:50 UTC

Borrower Signature

E-SIGNED by Nidhi Radia
on 2019-02-05 20:08:49 UTC

Borrower Signature

Date: _____ **Loan #: 0190205001**

NEW JERSEY DISCLOSURE FORM

Date: 02/05/2019

Lender: Pinnacle Mortgage, Inc.

Loan #: 0190205001
MIN: 100355201902050015

Borrower(s): Vivek Radia
Nidhi Radia

Property Address: 77 River Street, Unit 3, Hoboken, NJ 07030

In accordance to the New Jersey Department of Banking and Insurance Bulletin 10-17, and in compliance with N.J. Admin. Code tit. 3, §§1-16.2 and 1-16.3(d), the following fees are being disclosed **separate** and **apart** from the Loan Estimate and Closing Disclosure forms.

ORIGINATION CHARGE (BLOCK A ON THE LE & CD)

<i>Fee Description</i>	<i>Fee Charge</i>
Application Fee to Pinnacle Mortgage	\$525.00
Commitment Fee to Pinnacle Mortgage	\$425.00
Warehouse Fee to Pinnacle Mortgage	\$100.00
Discount Points to Pinnacle Mortgage	\$
Loan Origination Fee to Pinnacle Mortgage	\$
Total Origination Charge	\$1,050.00

REQUIRED SERVICES SELECTED FOR BORROWER (BLOCK B ON THE LE & CD)

<i>HUD-1 Line Fee Description</i>	<i>Fee Charge</i>
Appraisal Fee	\$450.00
Credit Report Fee	\$
Condo Questionnaire Fee	\$225.00
PMI/MIP	\$
Flood Cert Fee	\$
Total Charges for Required Services Selected for Borrower	\$675.00

TITLE SERVICES AND LENDER'S TITLE INSURANCE (BLOCK C ON THE LE & CD)

<i>Fee Description</i>	<i>Fee Charge</i>
Settlement or Closing Fee	\$550.00
Attorney Fee	\$1,500.00
Lenders Title Insurance	\$2,541.00
Title Searches	\$275.00
Title Endorsements	<u>\$175.00</u>
Total Charge for Title Services & Lender's Title	\$5,386.00

INITIAL DEPOSIT FOR ESCROW ACCOUNT (BLOCK G ON THE LE & CD)

<i>Fee Description</i>					<i>Fee Charge</i>
Homeowners Insurance	2	Months @	\$75.00	Per Month	\$150.00
Mortgage insurance		Months @	\$	Per Month	\$
Taxes	2	Months @	\$695.34	Per Month	\$1,390.68
Flood Insurance		Months @	\$	Per Month	\$
Total Charge for Initial Deposit for Escrow Account					\$1,540.68

DAILY INTEREST CHARGES (BLOCK F ON THE LE & CD)

Charge for Daily Interest from \$60.86 per day for 30 Days \$1,825.80

INSURANCE (BLOCK F ON THE LE & CD)

<i>Fee Description</i>	<i>Fee Charge</i>
Mortgage Insurance	
Homeowner's insurance	900.00
Flood Insurance	

The following fees are refundable under the following terms and conditions:

- **Appraisal Fee:** The deposit will be applied toward the total cost of the appraisal, which may exceed the amount of the deposit. The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the appraisal.
- **Credit Report Fee:** The deposit will be applied toward the total cost of the credit report, which may exceed the amount of the deposit. The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the credit report.

All other fees are nonrefundable. Nonrefundable fees are subject to applicable limitations of state and/or federal law.

By signing below, I the borrower acknowledge receipt of this Disclosure within either 3 business days after my loan application or before the closing of the loan. I further acknowledge that I understand that this Disclosure is not an addendum or supplement to the Federal Good Faith Estimate and HUD-1/HUD-1A forms.

E-SIGNED by Vivek Radia
on 2019-02-06 03:30:58 UTC

Date: _____

BORROWER: Vivek Radia

E-SIGNED by Nidhi Radia
on 2019-02-05 20:08:53 UTC

Date: _____

BORROWER: Nidhi Radia



PINNACLE MORTGAGE, INC.

383 Ridgedale Avenue
East Hanover, NJ 07936
Office: 973-887-6100
Fax: 973-887-6244

NEW JERSEY CHOICE OF INSURANCE NOTICE

LOAN#: 0190205001

DATE: 02/05/2019

LENDER: PINNACLE MORTGAGE INC

BORROWER(S): Vivek Radia
Nidhi Radia

PROPERTY ADDRESS: 77 River Street, Unit 3, Hoboken, NJ 07030


NOTICE TO THE BORROWER

YOU MAY BE REQUIRED TO PURCHASE PROPERTY INSURANCE AS A
CONDITION OF RECEIVING THE LOAN.


IF PROPERTY COVERAGE IS REQUIRED, YOU MAY SECURE INSURANCE
FROM A COMPANY OR AGENT OF YOUR OWN CHOOSING.

N.J. State. Ann. 17:11C-73(d)

By Signing below, you acknowledge that you have received this Notice.

 E-SIGNED by Vivek Radia
on 2019-02-06 03:31:10 UTC

Vivek Radia

 E-SIGNED by Nidhi Radia
on 2019-02-05 20:08:58 UTC

Nidhi Radia

NEW JERSEY RIGHT TO CHOOSE OWN ATTORNEY

Date: 02/05/2019
Lender: Pinnacle Mortgage Inc
Borrower(s): Vivek Radia
Nidhi Radia
Property Address: 77 River Street, Unit 3
Hoboken, NJ, 07030

The lender is required to advise you of the following prior to your acceptance of a written offer:

1. **The lender's attorney only represents the interest of the lender;**
2. **The interest of the lender and your interest may differ and could conflict;**
3. **You should employ an attorney of your choice who is licensed to practice law in New Jersey and who will represent your interest; and**
4. (a) **You agree to pay for services provided to Lender rendered by Lender's attorney and you agree to reimburse Lender or pay directly all fees and expenses of Lender's attorney unless this loan is secured by a one-to-four family residence in existence or to be constructed, in which case you will only be required to reimburse Lender for attorney fees for the review of the loan documents prepared or submitted by or at the direction of your attorney or you or such other work or services as requested by you or your attorney. A good faith estimate of these charges is \$1,500.00.**

(b) **The basis for the determination of this charge is the level of skill and knowledge required for this particular transaction, the complexity of any issues involved and the preparation of loan documents, if applicable.**

I/ We will select my/our own attorney.

N.J. Stat. Ann §46.10A-6; N.J. Admin. Code tit. 3, §15-9.2(c)(4)

By signing below, you acknowledge receipt of this Disclosure.

E-SIGNED by Vivek Radia
on 2019-02-06 03:31:20 UTC

Vivek Radia

E-SIGNED by Nidhi Radia
on 2019-02-05 20:09:01 UTC

Nidhi Radia



UNDISCLOSED DEBT ACKNOWLEDGEMENT

Date: **02/05/2019**

Application Number: **0190205001**

Applicant(s): **Vivek Radia**
Nidhi Radia

Property Address: **77 River Street, Unit 3, Hoboken. NJ 07030**

Thank you for choosing Pinnacle Mortgage, Inc. for your mortgage financing needs. In order to assure that we have accurate information regarding your financial commitments, we will obtain your credit report(s) during the loan application process. Additionally, we will continue to monitor your credit activity during the loan process, and may obtain new and/or updated credit report(s) at any time up to and including the date of the loan closing or funding.

It is very important that you disclose all outstanding debts, obligations, and liabilities at the time of loan application, and that any changes in your obligations be disclosed to Pinnacle Mortgage, Inc. as soon as they are incurred. We rely on this information for loan program qualification purposes. If any new and/or additional debts are identified based on your initial or updated credit report(s), it can affect your ability to qualify for a mortgage loan and/or the interest rate and fees charged on the loan.

Any new accounts, obligations and/or credit inquiries may impact your loan approval or loan closing. Pinnacle Mortgage, Inc. reserves the right to amend or rescind any commitment or loan approval based on the delivery of any new and/or previously undisclosed financial commitments.

I (We) certify that I (we) have no other debt obligations that currently exist or are expected to exist prior to the closing of the requested loan transaction, except for those obligations which I (we) have already discussed on the loan application or subsequent thereto. I (We) further certify that I (we) understand that any failure to provide complete and correct information regarding my obligations may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation or omission that I have made in connection with this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Dec. 1001, et seq.

E-SIGNED by Vivek Radia
on 2019-02-06 03:31:26 UTC

Date: _____

Vivek Radia

E-SIGNED by Nidhi Radia
on 2019-02-05 20:09:03 UTC

Date: _____

Nidhi Radia

DISCOUNT POINT FEE DISCLOSURE

Borrower Name(s): Vivek Radia Nidhi Radia	Lender: Pinnacle Mortgage, Inc. 383 Ridgedale Avenue East Hanover, NJ 07936
Print Date: February 5, 2019	
Property Address: 77 River Street, Unit 3, Hoboken, NJ 07030	

This disclosure explains the effect of your election to pay a fee, commonly known as a discount point(s), which is a percentage of the loan amount and impacts the interest rate on the loan. The comparison below demonstrates the impact that payment of discount points(s) will have on the interest rate for this loan.

	Starting Adjusted Interest Rate		Bought Down or Actual Rate
Interest Rate	4.750%	Interest Rate	
Discount Points to Obtain Starting Adjusted Rate	0%	Discount Points Paid to Obtain the Bought Down Rate	

There are a total of 0% discount point(s) on this loan, which may be paid by the borrower, seller, lender and/or third party. You are paying 0% of the 0% discount points.


Your interest rate and discount point(s) may be subject to adjustment based on the risk factors of your mortgage application and credit profile. The interest rates and discount point(s) listed above may change prior to loan closing. In addition, if you have not locked in your interest rate, the rates and discount points reflected may change prior to closing the loan.

I/We have read the above disclosure and acknowledge receiving a copy by signing below.

 E-SIGNED by Vivek Radia
on 2019-02-06 03:31:32 UTC

Borrower Date

Borrower Date

 E-SIGNED by Nidhi Radia
on 2019-02-05 20:09:06 UTC

Borrower Date

Borrower Date


BORROWER APPRAISAL DISCLOSURE

Under the Home Valuation Code of Conduct, the appraisal of your property subject to this mortgage loan request must be ordered by your lender. You will be required to pay for the appraisal of your property. This appraisal fee may be non-refundable unless otherwise required by law. The collection of this appraisal fee does not guarantee a loan approval and is not a commitment to lend. You are entitled to receive a copy of your property appraisal report that we obtain on your behalf concerning your subject property at least 3 business days prior to the closing of your loan. A copy of any and all such appraisal reports(appraisal report) should have already been delivered to you, allowing you at least 3 business days to review it prior to the closing of your loan.


If you have not received a copy of your appraisal report or you have not been afforded at least 3 business days to review it, you may either 1) waive your right to review the appraisal report three business days prior to closing your loan, or 2) receive 3 business days to review it. If you wish to receive three business days to review the appraisal report a new closing date will be scheduled on your behalf. Please ask your mortgage broker or loan originator about any questions that you may have regarding the waiver or the implications of rescheduling of your closing.

If you wish to proceed with the loan closing, your signature will acknowledge either; 1) your receipt of the appraisal report 3 or more days prior to your loan closing, or, alternatively, 2) your decision to waive your right to review the appraisal report 3 or more business days prior to the closing of your loan.

I received a copy of the appraisal on: _____

 E-SIGNED by Vivek Radia
on 2019-02-06 03:31:36 UTC

Vivek Radia


 E-SIGNED by Nidhi Radia
on 2019-02-05 20:09:09 UTC

Nidhi Radia


LOCK-IN OPTIONS

1. **OPTION TO LOCK-IN OR FLOAT:** Interest rate and points fluctuate according to the market conditions and are based primarily on what it costs Pinnacle to obtain money and make mortgage loans. Pinnacle offers you two options for determining the interest rate and total number of points associated with your loan. You must choose one option. THIS AGREEMENT CONSTITUTES NEITHER AN APPROVAL OF YOUR LOAN NOR A COMMITMENT BY PINNACLE TO MAKE YOU A LOAN. Rather this agreement is issued for the sole purpose of disclosing the choices available to you to establish the type of loan, the rate of interest and the total amount of points for your loan.
 - A. **LOCK-IN.** You may elect to reserve the interest rate and total points for your loan application for a specific period from the date of this agreement. If you elect to lock-in, the interest rate and points offered for your loan will not change during the lock-in period regardless of any increases or decreases in the rate and points subsequently offered to the public by Pinnacle.
 - B. **FLOAT.** Alternatively, you may elect to float, or to defer a decision to lock-in the interest rate and the total points until a later date. The actual rate of interest, number of total points and types of loan programs available are subject to change until you lock in. Your loan must be locked in at least five (5) days prior to closing.

I / WE CHOOSE OPTION A. _____ B. _____ AND AGREE TO THE TERMS AS DESCRIBED ABOVE.

 E-SIGNED by Vivek Radia
on 2019-02-06 03:31:44 UTC

Vivek Radia

 E-SIGNED by Nidhi Radia
on 2019-02-05 20:09:12 UTC

Nidhi Radia



PINNACLE MORTGAGE, INC.

02/05/2019

Vivek Radia
Nidhi Radia
115 Orchard Road
Watchung, NJ 07069

Reference: **Lock-in Confirmation**

Subject Property	77 River Street, Unit 3, Hoboken NJ 07030
Loan Amount	\$ 461,250
Interest Rate	4.750%
Principal & Interest Payment	\$ 2,406.10
Program	30 YEAR FIXED
Origination Fee	\$
Discount Fee	\$ N/A
Commitment Fee	\$425.00
Lock-in Fee	N/A
ARM Rate Caps	/ /
ARM Margin	
Expiration Date	04/05/2019

This confirmation is binding with respect to the terms and contained herein. It is also subject to all terms and conditions prescribed by a mortgage commitment when issued. This rate lock is subject to a free float down 1 time, that has to be executed at least 5 business days prior to closing

Please indicate your acceptance by signing below and returning within 5 business days from the date of this agreement, together with the fee shown above. If you fail to deliver this agreement with the specific time period, the lender declares it null and void. Thank you.

Sincerely,

Karri Krall
Manager

E-SIGNED by Vivek Radia
on 2019-02-06 03:31:51 UTC

Vivek Radia

E-SIGNED by Nidhi Radia
on 2019-02-05 20:09:14 UTC

Nidhi Radia

3. N.J.A.C. 3:1-16.4 Lock-in agreements

(b) The lender shall make a good faith effort to process the mortgage loan application and/or stand ready to fulfill the terms of its commitment before the expiration date of the lock-in agreement and any extension thereof.

(c) In the event a lock-in agreement is executed and the loan applied for is denied, the lender shall promptly refund any lock-in fee paid.

(d) Any lock-in agreement received by a lender by mail or through a broker must be signed by the lender before it will become effective. The borrower may rescind the lock-in agreement until receipt of a copy of the agreement signed by the lender by providing the lender with written notification of such rescission. Mailed notification of rescission shall be effective upon mailing. If a borrower elects to so rescind, the lender shall promptly refund any lock-in fee paid.

3:1-16.6 Expiration of lock-in or commitment

(a) In the event a lock-in agreement has been executed, and the loan does not close before expiration date of either the lock-in agreement or any commitment issued consistent therewith through no substantial fault of the borrower, the borrower may:

- 1) Withdraw the loan application or reject or terminate any commitment, whereupon the lender shall promptly refund to the borrower any lock-in fee and any commitment fee paid by the borrower; or
- 2) Have the lock-in agreement extended for no more than 14 calendar days following expiration of the commitment or, where no commitment issued before expiration of the lock-in, for no more than 14 calendar days following issuance of the commitment. If the borrower elects to extend the lock-in agreement, the lender may elect either to close the loan at or below the lock-in rate, in which case the lender may keep the lock-in fee, or may elect to close the loan above the lock-in rate but no higher than that which would provide a current market yield but no gross profit or spread to the lender, in which case the lender shall refund the lock-in fee to the borrower. All other terms and conditions of the loan shall be as specified in the commitment, regardless whether the loan closed before or after the expiration date of the commitment.

(b) In the event a lock-in agreement has not been executed and a commitment has been issued, and the loan does not close before the expiration date of the commitment through no substantial fault of the borrower, the borrower may:

- 1) Terminate the commitment, whereupon the lender shall promptly refund to the borrower any commitment fee paid by the borrower; or
- 2) Have the commitment extended for a reasonable period of time, not to exceed 14 calendar days, to permit closing.



DISCLOSURE REGARDING REFUNDABILITY OF FEES

Fees associated with application are as follows:

Application Fee:	\$ <u>525.00</u>
Appraisal Fee:	\$ <u>450.00</u>
Warehouse Fee:	\$ <u>100.00</u>
Other:	\$ <u>425.00</u>
Total due at application:	\$ <u>0</u>

Fees are considered earned and non-refundable once the application is signed and/or accepted. Appraisal fees and other fees are non-refundable once ordered. Any amount collected in excess of the actual cost of the appraisal or other fees will be refunded to the applicants or other payers prior to or at closing. If a file is subject to document re-certification, the fee will be considered earned and non-refundable once the documents are ordered.

Any fee which represents a percentage of the principal loan amount shall be refundable under the following circumstances:

1. The loan is subject to an adverse action due to an unfavorable property appraisal report.
2. The loan is subject to an adverse action due to an unfavorable credit report.
3. If the loan is denied, all lock-in fees will be refunded


In the event of a refund, applicants must present original cancelled check or satisfactory deposit verification that the instrument used in payment of the fee to be returned has, in fact, been paid.

Licensee is a correspondent mortgage lender and as such does not hold mortgage loans or service mortgage loans for more than 90 days in the regular course of business.


Should any applicants have any questions, comments or complaints regarding the processing of this application, kindly contact: David Mascera, President, Pinnacle Mortgage, Inc. 973-887-6100.

The processing time to render a decision on your application is estimated to be 2 weeks.

Applicants acknowledge receipt of a copy of this disclosure.


E-SIGNED by Vivek Radia
on 2019-02-06 03:32:18 UTC

Vivek Radia


E-SIGNED by Nidhi Radia
on 2019-02-05 20:09:17 UTC

Nidhi Radia



383 Ridgedale Avenue
East Hanover, NJ 07936
Office: 973-887-6100
Fax: 973-887-6244

Your Home Loan Toolkit Booklet Acknowledgement

Date: 02/05/2019
Loan#: 0190205001

Borrower Name: Vivek Radia
Nidhi Radia

Address: 77 River Street, Unit 3
Hoboken, NJ 07030

I/We have received a copy of the Consumer Financial Protection Bureau, Your Home Loan Toolkit Booklet within 3 days of applying for a mortgage loan according to the TILA-RESPA Integrated Disclosure (TRID). A copy of this booklet can also be found at:

http://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf

E-SIGNED by Vivek Radia
on 2019-02-06 03:32:27 UTC

Vivek Radia

E-SIGNED by Nidhi Radia
on 2019-02-05 20:09:20 UTC

Nidhi Radia

Homeownership Counseling Disclosure

Date: 02/05/2019

Lender: Pinnacle Mortgage Inc.

Loan #: 0190205001

MIN: 100355201902050015

Borrower(s): Vivek Radia
Nidhi Radia

Property Address: 77 River Street, Unit 3, Hoboken, NJ 07030


Housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost.

If you are interested in contacting a HUD-approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau's (CFPB) website, www.consumerfinance.gov/find-a-housing-counselor, and enter your zip code.


You can also access HUD's housing counseling agency website via www.consumerfinance.gov/mortgagehelp.

For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372).

By signing below, you acknowledge receipt of this disclosure.

 E-SIGNED by Vivek Radia
on 2019-02-06 03:32:34 UTC

Borrower: Vivek Radia

 E-SIGNED by Nidhi Radia
on 2019-02-05 20:09:23 UTC

Co-Borrower: Nidhi Radia



Housing counselors near you

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: consumerfinance.gov/mortgagehelp or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling agencies at: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

Displaying the 10 locations closest to ZIP code 07069

AGENCY	SERVICES	DISTANCE
<p>1. New Jersey Citizen Action 75 Raritan Ave., Suite 200 Highland Park, NJ 08904-2450</p> <p>WEBSITE: http://www.njcitizenaction.org</p> <p>PHONE: 800-656-9637</p> <p>EMAIL ADDRESS: application@njcitizenaction.org</p> <p>LANGUAGES: English, Spanish</p>	<p>Mortgage Delinquency and Default Resolution Course, Home Improvement and Rehabilitation Counseling, Pre-purchase Counseling.</p>	9.8 miles
<p>2. Urban League of Morris County 300 Madison Ave Ste A Morristown, NJ 07960-6169</p>	<p>Mortgage Delinquency and Default Resolution Course.</p>	10.1 miles

AGENCY	SERVICES	DISTANCE
<p>WEBSITE: http://ulmcnj.org PHONE: 973-539-2121 LANGUAGES: English</p>		
<p>3. Puerto Rican Action Board, Inc. (Housing Coalition of Central Jersey Unit) 90 Jersey Ave New Brunswick, NJ 08901-3258 WEBSITE: http://www.prab.org PHONE: 732-249-9700 EMAIL ADDRESS: gmelendez@prab.org LANGUAGES: English, Spanish</p>	<p>Mortgage Delinquency and Default Resolution Course, Financial, Budgeting and Credit Repair Workshops, Services for Homeless Counseling, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling.</p>	10.6 miles
<p>4. The Housing Authority of the City of Perth Amboy 881 Amboy Avenue Perth Amboy, NJ 08861-1911 WEBSITE: http://www.perthamboyha.org/ PHONE: 732-826-3110-631 EMAIL ADDRESS: ehill@perthamboyha.org LANGUAGES: English, Other, Spanish</p>	<p>Mortgage Delinquency and Default Resolution Course, Resolving/Preventing Mortgage Delinquency Workshop, Home Improvement and Rehabilitation Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling.</p>	10.8 miles
<p>5. Urban League of Union County 288 N Broad St Elizabeth, NJ 07208-3711 WEBSITE: http://www.uioucnj.org</p>	<p>Mortgage Delinquency and Default Resolution Course, Resolving/Preventing Mortgage Delinquency Workshop, Financial</p>	10.9 miles

AGENCY	SERVICES	DISTANCE
PHONE: 908-351-7200 LANGUAGES: Creole, English, Portuguese, Spanish	Management/Budget Counseling, Financial, Budgeting and Credit Repair Workshops, Fair Housing Pre-Purchase Education Workshops, Home Improvement and Rehabilitation Counseling, Services for Homeless Counseling, Non- Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling, Rental Housing Workshops.	
6. Faith Fellowship Community Development Corporation 2707 Main St Sayreville, NJ 08872-1457 WEBSITE: http://ffcdc.net PHONE: 732-727-9500 LANGUAGES: English, Spanish	Mortgage Delinquency and Default Resolution Counse, Financial, Budgeting and Credit Repair Workshops, Home Improvement and Rehabilitation Counseling, Non-Delinquency Post Purchase Workshops, Pre- purchase Counseling, Pre- purchase Homebuyer Education Workshops, Rental Housing Counseling, Reverse Mortgage Counseling.	11.5 miles
7. Puerto Rican Association for Human Development, Inc. 100 First Street Perth Amboy, NJ 08861-4645	Mortgage Delinquency and Default Resolution Counse, Resolving/Preventing	12.1 miles

AGENCY	SERVICES	DISTANCE
<p>WEBSITE: http://www.prahd.org PHONE: 732-442-1081 EMAIL ADDRESS: prahd@prodigy.net LANGUAGES: English, Spanish</p>	<p>Mortgage Delinquency Workshop, Non- Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling.</p>	
<p>8. Central Jersey Housing Resource Center, Inc. 600 1st Ave Ste 3 Raritan, NJ 08869-1346 WEBSITE: http://www.cjhrc.org PHONE: 908-704-9659 EMAIL ADDRESS: cjhrc@verizon.net LANGUAGES: English, Spanish</p>	<p>Mortgage Delinquency and Default Resolution Counse, Financial, Budgeting and Credit Repair Workshops, Home Improvement and Rehabilitation Counseling, Services for Homeless Counseling, Non- Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling, Rental Housing Workshops.</p>	12.3 miles
<p>9. Tri-City Peoples Corporation 60 Evergreen Place, Suite 412 East Orange, NJ 07018-2117 WEBSITE: http://www.tri-citypeoples.org PHONE: 973-675-4484-2165 EMAIL ADDRESS: tcaldwell@tri-citypeoples.org LANGUAGES: English</p>	<p>Mortgage Delinquency and Default Resolution Counse, Resolving/Preventing Mortgage Delinquency Workshop, Home Improvement and Rehabilitation Counseling, Non-Delinquency Post Purchase Workshops, Pre- purchase Counseling, Pre-</p>	13.5 miles

AGENCY	SERVICES	DISTANCE
<hr/>		
	purchase Homebuyer Education Workshops.	
<hr/>		
10. Catholic Charities of the Archdiocese of Newark 37 Evergreen Place East Orange, NJ 07018-2154	Services for Homeless Counseling, Rental Housing Counseling.	13.5 miles
WEBSITE:		
http://www.ccannj.com		
PHONE: 973-266-7964		
EMAIL ADDRESS: copt- hof@ccannj.org		
LANGUAGES: English, Spanish		
<hr/>		



eSignLive™ Electronic Evidence Summary

Signing Ceremony ID:

ID: NzFAF3IM-50qVuuvmBceEZWrcgl=
Name: Radia - Initial Disclosures
Created: 2019-Feb-05 20:04:09 GMT
Completed: 2019-Feb-06 03:32:47 GMT
Summary document generated: 2019-Feb-06 03:32:52 GMT

Sender:

Name: Calyx INK-it
ink-it@calyxsoftware.com

Documents:

Electronic Disclosures and Signatures Consent 2 pages
Radia - Initial Disclosures , 2019_02_05 20_04_09 47 pages
eSignLive Electronic Evidence Summary 8 pages

Recipients:

Name: Calyx INK-it
Email: ink-it@calyxsoftware.com
Role: Owner
ID: OhZzWKNZzA0Z

Name: MICHAEL J MUNDY JR
Email: mmundy@pinnaclemortgage.biz
Role: mmundypinnaclemortgagebiz
ID: mmundypinnaclemortgagebiz
Electronic Disclosures and Signatures Consent 1 accept
Radia - Initial Disclosures , 2019_02_05 20_04_09 1 signature

Name: Nidhi Radia
Email: agrawn@gmail.com
Role: agrawngmailcom
ID: agrawngmailcom
Electronic Disclosures and Signatures Consent 1 accept
Radia - Initial Disclosures , 2019_02_05 20_04_09 33 signatures, 3 initials

Name: Vivek Radia
Email: vsradia@gmail.com
Role: vsradiagmailcom
ID: vsradiagmailcom

Electronic Disclosures and Signatures Consent 1 accept
 Radia - Initial Disclosures , 2019_02_05 20_04_09 33 signatures, 3 initials

Audit Trail:

Date and Time	Recipient	Action	Document	IP	Other
2019-Feb-05 20:05:28 GMT	Nidhi Radia	Question And Answer Authentication	N/A	8.25.146.11	
2019-Feb-05 20:05:28 GMT	Nidhi Radia	Signing Session For Recipient	N/A	8.25.146.11	Signing session for recipient: agrawn@gmail.com(Nidhi Radia)
2019-Feb-05 20:05:33 GMT	Nidhi Radia	View	Electronic Disclosures and Signatures Consent	8.25.146.11	
2019-Feb-05 20:05:46 GMT	Nidhi Radia	Accept	Electronic Disclosures and Signatures Consent	8.25.146.11	Approval: 83a49063-9712-40af-8737-2326f2df9e21
2019-Feb-05 20:05:46 GMT	Nidhi Radia	Confirm	Electronic Disclosures and Signatures Consent	8.25.146.11	
2019-Feb-05 20:05:58 GMT	Nidhi Radia	View	Radia - Initial Disclosures , 2019_02_05 20_04_09	8.25.146.11	
2019-Feb-05 20:06:50 GMT	Nidhi Radia	Click To Sign	Radia - Initial Disclosures , 2019_02_05 20_04_09	8.25.146.11	Approval: MvOWHU9N4GY9
2019-Feb-05 20:06:59 GMT	Nidhi Radia	Click To Sign	Radia - Initial Disclosures , 2019_02_05 20_04_09	8.25.146.11	Approval: GD2IJQZUtNw7
2019-Feb-05 20:07:08 GMT	Nidhi Radia	Click To Sign	Radia - Initial Disclosures , 2019_02_05 20_04_09	8.25.146.11	Approval: goIZDURZ55sN
2019-Feb-05 20:07:23 GMT	Nidhi Radia	Click To Sign	Radia - Initial Disclosures , 2019_02_05 20_04_09	8.25.146.11	Approval: 49IaM95wVtIY
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2019-Feb-05 20:07:31 GMT	Nidhi Radia	Click To Initial	Radia - Initial Disclosures , 2019_02_05 20_04_09	8.25.146.11	Approval: PSdvr2CZ9GU3
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2019-Feb-05 20:07:35 GMT	MICHAEL J MUNDY JR	Signing Session For Recipient	N/A	75.99.121.58	Signing session for recipient: mmundy@pinnaclemortgage.biz(MICHAEL J MUNDY JR)
2019-Feb-05 20:07:38 GMT	Nidhi Radia	Click To Initial	Radia - Initial Disclosures , 2019_02_05 20_04_09	8.25.146.11	Approval: WHKqzwB2pC4N
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2019-Feb-05 20:09:47 GMT	Nidhi Radia	View	Electronic Disclosures and Signatures Consent	8.25.146.11	
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2019-Feb-06 03:20:21 GMT	Vivek Radia	Signing Session For Recipient	N/A	67.85.231.164	Signing session for recipient: vsradia@gmail.com(Vivek Radia)

2019-Feb-06 03:20:26 GMT	Vivek Radia	View	Electronic Disclosures and Signatures Consent	67.85.231.164	
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2019-Feb-06 03:32:47 GMT	Vivek Radia	Confirm	Radia - Initial Disclosures , 2019_02_05 20_04_09	67.85.231.164	



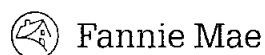
PINNACLE MORTGAGE, INC.

383 Ridgedale Avenue
East Hanover, NJ 07936
Office: 973-887-6100
Fax: 973-887-6244

Borrower: Vivek Radia Nidhi Radia
Address: 77 River Street, Unit 3, Hoboken, NJ 07030
Loan#: 0190205001

ULI# 549300BTFTXJ72LSIY30019020500158


End of Casefile ID: 1398202948



Casefile ID: 1398202948





UCD Findings Report

Submission Status

Casefile ID	1398202948	Status	Successful	 
Lender Name	UCDP-PINNACLE MORTGAGE INC	Lender Loan Number	0190205001	
First Submission Date	03/26/2019 04:01:01 PM	Last Submission Date	03/26/2019 04:01:01 PM	
Closing Date	03/25/2019			
Transferred To		Transfer Date		

UCD linked to DU Case 1398202948

Property & Loan Information

	UCD	DU
Address	77 River Street, Unit 3	77 River Street, Unit 3
Unit		
City	Hoboken	Hoboken
State	NJ	NJ
Zip	07030	07030
Loan Purpose	Purchase	Purchase
Amortization Type	Fixed	Fixed Rate
Total Loan Amount	459183.00	459183.00
Note Rate	4.6250	4.750
DU Recommendation		Approve/Eligible
DU Submission Date		03/01/2019 12:05:23 PM
Embedded PDF		
Submitted XML		
UCD Findings Report XML		

Eligibility Messages

No Eligibility Messages

UCD Data Compliance

#	Message	Severity
3026	Ability to Repay Method Type is required and must be a valid enumeration.	Warning
3027	Average Prime Offer Rate Percent is required. Data must be numeric up to 3 digits, with up to 4 decimal places.	Warning
3029	Regulation Z Total Loan Amount is required. Data must be numeric up to 9 digits, with up to 2 decimal places.	Warning
3097	If Real Estate Agent Type equals Selling, then the License Identifier for the real estate agent is required.	Warning
3100	If Real Estate Agent Type equals Selling, the First Name of the broker's contact person is required.	Warning
3101	If Real Estate Agent Type equals Selling, the Last Name of the broker's contact person is required.	Warning
3102	If Real Estate Agent Type equals Selling, the License Identifier for the contact person is required.	Warning
3106	If Real Estate Agent Type equals Listing, then the License Identifier for the real estate agent is required.	Warning
3109	If Real Estate Agent Type equals Listing, the First Name of the broker's contact person is required.	Warning
3110	If Real Estate Agent Type equals Listing, the Last Name of the broker's contact person is required.	Warning
3111	If Real Estate Agent Type equals Listing, the License Identifier for the contact person is required.	Warning

Showing 1 to 11 of 11 entries

RESULTS	MESSAGE CODE	MESSAGES
---------	--------------	----------

YELLOW	DQC522	The Ability to Repay Method Type is required.
	DQC726	The average prime offer rate (APOR) is required.
	DQC737	The Regulation Z total calculated points and fees amount is required.
	DQC733	The Regulation Z total calculated loan amount is required.
	DQC1776	The party for the relationship corresponding to PARTY7_ROLE1 is required.
	DQC2110	The sequence number is required for one of the relationship details.
	DQC1777	The type of relationship is required for the relationship between PARTY7_ROLE1 and.
	DQC1437	The relationship details for the buyer's Real Estate Broker are required.
	DQC1438	The relationship details for the seller's Real Estate Broker are required.




Eligibility

RESULTS	MESSAGE CODE	MESSAGES
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YELLOW	CRE017	Loans with a PercentageOfTotalPayment late charge do not meet Freddie Mac eligibility requirements.
--------	--------	---




RESULTS MESSAGE MESSAGES
CODE

- YELLOW DQC1034 The state code of the Borrower's Real Estate Broker's address is required for the Organization. 
- DQC1035 The state code of the Seller's Real Estate Broker's address for is required for the Organization.
- DQC1047 The city name of the Borrower's Real Estate Broker's address is required for the Organization.
- DQC1048 The city name of the Seller's Real Estate Broker's address is required for the Organization.
- DQC986 The Borrower's Real Estate Broker's address type is required for the Organization.
- DQC987 The Seller's Real Estate Broker's address type is required for the Organization.
- DQC1060 The postal code of the Borrower's Real Estate Broker's address is required for the Organization.
- DQC1061 The postal code of the Seller's Real Estate Broker's address is required for the Organization.
- DQC999 The Borrower's Real Estate Broker's address is required for the Organization.
- DQC1000 The Seller's Real Estate Broker's address is required for the Organization.
- DQC1188 The Borrower's Real Estate Broker's license identifier is required for the Organization.
- DQC1189 The Seller's Real Estate Broker's license identifier is required for the Organization.


SECTION 24- Confirm Receipt

RESULTS MESSAGE MESSAGES
CODE

- GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section. 

SECTION 25- Payoffs and Payments

RESULTS MESSAGE MESSAGES
CODE

- GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section. 

GSE- Additional Non-Form UCD Fields

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 18- Escrow Account

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 19- Adjustable Payment (AP) Table

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 20- Adjustable Interest Rate (AIR) Table

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 21- Loan Calculations

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 22- Other Disclosures

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 23- Contact Information

RESULTS MESSAGE MESSAGES
CODE

YELLOW DQC817 The section name is required for the Other closing adjustment.



SECTION 12- Borrower's Transaction - Paid Already at Closing

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 13- Borrower's Transaction - Calculation

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 14- Seller's Transaction - Due to Seller at Closing

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 15- Seller's Transaction - Due from Seller at Closing

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 16- Seller's Transaction - Calculation

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 17- Loan Disclosures

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 6- Cost at Closing

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 7- Loan Costs

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 8- Other Costs

RESULTS MESSAGE MESSAGES
CODE

YELLOW DQR491 There should be no more than 5 'Other' descriptions for fees in the Other subsection.



SECTION 9- Total Closing Costs

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 10- Calculating Cash to Close

RESULTS MESSAGE MESSAGES
CODE

GREEN MSGLE01 No Data Quality critical or warning errors were identified in this section.



SECTION 11- Borrower's Transaction - Due from Borrower at Closing

Evaluation Messages 24

General Info

RESULTS	MESSAGE CODE	MESSAGES
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GREEN	MSGLE02	No General Info errors were identified.
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Data Quality

SECTION 1- Closing Information

RESULTS	MESSAGE CODE	MESSAGES
---------	--------------	----------

GREEN	MSGLE01	No Data Quality critical or warning errors were identified in this section.
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SECTION 2- Transaction Information

RESULTS	MESSAGE CODE	MESSAGES
---------	--------------	----------

GREEN	MSGLE01	No Data Quality critical or warning errors were identified in this section.
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SECTION 3- Loan Information

RESULTS	MESSAGE CODE	MESSAGES
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GREEN	MSGLE01	No Data Quality critical or warning errors were identified in this section.
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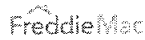
SECTION 4- Loan Terms

RESULTS	MESSAGE CODE	MESSAGES
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GREEN	MSGLE01	No Data Quality critical or warning errors were identified in this section.
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SECTION 5- Projected Payments



Loan Closing Advisor Feedback Certificate

Overall UCD Requirement: Satisfied

This Submission's UCD Requirement Status: Satisfied

Details

Evaluation Results

BORROWER
Vivek Radia Nidhi Radia
115 Orchard Road
Watchung, NJ 07069

PROPERTY ADDRESS
77 River Street,
Unit 3
Hoboken, NJ 07030

CLOSING DISCLOSURE TYPE
Model

GENERAL INFO



DATA QUALITY



23

ELIGIBILITY



CLOSING DATE
3/25/2019

DISBURSEMENT DATE
3/25/2019

SALE PRICE
\$612,245

LENDER
Pinnacle Mortgage Inc

LENDER LOAN ID
0190205001

Loan Information

Transaction Information

LOAN TYPE
Conventional

LOAN TERM
30 Years

PRODUCT
Fixed

Correspondent ID
0040111

BATCH ID
7983312

TRANSACTION ID
8018521

PURPOSE
Purchase

MIC#
--

APPRAISAL IDENTIFIER
--

CLOSING DISCLOSURE EMBEDDED PDF
Yes

SUBMISSION NUMBER
1

DATE/TIME EVALUATED
03/26/2019 16:01:38

AUS#
1398202948

AUS Type
DesktopUnderwriter

MERS MIN
100355201902050015



The Mortgage Industry's Utility

www.mersonline.c
1003552



The Mortgage Industry's Utility

www.mersonline.c
1003552

Min Summary



Summary

1003552-0190205001-5		Active (Registered)	
77 RIVER STREET 3		MOM	
HOBOKEN, NJ 07030		First Lien	
Reg Date	03/26/2019		
County/Place	Hudson County	Owner Occupied	Yes
Primary Borrower	RADIA, VIVEK	SSN	XXX-XX-XXXX
Co-Borrower	RADIA, NIDHI	SSN	XXX-XX-XXXX
Note Amount	\$459,183.00	Note Date	03/25/2019
Pool Number	N/A	Investor Loan Number	N/A
Securitization	N/A		
Servicer	1003552 - Pinnacle Mortgage, Inc		
Custodian	N/A		
Investor	1003552 - Pinnacle Mortgage, Inc		
Subservicer	N/A		
Interim Funder	N/A		
Originating Organization	1003552 - Pinnacle Mortgage, Inc		
Property Preservation Co.	N/A		

Pending Batches

Batch Number	Transfer Type	Status	Transfer Date	Sale Date
No Pending Batches!				

NOTE

RADIA
Loan #: 0190205001
MIN: 100355201902050015

MARCH 25, 2019
[Date]

FLEMINGTON,
[City]

NEW JERSEY
[State]

77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$459,183.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is PINNACLE MORTGAGE, INC. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 4.625%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1ST day of each month beginning on MAY 1, 2019. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on APRIL 1, 2049, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 383 RIDGEDALE AVENUE, EAST HANOVER, NJ 07936 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$2,360.84.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if

Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Vivek S Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi A Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

[Sign Original Only]

Individual Loan Originator: MICHAEL J MUNDY JR, NMLSR ID: 208872
Loan Originator Organization: PINNACLE MORTGAGE, INC, NMLSR ID: 132559

CERTIFIED TO BE A TRUE COPY

Prepared By:
DILCA VEGA
PINNACLE MORTGAGE, INC
383 RIDGEDALE AVENUE
EAST HANOVER, NJ 07936
(973) 887-6100

After Recording Return To:
PINNACLE MORTGAGE, INC
383 RIDGEDALE AVENUE
EAST HANOVER, NJ 07936
(973) 887-6100

ATTN: MICHAEL J MUNDY JR

[Space Above This Line For Recording Data]

MORTGAGE

RADIA
Loan #: 0190205001
MIN: 100355201902050015
MERS Phone: 1-888-679-6377
PIN:

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "**Security Instrument**" means this document, which is dated MARCH 25, 2019, together with all Riders to this document.

(B) "**Borrower**" is VIVEK S. RADIA AND NIDHI A. RADIA, HUSBAND AND WIFE. Borrower is the mortgagor under this Security Instrument.

(C) "**MERS**" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "**Lender**" is PINNACLE MORTGAGE, INC. Lender is a CORPORATION organized and existing under the laws of NEW JERSEY. Lender's address is 383 RIDGEDALE AVENUE, EAST HANOVER, NJ 07936.

(E) "**Note**" means the promissory note signed by Borrower and dated MARCH 25, 2019. The Note states that Borrower owes Lender FOUR HUNDRED FIFTY-NINE THOUSAND ONE HUNDRED EIGHTY-THREE AND 00/100 Dollars (U.S. \$459,183.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than APRIL 1, 2049.

(F) "**Property**" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "**Loan**" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges

due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|--|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input checked="" type="checkbox"/> 1-4 Family Rider | <input checked="" type="checkbox"/> Other(s) [specify] LEGAL DESCRIPTION | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For these purposes, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the COUNTY of HUDSON:

_____ which currently has the address of 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030 ("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future. If Lender accepts such payments, it shall apply such payments at the time such payments are accepted. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in

full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall

notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for

damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's

knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.

If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in

accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking,

destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower

is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property; (e) the Borrower's right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure; and (f) any other disclosure required under the Fair Foreclosure Act, codified at §§ 2A:50-53 et seq. of the New Jersey Statutes, or other Applicable Law. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of Court.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. No Claim of Credit for Taxes. Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Vivek S Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

(Space Below This Line for Acknowledgment)

STATE OF New Jersey

COUNTY OF Hudson

I CERTIFY that on March 25 2019 before me, Justin Hay
_, Notary Public in and for said county, personally appeared

VIVEK S RADIA + NIDHI A RADIA

who has/have satisfactorily identified him/her/themselves as the maker(s) of the above-referenced instrument, and that he/she/they executed this instrument as his/her/their own act.

Notary Public

My Commission Expires:

Justin Hay
JUSTIN M. HAY
Notary Public of New Jersey
My Commission Expires April 24, 2023

Individual Loan Originator: MICHAEL J MUNDY JR, NMLSR ID: 208872
Loan Originator Organization: PINNACLE MORTGAGE, INC, NMLSR ID: 132559

SCHEDULE A
(continued)

File No. ORN9326

LEGAL DESCRIPTION

ALL that certain lot, parcel or tract of land, situate and lying in the City of Hoboken, County of Hudson, State of New Jersey, and being more particularly described as follows:

BEING KNOWN AND DESIGNATED AS Unit No. 3 in "77 River Street Condominium, a Condominium," together with an undivided 3.64 percentage interest in and to the common elements appurtenant thereto, in accordance with, and subject to the terms, conditions, provisions, covenants, restrictions, easements, and other matters contained in the Master Deed for said 77 River Street Condominium, a Condominium, which Master Deed was dated July 25, 1993, and recorded on July 29, 1993 in the Register's Office of the County of Hudson, in Book 4620, Page 240, as the same may hereafter be lawfully amended.

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot 1 C0003 in Block 230, Unit 3 on the City of Hoboken Tax Map.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Old Republic Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

CONDOMINIUM RIDER

RADIA

Loan #: 0190205001

MIN: 100355201902050015

THIS CONDOMINIUM RIDER is made this 25TH day of MARCH, 2019, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to PINNACLE MORTGAGE, INC (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

HUDSON PLACE RIVER ST CONDO

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

MULTISTATE CONDOMINIUM RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

33.29

Form 3140 1/01 (page 1 of 3 pages)

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance, then:

(i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and

(ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Condominium Rider.

Vivek S Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi A Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

1-4 FAMILY RIDER
(Assignment of Rents)

RADIA
Loan #: 0190205001
MIN: 100355201902050015

THIS 1-4 FAMILY RIDER is made this 25TH day of MARCH, 2019, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to PINNACLE MORTGAGE, INC (the "Lender") of the same date and covering the Property described in the Security and located at: 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030 [Property Address].

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in Security Instrument, the following items now or hereafter attached to the Property to the extent they are fixtures are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property

covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Section 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Section 19 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, Section 6 concerning Borrower's occupancy of the Property is deleted.

G. ASSIGNMENT OF LEASES. Upon Lender's request after default, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to Section 22 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of default to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's

fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Section 9.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not performed, and will not perform, any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this 1-4 Family Rider.

Vivek S Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi A Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

CLOSING INSTRUCTIONS

PINNACLE MORTGAGE, INC
383 RIDGEDALE AVENUE
EAST HANOVER, NJ 07936

P&I: \$2,360.84

Loan Closer: DILCA VEGA

Loan Type: Conventional

Closer Phone:

Closing Date/Doc Date: MARCH 25, 2019

Closer Fax:

Disbursement Date: MARCH 25, 2019

CORTES AND HAY, INC.
110 MAIN STREET
FLEMINGTON, NJ 08822

1st Payment Date: MAY 1, 2019

Last Payment Date: APRIL 1, 2049

Closing/Escrow Agent:

Sales Price: \$612,245.00

Escrow Phone: (908) 782-8850

Loan Amount: \$459,183.00

Escrow No.: ORN9326

Interest Rate: 4.625%

Escrow Fax: (908) 782-6951

Term: 360

Loan No.: 0190205001

Case No.:

MIN: 100355201902050015

This loan must fund by: _____

Lender/Broker Name: PINNACLE MORTGAGE, INC

Borrower(s)/Vesting: VIVEK S. RADIA AND NIDHI A. RADIA, HUSBAND AND WIFE

Property Address: 77 RIVER STREET, UNIT 3
HOBOKEN, NJ 07030

Seller(s): JUSTINE CHAI SEGAL
JUSTINE CHAI SEGAL

Borrower's Mailing Address: 115 ORCHARD ROAD
WATCHUNG, NJ 07069

Please date all undated documents on the day borrowers sign.

Fee Details	Sec.	Total Paid by Borrower	Portion Paid Before Closing	Total Paid by Alternate Payer
APPLICATION FEE to PINNACLE MORTGAGE, INC	A	\$525.00		
COMMITMENT FEE to PINNACLE MORTGAGE, INC	A	\$425.00		
WAREHOUSE FEE to PINNACLE MORTGAGE, INC	A	\$100.00		
APPRAISAL FEE to PINNACLE MORTGAGE, INC	B	\$450.00		
PROPERTY TAXES to HOBOKEN	C	\$2,086.02		
SURVEY CERTIFICATE	C	\$425.00		
TITLE - ABSTRACT/TITLE SEARCH FEE	C	\$275.00		
TITLE - ATTORNEY FEES	C	\$1,500.00		
TITLE - CLOSING PROTECTION LETTER	C	\$75.00		
TITLE - CLOSING/ESCROW FEE	C	\$550.00		
TITLE - COPY OR FAX FEE	C	\$25.00		
TITLE - COURIER FEE	C	\$25.00		
TITLE - ELECTRONIC DOCUMENT DELIVERY FEE	C	\$50.00		
TITLE - ENDORSEMENTS	C	\$175.00		
TITLE - EXAMINATION	C	\$100.00		
TITLE - LENDER'S TITLE INSURANCE	C	\$2,541.00		
TITLE - NOTARY FEES	C	\$25.00		
TITLE - NOTICE OF SETTLEMENT	C	\$45.00		
DEED RECORDING FEE	E	\$150.00		
MORTGAGE RECORDING FEE	E	\$450.00		
HAZARD INSURANCE (12 mo.)	F	\$467.04		
INTEREST (\$58.99 per day from 3/25/19 to 4/1/19)	F	\$412.93		
HAZARD INSURANCE \$38.92 per month for 3 mo.	G	\$116.76		
COUNTY PROPERTY TAX \$695.34 per month for 3 mo.	G	\$2,086.02		
AGGREGATE ADJUSTMENT	G	\$-773.18		
HOMEOWNER'S ASSOCIATION WORKING CAPITAL CONTRIBUTION	H	\$1,554.00		
TITLE - OWNER'S TITLE INSURANCE (OPTIONAL)	H	\$393.00		

SPECIAL INSTRUCTIONS TO CLOSER:

SIGNED MORTGAGE COMMITMENT

VERBAL VOES AND SOFT PULL WITHIN TEN DAYS OF CLOSING

COPY OF LOCK

H06 POLICY IN NAME OF PINNACLE

CONDO WARRANTY AS REQUIRED BY INVESTOR

NO SECONDARY FINANCING

SIGN 4506T AT CLOSING

MAX RATE NOT TO EXCEED 4.75 , CREDIT EXPIRES/LOAN MUST CLOSE BY 03/29/2019

SIGN AND DATE FINAL 1003 AND ALL ADDENDUMS- ALL PAGES

SELLER ASSIST NOT TO EXCEED 12244 (OR ACTUAL COSTS) AND MUST MEET PROGRAM GUIDELINES FOR ALLOWABLE CLOSING COSTS AND PREPAIDS.

FINAL CD TO BE REVIEWED AND ACCEPTED WITH ALL DISBURSEMENTS TO BE APPROVED AND DOCUMENTED. EMAIL CD FOR APPROVAL TO DVILLANO@PINNACLEMORTGAGE.BIZ.

INTERNAL CONDITION**-UNDERWRITING APPROVAL AND LOCK TO MATCH WITH ALL DETAILS REVIEWED

ALL LE AND CHANGE OF CIRCUMSTANCE TO BE IN COMPLIANCE

PINNACLE MORTGAGE INSTRUCTIONS TO CLOSING ATTORNEY : THAT YOU ARE HEREBY EXPRESSLY AUTHORIZED BY PINNACLE MORTGAGE, INC TO PERFORM CLOSING SERVICES IN CONNECTION WITH THE MORTGAGE LOAN AS ITS AGENT IN THE LOAN CLOSING

FIRST TENNESSEE BANK , IS THE WAREHOUSE LENDER IN THIS TRANSACTION. THE BANK WILL HAVE A FIRST PRIORITY SECURITY INTEREST IN THE MORTGAGE LOAN (NOT IN THE REAL ESTATE).

IF THE MORTGAGE LOAN DOES NOT CLOSE, YOU ARE TO EITHER 1) RETURN THE NON DEPOSITED CASHIERS CHECK TO PINNACLE MTG, INC, OR 2) RETURN THE FUNDS VIA WIRE TRANSFER DIRECTLY TO THE BANK. IF NECESSARY, RETURN WIRE INST. MAY BE OBTAINED BY CALLING - BANK MGR/ WAREHOUSE OPERATIONS -888-297-0222

ON BEHALF OF THE BANK, PINNACLE MTG INC HERBY INSTRUCTS YOU TO HOLD ANY DOCUMENTS PERTAINING TO THE MORTGAGE LOAN WHICH MAY BE IN YOUR POSSESSION FOR THE BENEFIT OF THE BANK, AND TRANSMIT SAME TO PINNACLE MTG, INC AND TO NO OTHER ADDRESS EXECPT PURSUANT TO WRITTEN INSTRUCTIONS DELIVERED TO YOU BY THE BANK.

PLEASE NOT ALL COMMENTS AS " MORTGAGE LOAN" REFER TO THE SUBJECT OF THE LOAN OF THESE CLOSING INSTRUCTIONS

PINNACLE MORTGAGE INC, HEREBY INSTRUCTS YOU TO SUBMIT THE MORTGAGE OR DEED OF TRUST TO THE PROPER RECORDING AGENT FOR RECORDING, THEREBY CREATING A VALID LIEAN ON THE PROPERTY, SUBJECT ONLY TO THE ENCUMBRANCES SHOWN IN SHEDULE B OF THE TITLE INSURANCE BINDER.

CONDO AND 1-4 FAMILY RIDER

FINAL CD TO REFLECT EARNEST MONEY DEPOSIT OF 0 AND COST TO CLOSE NOT TO EXCEED 200000.00

LENDER CREDIT 500

***** ABSOLUTELY NO CHANGES TO FEES (DO NOT MOVE FROM BORROWER TO SELLER or SELLER TO BORROWER. DO NOT ADD FEES, DO NOT DELETE FEES, DO NOT CHANGE THE AMOUNT OF FEES IN ANY WAY), DOCUMENTS, INSTRUCTIONS OR CONDITIONS UNLESS IN WRITING FROM PINNACLE MORTGAGE, INC CLOSING DEPARTMENT. NO OTHER PERSON, OFFICE OR DEPARTMENT HAS AUTHORITY TO MAKE ANY CHANGES *****

***** SEE CLOSING DISCLOSURE INCLUDED IN PACKAGE. PLEASE CONTACT PINNACLE MORTGAGE, INC IMMEDIATELY IF ANY OF THE FEES ARE OUTSIDE OF TOLERANCE. *****

Zero Tolerance (Cannot Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure	Cure
APPLICATION FEE	\$525.00	\$525.00	
COMMITMENT FEE	\$425.00	\$425.00	
WAREHOUSE FEE	\$100.00	\$100.00	
APPRAISAL FEE	\$450.00	\$450.00	
Total Zero Tolerance Cure:			\$0

10% Cumulative Tolerance	Loan Estimate/ Last Disclosed	Closing Disclosure	
PROPERTY TAXES	\$2,086.02	\$2,086.02	
DEED RECORDING FEE	\$150.00	\$150.00	
MORTGAGE RECORDING FEE	\$450.00	\$450.00	
10% of the LE/Last Disclosed Total: \$2,954.62	\$2,686.02	\$2,686.02	
10% Cumulative Tolerance Cure:			\$0

"Good Faith" Limitation (Can Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure
SURVEY CERTIFICATE	\$425.00	\$425.00
TITLE - ABSTRACT/TITLE SEARCH FEE	\$275.00	\$275.00
TITLE - ATTORNEY FEES	\$1,500.00	\$1,500.00
TITLE - CLOSING PROTECTION LETTER	\$75.00	\$75.00
TITLE - CLOSING/ESCROW FEE	\$550.00	\$550.00
TITLE - COPY OR FAX FEE	\$25.00	\$25.00
TITLE - COURIER FEE	\$25.00	\$25.00
TITLE - ELECTRONIC DOCUMENT DELIVERY FEE	\$50.00	\$50.00
TITLE - ENDORSEMENTS	\$175.00	\$175.00
TITLE - EXAMINATION	\$100.00	\$100.00
TITLE - LENDER'S TITLE INSURANCE	\$2,541.00	\$2,541.00
TITLE - NOTARY FEES	\$25.00	\$25.00
TITLE - NOTICE OF SETTLEMENT	\$45.00	\$45.00
HAZARD INSURANCE		\$467.04
INTEREST	\$1,769.70	\$412.93
HAZARD INSURANCE		\$116.76
COUNTY PROPERTY TAX		\$2,086.02
AGGREGATE ADJUSTMENT		\$-773.18
HOMEOWNER'S ASSOCIATION WORKING CAPITAL CONTRIBUTION	\$1,554.00	\$1,554.00
TITLE - OWNER'S TITLE INSURANCE (OPTIONAL)	\$393.00	\$393.00
TOTAL:	\$9,527.70	\$10,067.57

AFTER THE CLOSING (IF ESCROW STATE, AFTER SIGNING) HAS BEEN COMPLETED, PLEASE RETURN COMPLETE PACKAGE TO OUR OFFICE AT:

PINNACLE MORTGAGE, INC
383 RIDGEDALE AVENUE
EAST HANOVER, NJ 07936

AS SOON AS POSSIBLE BEFORE RECORDING. YOU MUST NOTARIZE WHERE APPLICABLE.

We will review the above documents and advise of our approval. Funds will be disbursed to you as indicated in the "TOTAL AMOUNT OF DRAFT." \$457,683.00

You are authorized to record and disburse funds when you are in a position to issue your extended coverage ALTA Lenders policy of title insurance in the amount of \$459,183.00, insuring the enclosed Deed of Trust/Mortgage/Security Deed/Security Instrument to be a First Lien or charge upon the real property described therein, subject only to the following exceptions contained in your commitment above numbered _____ all taxes and assessments must be brought

current.

Issue Endorsements:

- 3R and 5 6 (ARMs) 4 (Condo) 6.2 (Neg. Amort.) 5 (PUD)
- 8.1 (Environ.) Location Comprehensive Other

Additional Endorsements required:

YOUR RECORDING OF THE ENCLOSED DOCUMENTS AND/OR THE DISBURSEMENT OF THE ABOVE MENTIONED FUNDS SHALL CONSTITUTE YOUR ACCEPTANCE TO BE BOUND BY THESE INSTRUCTIONS.

If the title policy is not correct in form and content and we have to return same to you for correction, we may be delayed in delivery of this loan to an investor for purchase. Such a delay could result in financial loss because of investor purchase deadlines and/or warehouse charges. We will hold you responsible. Minimum charge for late or incorrect policies is 1/8 of 1% of the original loan amount per date for the first 30 days late. We consider a title policy "late" if not delivered within thirty (30) working days of recordation.

PINNACLE MORTGAGE, INC reserves the right to cancel or amend the terms of this loan and/or instructions at any time prior to recordation of our Deed of Trust/Mortgage/Security Deed/Security Instrument.

Date: MARCH 25, 2019

PINNACLE MORTGAGE, INC

By: _____
Closing Department

The undersigned escrow agent agrees to comply with all instructions contained herein. Documents will be executed and returned to **DILCA VEGA** _____ for review and approval **PRIOR TO RECORDATION**. No alteration, additions or deletions will be made to any documents. Any departure from the requirements and authorizations contained in these instructions must be approved by **DILCA VEGA** _____. These instructions become your transmittal letter and request for funds when signed and dated below by a LICENSED Escrow Officer.

Date: 3/25/19

Company: CORTES AND HAY, INC.

By: _____
Licensed Escrow Officer

TLA-RESPA Integrated Disclosure Disclaimer

RADIA
Loan #: 0190205001
MIN: 100355201902050015

Date: MARCH 25, 2019

Lender: PINNACLE MORTGAGE, INC

Borrower(s): VIVEK S RADIA
NIDHI A RADIA

Property Address: 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030

Within your loan package, there are many different documents which are required under various laws and regulations - and the language of some of these documents are specifically prescribed by such laws.

These documents may reference other documents which were once required under the Federal Truth-in-Lending Act (TILA) or Real Estate Settlement Procedures Act (RESPA), but which have now been replaced by other documents. Due to legal restrictions, we are unable to update some of your documents to refer to these new documents.

However, a list of the old documents and the ones which replace them is provided below. **If one of your documents refers to an older document, please refer to this table to see which document you should refer to instead.**

Old Document	New Document
Good Faith Estimate (GFE)	Loan Estimate (LE)
HUD-1 Settlement Statement (HUD-1 or HUD-1/A)	Closing Disclosure (CD)
Settlement Costs Booklet	Your home loan toolkit
Truth-in-Lending Disclosure (TIL)	Loan Estimate (LE) Closing Disclosure (CD)

Prepared by:

JOSEPH MCLEE, ESQ.

Record and Return to:

Joseph D. Greco, Jr., Esq.
Attorney at Law
51 Newark Street, Suite 404
Hoboken, NJ 07030

DEED

This Deed is made on March 19, 2019 and delivered on March 25, 2019

BETWEEN

JUSTINE CHAI SEGAL, married

whose address is 28 Mohawk Road, Short Hills, NJ 07078

referred to as the *Grantor*.

AND

VIVEK S. RADIA and NIDHI A. RADIA, husband and wife

whose address is about to be 77 River Street Unit 3, Hoboken, NJ 07030

referred to as the *Grantee*.

The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

TRANSFER OF TITLE. The grantor does hereby grant and convey the property described below to the Grantee.

CONSIDERATION This transfer of ownership is made for the sum and consideration of \$612,245.00 (Six Hundred Twelve Thousand Two Hundred and Forty-Five Dollars). The Grantor acknowledges receipt of this money.

TAX MAP REFERENCE. (N.J.S.A. 46:15-2.1) Municipality of Hoboken
Block No. 230 Lot No. 1, Qualifier C0003, Account No.

No property tax identification number is available on the date of this deed. (Check box if applicable).

PROPERTY. The property consists of the land and all the buildings and structures on the land in City of Hoboken, County of Hudson, and State of New Jersey.

Please see attached Legal Description annexed hereto and made a part hereof.

COMMONLY KNOWN AS 77 River Street Unit 3, Hoboken, NJ 07030.

BEING THE SAME LAND AND PREMISES which became vested in

BEING THE SAME LAND AND PREMISES which became vested in

Justine Chai Segal by deed from Jessie L. Chai, as the Executor under the Last Will and Testament of Lillian R. Chai, dated August 23, 2018, recorded October 2, 2018, in the Register's Office of the County of Hudson, New Jersey, in Deed Book 9344, page 909 and by deed from Richard Bongo and Wendy Bongo, husband and wife, dated August 15, 1996, recorded September 4, 1996, in the Register's Office of the County of Hudson, New Jersey, in Deed Book 5037, page 226. (Note: The said Lillian R. Chai passed away on January 29, 2018).

PROMISES BY GRANTOR. The Grantor promises and warrants that Grantor, by acts of the Grantor, has not encumbered the property. This promise means that the Grantor has not allowed anyone else to obtain any legal right which would affect the property being transferred (such as a mortgage or entering a judgment against the Grantor).

SIGNATURES. The Grantor signs this Deed as of date first above written.


JUSTINE CHAI SEGAL

STATE OF NEW JERSEY:

ss:

COUNTY OF HUDSON

I CERTIFY that on March 19, 2019, JUSTINE CHAI SEGAL, personally came before me and acknowledged under oath, to my satisfaction, that this person (or if more than one, each person):

- (a) is named in and personally signed this Deed.
- (b) signed, sealed and delivered this Deed as his/her act and deed; and
- (c) the full and actual consideration paid or to be paid for the transfer of title as defined by N.J.S.A.46:15-5, is \$612,245.00.


(Print name and title below signature)

Joseph McLee, Esq,
134 Brunswick Street
Jersey City, NJ 07302



State of New Jersey
SELLER'S RESIDENCY CERTIFICATION/EXEMPTION

CERTIFICATE TO BE FILED WITH THE DEED

(Please Print or Type)

SELLER'S INFORMATION

Name(s)

JUSTINE CHAI SEGAL, married

Current Street Address

28 Mohawk Road

City, Town, Post Office Box

Short Hills

State

NJ

Zip Code

07078

PROPERTY INFORMATION

Block(s)

230

Lot(s)

1

Qualifier

C0003

Street Address

77 River Street, Unit 3

City, Town, Post Office Box

City of Hoboken

State

NJ

Zip Code

07030

Seller's Percentage of Ownership

100%

Total Consideration

\$612,245.00

Owner's Share of Consideration

\$612,245.00

Closing Date

SELLER'S ASSURANCES (Check the Appropriate Box) (Boxes 2 through 14 apply to Residents and Nonresidents)

1. Seller is a resident taxpayer (individual, estate, or trust) of the State of New Jersey pursuant to the New Jersey Gross Income Tax Act, will file a resident gross income tax return, and will pay any applicable taxes on any gain or income from the disposition of this Property.
2. The real property sold or transferred is used exclusively as a principal residence as defined in 26 U.S. Code section 121.
3. Seller is a mortgagor conveying the mortgaged property to a mortgagee in foreclosure or in a transfer in lieu of foreclosure with no additional consideration.
4. Seller, transferor, or transferee is an agency or authority of the United States of America, an agency or authority of the State of New Jersey, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, or a private mortgage insurance company.
5. Seller is not an individual, estate, or trust and is not required to make an estimated gross income tax payment.
6. The total consideration for the property is \$1,000 or less so the seller is not required to make an estimated income tax payment.
7. The gain from the sale is not recognized for federal income tax purposes under 26 U.S. Code section 721, 1031, or 1033 (CIRCLE THE APPLICABLE SECTION). If the indicated section does not ultimately apply to this transaction, the seller acknowledges the obligation to file a New Jersey income tax return for the year of the sale and report the recognized gain.
 Seller did not receive non-like kind property.
8. The real property is being transferred by an executor or administrator of a decedent to a devisee or heir to effect distribution of the decedent's estate in accordance with the provisions of the decedent's will or the intestate laws of this State.
9. The real property being sold is subject to a short sale instituted by the mortgagee, whereby the seller agreed not to receive any proceeds from the sale and the mortgagee will receive all proceeds paying off an agreed amount of the mortgage.
10. The deed is dated prior to August 1, 2004, and was not previously recorded.
11. The real property is being transferred under a relocation company transaction where a trustee of the relocation company buys the property from the seller and then sells the house to a third party buyer for the same price.
12. The real property is being transferred between spouses or incident to a divorce decree or property settlement agreement under 26 U.S. Code section 1041.
13. The property transferred is a cemetery plot.
14. The seller is not receiving net proceeds from the sale. Net proceeds from the sale means the net amount due to the seller on the settlement sheet.

SELLER'S DECLARATIONS

The undersigned understands that this declaration and its contents may be disclosed or provided to the New Jersey Division of Taxation and that any false statement contained herein may be punished by fine, imprisonment, or both. I furthermore declare that I have examined this declaration and, to the best of my knowledge and belief, it is true, correct and complete. By checking this box I certify that a Power of Attorney to represent the seller(s) has been previously recorded or is being recorded simultaneously with the deed to which this form is attached.

3-19-2019.

Date

Justine Chai Segal
Signature (Justine Chai Segal - Seller) Please indicate if Power of Attorney or Attorney

SELLER'S AFFIDAVIT OF TITLE

STATE OF NJ,
COUNTY OF HUDSON,
SS.:

JUSTINE CHAI SEGAL, married, Say(s) under oath:

- 1. Representations.** If only one person signs this affidavit, the words "we", "us" and "our" shall mean "I", "me," and "my". The statements in this affidavit are true to the best of our knowledge, information and belief.
- 2. Name, Age and Residence.** We have never changed our names or used any other names. We are citizens of the United States and at least 18 years old. After today, we will live at 28 Mohawk Road, Short Hills, NJ 07078
- 3. Title and Possession.** We are the only owners of this property located at 77 River Street Unit 3, City of Hoboken, Hudson County, NJ; Lot 1 in Block 230; C0003, called "this property."

We now sell this property to Vivek S. Radia and Nidhi A. Radia, called the Buyers."

We are in sole possession of this property. There are no tenants or other occupants of this property. We have owned this property since August 23, 2018. Since then, no one has questioned our ownership or right to possession. We have never owned any property which is next to this property. Except for our agreement with the Buyers, we have not signed any contracts to sell this property. We have not given anyone else any rights concerning the purchase or lease of this property.

- 4. Improvements.** No additions, alterations or improvements are now being made or have been made to this property since October 1, 2018. We have always obtained all necessary permits and certificates of occupancy. All charges for municipal improvements such as sewers, sidewalks, curbs or similar improvements benefiting this property have been paid in full. No building, addition, extension or alteration on this property has been made or worked on within the past four months. We are not aware that anyone has filed or intends to file a mechanic's lien, Notice of Unpaid Balance and Right to File Lien Claim, construction lien or building contract relating to this property. No one has notified us that money is due and owing for construction, alteration or repair work on this property.
- 5. Liens, Suits or Encumbrances.** We have not allowed any interest (legal rights) to be created which affects our ownership of this property. No other persons have legal rights in this property, except the rights of utility companies to use this property along the road or for the purpose of serving this property. There are no pending lawsuits or judgments against us or other legal obligations which may be enforced against this property. No bankruptcy or insolvency proceedings have been started by or against us. We have never been declared bankrupt. No one has any security interest in any personal property or fixtures on this property. All liens (legal claims, such as judgments) listed on the attached judgment or lien search are not against us, but against others with similar names.

We have been advised that recognizances and/or abstracts of recognizances of bail are not being indexed among the records of the County Clerk/Register and that the title company is unable to search the land records for these items. Knowing that the title company, Purchaser, and/or mortgagee will rely on the truthfulness of this statement, we hereby certify that there are no recognizances filed against us as either principal or surety on the property which is subject to this transaction.

6. Marital History. (check where appropriate)

NOTE: Any reference made to "marriage", "marital", "married", or "matrimonial", or another word which in a specific context denotes a marital or spousal relationship, the same shall include a civil union pursuant to N.J.S.A. 37:1-31 et seq.

- We are not married.
- I am married.
- This property has never been occupied as the principal matrimonial residence of any of us. (If it has, or if it was acquired before May 28, 1980, each spouse must sign deed and affidavit N.J.S.A. 3B:28-2, 3.)
- Our complete marital history is listed above.
- Our complete marital history is listed below under paragraph 7. This includes all marriages not listed above, and any pending matrimonial actions. We include how each marriage ended. We have attached copies of any death certificates and judgments for divorce or annulment including any provisions in these judgments which relate to this property.

- 7. Exceptions and Additions.** The following is a complete list of exceptions and additions to the above statements. This includes all liens or mortgages which are not being paid off as a result of this mortgage.

Justin Chai Segal state that they have examined the Charles Jones, Inc. Judgment Search Dated 2/26/2019, and that the judgments as disclosed are not against them but rather against someone of same or similar name - Clear.

There are no unpaid fines or surcharges levied against me by the Division of Motor Vehicles.
There are no mortgages.

8. Child Support.

- There are no outstanding child support orders or judgments against this deponent.
- There is a child support order outstanding, Docket No. _____, against this deponent. All payments, however, are current as of this date


- 9. Reliance.** We make this affidavit in order to induce the Buyer(s) to accept our deed. We are aware that the Buyer(s) and their mortgage lender rely on our truthfulness and the statements made in this affidavit. As used in this affidavit, singular pronouns shall include plural and vice versa. We attest that the statements made in this affidavit are true to the best of our knowledge, information and belief.

Signed and sworn to before me on
This 19 day of March, 2019

(Attorney / Notary Public)

Joseph McLee, Esq,
134 Brunswick Street

Affidavit of Title-For Sale of Property by Individual, Hudson County, NJ 07302


JUSTINE CHAI SEGAL

SCHEDULE A

(continued)

File No. ORN9326

LEGAL DESCRIPTION

ALL that certain lot, parcel or tract of land, situate and lying in the City of Hoboken, County of Hudson, State of New Jersey, and being more particularly described as follows:

BEING KNOWN AND DESIGNATED AS Unit No. 3 in "77 River Street Condominium, a Condominium," together with an undivided 3.64 percentage interest in and to the common elements appurtenant thereto, in accordance with, and subject to the terms, conditions, provisions, covenants, restrictions, easements, and other matters contained in the Master Deed for said 77 River Street Condominium, a Condominium, which Master Deed was dated July 25, 1993, and recorded on July 29, 1993 in the Register's Office of the County of Hudson, in Book 4620, Page 240, as the same may hereafter be lawfully amended.

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot 1 C0003 in Block 230, Unit 3 on the City of Hoboken Tax Map.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Old Republic Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

File No./Escrow No.: ORN9326
 Print Date & Time: 03/22/2019 11:59 AM
 Officer/Escrow Officer:

Cortes & Hay Title Agency, Inc.
 110 Main Street, P.O. Box 454
 Flemington, NJ 08822

Settlement Location:
 110 Main Street, P.O. Box 454, Flemington, NJ 08822

Property Address: 77 River Street, Hoboken, NJ 07030
 Buyer: Vivek S. Radia, Nidhi A. Radia
 Seller: Justine Chai Segal
 Lender: Pinnacle Mortgage, Inc.

Settlement Date: 3/25/2019
 Disbursement Date: 3/25/2019
 Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$612,245.00	Sales Price of Property	\$612,245.00	
		Deposit		\$140,817.00
		Loan Amount		\$459,183.00
\$12,245.00		Seller Credit		\$12,245.00
\$140,817.00		Excess Deposit		
		Prorations/Adjustments		
		City/Town Taxes from 3/25/2019 to 3/31/2019	\$160.02	
		Assoc Adj from 3/25/2019 to 3/31/2019	\$116.96	
	\$160.02	City/Town Taxes from 3/25/2019 to 3/31/2019		
	\$116.96	Assoc Adj from 3/25/2019 to 3/31/2019		
		Loan Charges to Pinnacle Mortgage, Inc.		
		Lender Credits to Pinnacle Mortgage, Inc.	\$(500.00)	
		Other Loan Charges		
		Application fee	\$525.00	
		Commitment fee	\$425.00	
		Warehouse fee	\$100.00	
		Appraisal Fee: \$450.00 POC-Borrower		
		Settlement Fee to Cortes & Hay Title Agency, Inc.	\$325.00	
		Wire Fee to Cortes & Hay Title Agency, Inc.	\$25.00	
		Prepaid Interest to Pinnacle Mortgage, Inc.	\$412.93	

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Impounds		
		Aggregate Adjustment		\$773.18
		Homeowner's Insurance 3 mo @ \$ 38.92/mo	\$116.76	
		Property Taxes 3 mo @ \$ 695.34/mo	\$2,086.02	
		Title Charges & Escrow / Settlement Charges		
		Exam Fee Standard with Cortes & Hay Title Agency, Inc.	\$100.00	
		Lender's Policy with Cortes & Hay Title Agency, Inc.	\$2,230.00	
		ALTA 8.1 EPL \$25.00 \$25.00 Buyer		
		ALTA 9.10 \$25.00 \$25.00 Buyer		
		Closing Svc Ltr \$75.00 \$75.00 Buyer		
		Survey w/o Srvy \$25.00 \$25.00 Buyer		
		2nd Mtg Mkt \$25.00 \$25.00 Buyer		
		Overnight Charges with Cortes & Hay Title Agency, Inc.	\$20.00	
		Photocopying with Cortes & Hay Title Agency, Inc.	\$10.00	
		Search Fee with Cortes & Hay Title Agency, Inc.	\$85.00	
		Tax & Assessments with Cortes & Hay Title Agency, Inc.	\$30.50	
		Tidelands Search with Cortes & Hay Title Agency, Inc.	\$25.00	
		Upper Court/Patriot with Cortes & Hay Title Agency, Inc.	\$74.00	
		Owner's Policy with Cortes & Hay Title Agency, Inc.	\$506.00	
		Government Recording and Transfer Charges		
		Recording Fees (Deed) to Hudson County Register	\$110.00	
		Recording Fees (Mortgage) to Hudson County Register	\$240.00	
\$5,317.50		Realty Transfer Fee to Hudson County Register		
		Miscellaneous		
		Notice of Settlement to Cortes & Hay Title Agency, Inc.	\$45.00	
		Homeowner's Insurance Premium to State Farm: \$467.00 POC-Borrower		
\$25.00		Wire fee - proceeds to Cortes & Hay Title Agency, Inc.		
		April 2019 Assoc Dues to Hudson Place / River Street Condo. Assn.	\$517.96	
\$200.00		Admin Fee & Master Deed & Bylaws to Hoboken Realty Management Co., Inc.		
		Working Capital to Hudson Place/River Street Condo. Assoc.	\$1,553.88	

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Move in fee to Hudson Place / River Street Condo Assoc	\$250.00	
		1st Qtr RE Tax 2019 to City of Hoboken: \$2086.00 POC-Seller		
		2nd Qtr RE Tax 2019 to City of Hoboken Tax Collector	\$2,085.99	
		March 2019 Assoc Dues to Hudson Place: \$517.96 POC-Seller		
\$1,250.00		Attorney's fees to Jay McLee, Esq.		
		Attorney's fees to Joseph Greco, Esq.	\$1,295.00	


Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
\$159,854.50	\$612,521.98	Subtotals	\$625,216.02	\$613,018.18
		Due From Borrower		\$12,197.84
\$452,667.48		Due To Seller		
\$612,521.98	\$612,521.98	Totals	\$625,216.02	\$625,216.02

Acknowledgement

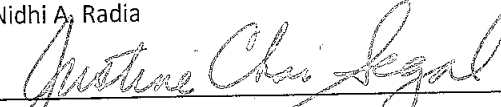
We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize to cause the funds to be disbursed in accordance with this statement.



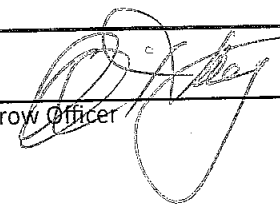
 Vivek S. Radia



 Nidhi A. Radia



 Justine Chai Segal



 Escrow Officer

Closing Disclosure

Closing Information

Date Issued
Closing Date 03/25/2019
Disbursement Date 03/25/2019
Settlement Agent Cortes & Hay Title
File # ORN9326
Property 77 River Street
 Hoboken, NJ 07030
Sale Price \$612,245

Transaction Information

Borrower Vivek S. Radia, Nidhi A. Radia
 115 Orchard Road
 Watchung, NJ 07069
Seller Justine Chai Segal
 28 Mohawk Road
 Short Hills, NJ 07078

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing	\$612,521.98
01 Sale Price of Property	\$612,245.00
02 Sale Price of Any Personal Property Included In Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes 03/25/2019 to 03/31/2019	\$160.02
10 County Taxes to	
11 Assessments to	
12 Assoc Adj 03/25/2019 to 03/31/2019	\$116.96
13	
14	
15	
16	
Due from Seller at Closing	\$159,854.50
01 Excess Deposit	\$140,817.00
02 Closing Costs Paid at Closing (J)	\$6,792.50
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	\$12,245.00
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes to	
15 County Taxes to	
16 Assessments to	
17	
18	
19	

CALCULATION

Total Due to Seller at Closing	\$612,521.98
Total Due from Seller at Closing	\$159,854.50
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$452,667.48

Contact Information

REAL ESTATE BROKER (B)

Name
Address

License ID
Contact
Contact License ID
Email
Phone

REAL ESTATE BROKER (S)

Name *NO REALTORS*
Address

License ID
Contact
Contact License ID
Email
Phone

SETTLEMENT AGENT

Name Cortes & Hay Title Agency, Inc.
Address 110 Main Street, P.O. Box 454
 Flemington, NJ 08822
License ID 8058067
Contact Dawn M. Em
Contact License ID 0077007
Email dawn@corteshay.com
Phone (908) 782-8850



Questions? If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01 % of Loan Amount (Points) to		
02		
03		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01		
02		
03		
04		
05		
06		
07		
08		
C. Services Borrower Did Shop For		
01		
02		
03		
04		
05		
06		
07		
08		

Other Costs

E. Taxes and Other Government Fees		
01 Recording Fees Deed: Mortgage:		
02 Realty Transfer Fee to Hudson County Register	\$5,317.50	
F. Prepays		
01 Homeowner's Insurance Premium mo. to		
02 Mortgage Insurance Premium mo. to		
03 Prepaid Interest per day from to		
04 Property Taxes mo. to		
05		
G. Initial Escrow Payment at Closing		
01 Homeowner's insurance per month for mo.		
02 Mortgage Insurance per month for mo.		
03 Property Taxes per month for mo.		
04		
05		
06		
07		
08 Aggregate Adjustment		
H. Other		
01 *NO BULK SALES TAX* to		
02 *NO SURVEY* to		
03 1st Qtr RE Tax 2019 to City of Hoboken		\$2,085.00
04 Admin Fee & Master Deed & Bylaws to Hoboken Realty	\$200.00	
05 Attorney's fees to Jay McLee, Esq.	\$1,250.00	
06 March 2019 Assoc Dues to Hudson Place		\$517.96
07 Wire fee - proceeds to Cortes & Hay Title Agency, Inc.	\$25.00	
08		
09		
10		
11		
12		
13		
J. TOTAL CLOSING COSTS	\$6,792.50	\$2,603.96

Confirm Receipt

By signing, you are only confirming that you have received this form

Justine Chai Legal 3/25/2019
 Seller Signature Date Seller Signature

Date
PAGE 2 OF 3

Addendum

Closing Information:

Date Issued:

File No: ORN9326

Closing Date: 03/25/2019

Property Information: 77 River Street
Hoboken, NJ 07030

Transaction Information:

Borrower: Vivek S. Radia
Address: 115 Orchard Road
City/ST/Zip: Watchung, NJ 07069

Borrower: Nidhi A. Radia
Address:
City/ST/Zip:

Seller: Justine Chal Segal
Address: 28 Mohawk Road
City/ST/Zip: Short Hills, NJ 07078

Other Costs	Seller-Paid	
	At Closing	Before Closing
H. Other		
04 Admin Fee & Master Deed & Bylaws to Hoboken Realty Management Co., Inc.		\$200.00

Additional Text Text that could not fit on pages 1-5 are shown in full here.

Area	Full Text
Closing Information, Settlement Agent	Cortes & Hay Title Agency, Inc.

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 03/19/2019
 Closing Date 03/25/2019
 Disbursement Date 03/25/2019
 Settlement Agent CORTES AND HAY, INC.
 File # ORN9326
 Property 77 River Street, Unit 3
 Hoboken, NJ 07030
 Sale Price \$612,245

Transaction Information

Borrower Vivek S Radia
 Nidhi A Radia
 115 Orchard Road
 Watchung, NJ 07069
 Seller Justine Chai Segal
 28 Mohawk Road
 Short Hills, NJ 07078
 Lender Pinnacle Mortgage Inc

Loan Information

Loan Term 30 years
 Purpose Purchase
 Product Fixed Rate
 Loan Type Conventional FHA
 VA
 Loan ID # 0190205001
 MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$459,183	NO
Interest Rate	4.625%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,360.84	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments	Years 1-30	
Payment Calculation		
Principal & Interest	\$2,360.84	
Mortgage Insurance	+ 0	
Estimated Escrow <i>Amount can increase over time</i>	+ 734.26	
Estimated Total Monthly Payment	\$3,095.10	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$1,254.22 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowners' Assoc. Dues See Escrow Account on page 4 for details. You must pay for other property costs separately.
		In escrow? YES YES NO

Costs at Closing		
Closing Costs	\$12,837.86	Includes \$5,764.50 in Loan Costs + \$7,573.36 in Other Costs - \$500.00 in Lender Credits. See page 2 for details.
Cash to Close	\$12,197.84	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$15,150.00	\$12,837.86	YES • See Total Loan Costs(D) and Total Other Costs(I).
Closing Costs Paid Before Closing	\$0	-\$917.00	YES • You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$153,062.00	\$153,062.00	NO
Deposit	\$0	-\$140,817.00	YES • You increased this payment. See details in Section L
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$12,244.00	-\$12,245.00	YES • See Seller Credits in Section L
Adjustments and Other Credits	\$0	\$276.98	YES • See details in Section K and Section L
Cash to Close	\$155,968.00	\$12,197.84	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$624,442.84
01 Sale Price of Property	\$612,245.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$11,920.86

Adjustments

04	
05	
06	
07	

Adjustments for Items Paid by Seller in Advance

08 City/Town Taxes	03/25/2019 to 03/31/2019	\$160.02
09 County Taxes	to	
10 Assessments	to	
11 Assoc Dues Adj	03/25/2019 to 03/31/2019	\$116.96

L. Paid Already by or on Behalf of Borrower at Closing **\$140,817.00**

01 Deposit	\$140,817.00
02 Loan Amount	\$459,183.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$12,245.00

Other Credits

06	
07	

Adjustments

08	
09	
10	
11	

Adjustments for Items Unpaid by Seller

12 City/Town Taxes	to	
13 County Taxes	to	
14 Assessments	to	

CALCULATION

Total Due from Borrower at Closing (K)	\$624,442.84
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$140,817.00
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$12,197.84

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$612,521.98
01 Sale Price of Property	\$612,245.00
02 Sale Price of Any Personal Property Included in Sale	

03	
04	
05	
06	

Adjustments for Items Paid by Seller in Advance

07 City/Town Taxes	03/25/2019 to 03/31/2019	\$160.02
08 County Taxes	to	
09 Assessments	to	
10 Assoc Dues Adj	03/25/2019 to 03/31/2019	\$116.96

N. Due from Seller at Closing **\$159,854.50**

01 Excess Deposit	\$140,817.00
02 Closing Costs Paid at Closing (J)	\$6,792.50
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	

06	
07 Seller Credit	\$12,245.00

08	
09	
10	
11	

Adjustments for Items Unpaid by Seller

12 City/Town Taxes	to	
13 County Taxes	to	
14 Assessments	to	

CALCULATION

Total Due to Seller at Closing (M)	\$612,521.98
Total Due from Seller at Closing (N)	-\$159,854.50
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$452,667.48

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in
77 River Street, Unit 3, Hoboken, NJ 07030

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	8,811.12	Estimated total amount over year 1 for your escrowed property costs: <i>Hazard Insurance, County Property Tax</i>
Non-Escrowed Property Costs over Year 1	6239.52	Estimated total amount over year 1 for your non-escrowed property costs: <i>Homeowners' Assoc. Dues</i> You may have other property costs.
Initial Escrow Payment	1,429.60	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	734.26	The amount included in your total monthly payment.

- will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$856,080.79
Finance Charge. The dollar amount the loan will cost you.	\$393,968.29
Amount Financed. The loan amount available after paying your upfront finance charge.	\$455,935.07
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.678%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	85.18%



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

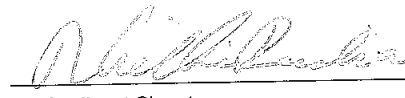
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Pinnacle Mortgage Inc		NA	NA	CORTES AND HAY, INC.
Address	383 Ridgedale Ave East Hanover, NJ 07936				110 MAIN STREET FLEMINGTON, NJ 08822
NMLS ID	132559				
NJ License ID	132559				8058067
Contact	MICHAEL J MUNDY JR				Dawn Em
Contact NMLS ID	208872				
Contact NJ License ID	208872				0077007
Email	MMUNDY@PINNACLE MORTGAGE.BIZ				dawn@corteshay.com
Phone	973-887-6100				908-782-8850

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.


Applicant Signature

3/25/19
Date


Co-Applicant Signature

3/25/19
Date

Addendum

FIRST PAYMENT LETTER

RADIA
Loan #: 0190205001
MIN: 100355201902050015

DATE: MARCH 25, 2019

LOAN NUMBER: 0190205001

PROPERTY ADDRESS: 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030

In the event that mortgage insurance is required on the above loan, the undersigned agrees that except as otherwise provided by law, PINNACLE MORTGAGE, INC, its successors and assigns, ("Mortgagee") may at any time during the mortgage term and in its discretion apply for renewal of mortgage guaranty insurance covering the mortgage executed by the undersigned of even date herewith, pay the premiums due by reason thereof, and require repayment to Mortgagee by the undersigned of such amounts. Failure to do so shall be considered a default and all provisions of the Note and Mortgage/Deed of Trust/Security Deed/Security Instrument with regard to default shall be applicable.

The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association.

The first regular monthly payment on the above mortgage loan is due on MAY 1, 2019. Based on the preliminary information now available for the amount of taxes and insurance, the undersigned understands that the ESTIMATE of the total monthly payment is as follows:

Principal and Interest	\$ 2,360.84
Homeowner's Insurance	\$ 38.92
Mortgage Insurance	\$
Property Taxes	\$ 695.34
	\$
	\$
TOTAL PAYMENT:	\$ 3,095.10

The undersigned further acknowledges that monthly coupons/statements and a supply of self-addressed envelopes will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED:

Vivek S Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi A Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

PAYMENT MUST BE SENT TO:
PINNACLE MORTGAGE, INC
383 RIDGEDALE AVENUE
EAST HANOVER, NJ 07936

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

RADIA
 Loan #: 0190205001
 MIN: 100355201902050015

Your monthly mortgage payment for the coming year will be \$3,095.10 of which \$2,360.84 will be for principal and interest and \$734.26 will go into your escrow account.

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Starting Balance is: \$1,429.60

Pymt Date	Deposit	Hazard Insurance	County Property Tax	Withdrawal	Balance
May	734.26			0.00	2,163.86
June	734.26			0.00	2,898.12
July	734.26			0.00	3,632.38
August	734.26		2,086.02	2,086.02	2,280.62
September	734.26			0.00	3,014.88
October	734.26			0.00	3,749.14
November	734.26		2,086.02	2,086.02	2,397.38
December	734.26			0.00	3,131.64
January	734.26			0.00	3,865.90
February	734.26		2,086.02	2,086.02	2,514.14
March	734.26	467.04		467.04	2,781.36
April	734.26			0.00	3,515.62

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Cushion selected by servicer: \$2,163.86
 Homeowner's Insurance payable to: PINNACLE MORTGAGE, INC
 Mortgage Insurance payable to:
 Property Taxes payable to: PINNACLE MORTGAGE, INC

Vivek S Radia 3/25/19
 - BORROWER - VIVEK S RADIA - DATE -

Nidhi A Radia 3/25/19
 - BORROWER - NIDHI A RADIA - DATE -

PINNACLE MORTGAGE, INC
 383 RIDGEDALE AVENUE, EAST HANOVER, NJ 07936
 BORROWER(S): VIVEK S RADIA
 NIDHI A RADIA

Loan No: 0190205001

Initial Amortization Schedule

General Loan Parameters:

Appraised Value: \$615,000.00
 Sales Price: \$612,245.00
 Original Principal Balance: \$459,183.00
 Amortization Term: 360
 Interest Rate: 4.625%

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
1	05/01/2019	\$2,360.84	\$1,769.77	\$591.07	\$1,769.77	\$458,591.93	74.90
2	06/01/2019	\$2,360.84	\$1,767.49	\$593.35	\$3,537.26	\$457,998.58	74.81
3	07/01/2019	\$2,360.84	\$1,765.20	\$595.64	\$5,302.46	\$457,402.94	74.71
4	08/01/2019	\$2,360.84	\$1,762.91	\$597.93	\$7,065.37	\$456,805.01	74.61
5	09/01/2019	\$2,360.84	\$1,760.60	\$600.24	\$8,825.97	\$456,204.77	74.51
6	10/01/2019	\$2,360.84	\$1,758.29	\$602.55	\$10,584.26	\$455,602.22	74.42
7	11/01/2019	\$2,360.84	\$1,755.97	\$604.87	\$12,340.23	\$454,997.35	74.32
8	12/01/2019	\$2,360.84	\$1,753.64	\$607.20	\$14,093.87	\$454,390.15	74.22
9	01/01/2020	\$2,360.84	\$1,751.30	\$609.54	\$15,845.17	\$453,780.61	74.12
10	02/01/2020	\$2,360.84	\$1,748.95	\$611.89	\$17,594.12	\$453,168.72	74.02
11	03/01/2020	\$2,360.84	\$1,746.59	\$614.25	\$19,340.71	\$452,554.47	73.92
12	04/01/2020	\$2,360.84	\$1,744.22	\$616.62	\$21,084.93	\$451,937.85	73.82
13	05/01/2020	\$2,360.84	\$1,741.84	\$619.00	\$22,826.77	\$451,318.85	73.72
14	06/01/2020	\$2,360.84	\$1,739.46	\$621.38	\$24,566.23	\$450,697.47	73.61
15	07/01/2020	\$2,360.84	\$1,737.06	\$623.78	\$26,303.29	\$450,073.69	73.51
16	08/01/2020	\$2,360.84	\$1,734.66	\$626.18	\$28,037.95	\$449,447.51	73.41
17	09/01/2020	\$2,360.84	\$1,732.25	\$628.59	\$29,770.20	\$448,818.92	73.31
18	10/01/2020	\$2,360.84	\$1,729.82	\$631.02	\$31,500.02	\$448,187.90	73.20
19	11/01/2020	\$2,360.84	\$1,727.39	\$633.45	\$33,227.41	\$447,554.45	73.10
20	12/01/2020	\$2,360.84	\$1,724.95	\$635.89	\$34,952.36	\$446,918.56	73.00
21	01/01/2021	\$2,360.84	\$1,722.50	\$638.34	\$36,674.86	\$446,280.22	72.89
22	02/01/2021	\$2,360.84	\$1,720.04	\$640.80	\$38,394.90	\$445,639.42	72.79
23	03/01/2021	\$2,360.84	\$1,717.57	\$643.27	\$40,112.47	\$444,996.15	72.68
24	04/01/2021	\$2,360.84	\$1,715.09	\$645.75	\$41,827.56	\$444,350.40	72.58
25	05/01/2021	\$2,360.84	\$1,712.60	\$648.24	\$43,540.16	\$443,702.16	72.47
26	06/01/2021	\$2,360.84	\$1,710.10	\$650.74	\$45,250.26	\$443,051.42	72.37
27	07/01/2021	\$2,360.84	\$1,707.59	\$653.25	\$46,957.85	\$442,398.17	72.26
28	08/01/2021	\$2,360.84	\$1,705.08	\$655.76	\$48,662.93	\$441,742.41	72.15
29	09/01/2021	\$2,360.84	\$1,702.55	\$658.29	\$50,365.48	\$441,084.12	72.04
30	10/01/2021	\$2,360.84	\$1,700.01	\$660.83	\$52,065.49	\$440,423.29	71.94
31	11/01/2021	\$2,360.84	\$1,697.46	\$663.38	\$53,762.95	\$439,759.91	71.83
32	12/01/2021	\$2,360.84	\$1,694.91	\$665.93	\$55,457.86	\$439,093.98	71.72
33	01/01/2022	\$2,360.84	\$1,692.34	\$668.50	\$57,150.20	\$438,425.48	71.61
34	02/01/2022	\$2,360.84	\$1,689.76	\$671.08	\$58,839.96	\$437,754.40	71.50
35	03/01/2022	\$2,360.84	\$1,687.18	\$673.66	\$60,527.14	\$437,080.74	71.39
36	04/01/2022	\$2,360.84	\$1,684.58	\$676.26	\$62,211.72	\$436,404.48	71.28
37	05/01/2022	\$2,360.84	\$1,681.98	\$678.86	\$63,893.70	\$435,725.62	71.17
38	06/01/2022	\$2,360.84	\$1,679.36	\$681.48	\$65,573.06	\$435,044.14	71.06
39	07/01/2022	\$2,360.84	\$1,676.73	\$684.11	\$67,249.79	\$434,360.03	70.95
40	08/01/2022	\$2,360.84	\$1,674.10	\$686.74	\$68,923.89	\$433,673.29	70.83
41	09/01/2022	\$2,360.84	\$1,671.45	\$689.39	\$70,595.34	\$432,983.90	70.72
42	10/01/2022	\$2,360.84	\$1,668.79	\$692.05	\$72,264.13	\$432,291.85	70.61
43	11/01/2022	\$2,360.84	\$1,666.12	\$694.72	\$73,930.25	\$431,597.13	70.49
44	12/01/2022	\$2,360.84	\$1,663.45	\$697.39	\$75,593.70	\$430,899.74	70.38
45	01/01/2023	\$2,360.84	\$1,660.76	\$700.08	\$77,254.46	\$430,199.66	70.27
46	02/01/2023	\$2,360.84	\$1,658.06	\$702.78	\$78,912.52	\$429,496.88	70.15
47	03/01/2023	\$2,360.84	\$1,655.35	\$705.49	\$80,567.87	\$428,791.39	70.04
48	04/01/2023	\$2,360.84	\$1,652.63	\$708.21	\$82,220.50	\$428,083.18	69.92
49	05/01/2023	\$2,360.84	\$1,649.90	\$710.94	\$83,870.40	\$427,372.24	69.80
50	06/01/2023	\$2,360.84	\$1,647.16	\$713.68	\$85,517.56	\$426,658.56	69.69
51	07/01/2023	\$2,360.84	\$1,644.41	\$716.43	\$87,161.97	\$425,942.13	69.57
52	08/01/2023	\$2,360.84	\$1,641.65	\$719.19	\$88,803.62	\$425,222.94	69.45
53	09/01/2023	\$2,360.84	\$1,638.88	\$721.96	\$90,442.50	\$424,500.98	69.34
54	10/01/2023	\$2,360.84	\$1,636.10	\$724.74	\$92,078.60	\$423,776.24	69.22
55	11/01/2023	\$2,360.84	\$1,633.30	\$727.54	\$93,711.90	\$423,048.70	69.10
56	12/01/2023	\$2,360.84	\$1,630.50	\$730.34	\$95,342.40	\$422,318.36	68.98

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
57	01/01/2024	\$2,360.84	\$1,627.69	\$733.15	\$96,970.09	\$421,585.21	68.86
58	02/01/2024	\$2,360.84	\$1,624.86	\$735.98	\$98,594.95	\$420,849.23	68.74
59	03/01/2024	\$2,360.84	\$1,622.02	\$738.82	\$100,216.97	\$420,110.41	68.62
60	04/01/2024	\$2,360.84	\$1,619.18	\$741.66	\$101,836.15	\$419,368.75	68.50
61	05/01/2024	\$2,360.84	\$1,616.32	\$744.52	\$103,452.47	\$418,624.23	68.38
62	06/01/2024	\$2,360.84	\$1,613.45	\$747.39	\$105,065.92	\$417,876.84	68.25
63	07/01/2024	\$2,360.84	\$1,610.57	\$750.27	\$106,676.49	\$417,126.57	68.13
64	08/01/2024	\$2,360.84	\$1,607.68	\$753.16	\$108,284.17	\$416,373.41	68.01
65	09/01/2024	\$2,360.84	\$1,604.77	\$756.07	\$109,888.94	\$415,617.34	67.88
66	10/01/2024	\$2,360.84	\$1,601.86	\$758.98	\$111,490.80	\$414,858.36	67.76
67	11/01/2024	\$2,360.84	\$1,598.93	\$761.91	\$113,089.73	\$414,096.45	67.64
68	12/01/2024	\$2,360.84	\$1,596.00	\$764.84	\$114,685.73	\$413,331.61	67.51
69	01/01/2025	\$2,360.84	\$1,593.05	\$767.79	\$116,278.78	\$412,563.82	67.39
70	02/01/2025	\$2,360.84	\$1,590.09	\$770.75	\$117,868.87	\$411,793.07	67.26
71	03/01/2025	\$2,360.84	\$1,587.12	\$773.72	\$119,455.99	\$411,019.35	67.13
72	04/01/2025	\$2,360.84	\$1,584.14	\$776.70	\$121,040.13	\$410,242.65	67.01
73	05/01/2025	\$2,360.84	\$1,581.14	\$779.70	\$122,621.27	\$409,462.95	66.88
74	06/01/2025	\$2,360.84	\$1,578.14	\$782.70	\$124,199.41	\$408,680.25	66.75
75	07/01/2025	\$2,360.84	\$1,575.12	\$785.72	\$125,774.53	\$407,894.53	66.62
76	08/01/2025	\$2,360.84	\$1,572.09	\$788.75	\$127,346.62	\$407,105.78	66.49
77	09/01/2025	\$2,360.84	\$1,569.05	\$791.79	\$128,915.67	\$406,313.99	66.36
78	10/01/2025	\$2,360.84	\$1,566.00	\$794.84	\$130,481.67	\$405,519.15	66.23
79	11/01/2025	\$2,360.84	\$1,562.94	\$797.90	\$132,044.61	\$404,721.25	66.10
80	12/01/2025	\$2,360.84	\$1,559.86	\$800.98	\$133,604.47	\$403,920.27	65.97
81	01/01/2026	\$2,360.84	\$1,556.78	\$804.06	\$135,161.25	\$403,116.21	65.84
82	02/01/2026	\$2,360.84	\$1,553.68	\$807.16	\$136,714.93	\$402,309.05	65.71
83	03/01/2026	\$2,360.84	\$1,550.57	\$810.27	\$138,265.50	\$401,498.78	65.58
84	04/01/2026	\$2,360.84	\$1,547.44	\$813.40	\$139,812.94	\$400,685.38	65.45
85	05/01/2026	\$2,360.84	\$1,544.31	\$816.53	\$141,357.25	\$399,868.85	65.31
86	06/01/2026	\$2,360.84	\$1,541.16	\$819.68	\$142,898.41	\$399,049.17	65.18
87	07/01/2026	\$2,360.84	\$1,538.00	\$822.84	\$144,436.41	\$398,226.33	65.04
88	08/01/2026	\$2,360.84	\$1,534.83	\$826.01	\$145,971.24	\$397,400.32	64.91
89	09/01/2026	\$2,360.84	\$1,531.65	\$829.19	\$147,502.89	\$396,571.13	64.77
90	10/01/2026	\$2,360.84	\$1,528.45	\$832.39	\$149,031.34	\$395,738.74	64.64
91	11/01/2026	\$2,360.84	\$1,525.24	\$835.60	\$150,556.58	\$394,903.14	64.50
92	12/01/2026	\$2,360.84	\$1,522.02	\$838.82	\$152,078.60	\$394,064.32	64.36
93	01/01/2027	\$2,360.84	\$1,518.79	\$842.05	\$153,597.39	\$393,222.27	64.23
94	02/01/2027	\$2,360.84	\$1,515.54	\$845.30	\$155,112.93	\$392,376.97	64.09
95	03/01/2027	\$2,360.84	\$1,512.29	\$848.55	\$156,625.22	\$391,528.42	63.95
96	04/01/2027	\$2,360.84	\$1,509.02	\$851.82	\$158,134.24	\$390,676.60	63.81
97	05/01/2027	\$2,360.84	\$1,505.73	\$855.11	\$159,639.97	\$389,821.49	63.67
98	06/01/2027	\$2,360.84	\$1,502.44	\$858.40	\$161,142.41	\$388,963.09	63.53
99	07/01/2027	\$2,360.84	\$1,499.13	\$861.71	\$162,641.54	\$388,101.38	63.39
100	08/01/2027	\$2,360.84	\$1,495.81	\$865.03	\$164,137.35	\$387,236.35	63.25
101	09/01/2027	\$2,360.84	\$1,492.47	\$868.37	\$165,629.82	\$386,367.98	63.11
102	10/01/2027	\$2,360.84	\$1,489.13	\$871.71	\$167,118.95	\$385,496.27	62.96
103	11/01/2027	\$2,360.84	\$1,485.77	\$875.07	\$168,604.72	\$384,621.20	62.82
104	12/01/2027	\$2,360.84	\$1,482.39	\$878.45	\$170,087.11	\$383,742.75	62.68
105	01/01/2028	\$2,360.84	\$1,479.01	\$881.83	\$171,566.12	\$382,860.92	62.53
106	02/01/2028	\$2,360.84	\$1,475.61	\$885.23	\$173,041.73	\$381,975.69	62.39
107	03/01/2028	\$2,360.84	\$1,472.20	\$888.64	\$174,513.93	\$381,087.05	62.24
108	04/01/2028	\$2,360.84	\$1,468.77	\$892.07	\$175,982.70	\$380,194.98	62.10
109	05/01/2028	\$2,360.84	\$1,465.33	\$895.51	\$177,448.03	\$379,299.47	61.95
110	06/01/2028	\$2,360.84	\$1,461.88	\$898.96	\$178,909.91	\$378,400.51	61.81
111	07/01/2028	\$2,360.84	\$1,458.42	\$902.42	\$180,368.33	\$377,498.09	61.66
112	08/01/2028	\$2,360.84	\$1,454.94	\$905.90	\$181,823.27	\$376,592.19	61.51
113	09/01/2028	\$2,360.84	\$1,451.45	\$909.39	\$183,274.72	\$375,682.80	61.36
114	10/01/2028	\$2,360.84	\$1,447.94	\$912.90	\$184,722.66	\$374,769.90	61.21
115	11/01/2028	\$2,360.84	\$1,444.43	\$916.41	\$186,167.09	\$373,853.49	61.06
116	12/01/2028	\$2,360.84	\$1,440.89	\$919.95	\$187,607.98	\$372,933.54	60.91
117	01/01/2029	\$2,360.84	\$1,437.35	\$923.49	\$189,045.33	\$372,010.05	60.76
118	02/01/2029	\$2,360.84	\$1,433.79	\$927.05	\$190,479.12	\$371,083.00	60.61
119	03/01/2029	\$2,360.84	\$1,430.22	\$930.62	\$191,909.34	\$370,152.38	60.46
120	04/01/2029	\$2,360.84	\$1,426.63	\$934.21	\$193,335.97	\$369,218.17	60.31
121	05/01/2029	\$2,360.84	\$1,423.03	\$937.81	\$194,759.00	\$368,280.36	60.15
122	06/01/2029	\$2,360.84	\$1,419.41	\$941.43	\$196,178.41	\$367,338.93	60.00
123	07/01/2029	\$2,360.84	\$1,415.79	\$945.05	\$197,594.20	\$366,393.88	59.84
124	08/01/2029	\$2,360.84	\$1,412.14	\$948.70	\$199,006.34	\$365,445.18	59.69
125	09/01/2029	\$2,360.84	\$1,408.49	\$952.35	\$200,414.83	\$364,492.83	59.53
126	10/01/2029	\$2,360.84	\$1,404.82	\$956.02	\$201,819.65	\$363,536.81	59.38
127	11/01/2029	\$2,360.84	\$1,401.13	\$959.71	\$203,220.78	\$362,577.10	59.22

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
128	12/01/2029	\$2,360.84	\$1,397.43	\$963.41	\$204,618.21	\$361,613.69	59.06
129	01/01/2030	\$2,360.84	\$1,393.72	\$967.12	\$206,011.93	\$360,646.57	58.91
130	02/01/2030	\$2,360.84	\$1,389.99	\$970.85	\$207,401.92	\$359,675.72	58.75
131	03/01/2030	\$2,360.84	\$1,386.25	\$974.59	\$208,788.17	\$358,701.13	58.59
132	04/01/2030	\$2,360.84	\$1,382.49	\$978.35	\$210,170.66	\$357,722.78	58.43
133	05/01/2030	\$2,360.84	\$1,378.72	\$982.12	\$211,549.38	\$356,740.66	58.27
134	06/01/2030	\$2,360.84	\$1,374.94	\$985.90	\$212,924.32	\$355,754.76	58.11
135	07/01/2030	\$2,360.84	\$1,371.14	\$989.70	\$214,295.46	\$354,765.06	57.94
136	08/01/2030	\$2,360.84	\$1,367.32	\$993.52	\$215,662.78	\$353,771.54	57.78
137	09/01/2030	\$2,360.84	\$1,363.49	\$997.35	\$217,026.27	\$352,774.19	57.62
138	10/01/2030	\$2,360.84	\$1,359.65	\$1,001.19	\$218,385.92	\$351,773.00	57.46
139	11/01/2030	\$2,360.84	\$1,355.79	\$1,005.05	\$219,741.71	\$350,767.95	57.29
140	12/01/2030	\$2,360.84	\$1,351.92	\$1,008.92	\$221,093.63	\$349,759.03	57.13
141	01/01/2031	\$2,360.84	\$1,348.03	\$1,012.81	\$222,441.66	\$348,746.22	56.96
142	02/01/2031	\$2,360.84	\$1,344.13	\$1,016.71	\$223,785.79	\$347,729.51	56.80
143	03/01/2031	\$2,360.84	\$1,340.21	\$1,020.63	\$225,126.00	\$346,708.88	56.63
144	04/01/2031	\$2,360.84	\$1,336.27	\$1,024.57	\$226,462.27	\$345,684.31	56.46
145	05/01/2031	\$2,360.84	\$1,332.32	\$1,028.52	\$227,794.59	\$344,655.79	56.29
146	06/01/2031	\$2,360.84	\$1,328.36	\$1,032.48	\$229,122.95	\$343,623.31	56.13
147	07/01/2031	\$2,360.84	\$1,324.38	\$1,036.46	\$230,447.33	\$342,586.85	55.96
148	08/01/2031	\$2,360.84	\$1,320.39	\$1,040.45	\$231,767.72	\$341,546.40	55.79
149	09/01/2031	\$2,360.84	\$1,316.38	\$1,044.46	\$233,084.10	\$340,501.94	55.62
150	10/01/2031	\$2,360.84	\$1,312.35	\$1,048.49	\$234,396.45	\$339,453.45	55.44
151	11/01/2031	\$2,360.84	\$1,308.31	\$1,052.53	\$235,704.76	\$338,400.92	55.27
152	12/01/2031	\$2,360.84	\$1,304.25	\$1,056.59	\$237,009.01	\$337,344.33	55.10
153	01/01/2032	\$2,360.84	\$1,300.18	\$1,060.66	\$238,309.19	\$336,283.67	54.93
154	02/01/2032	\$2,360.84	\$1,296.09	\$1,064.75	\$239,605.28	\$335,218.92	54.75
155	03/01/2032	\$2,360.84	\$1,291.99	\$1,068.85	\$240,897.27	\$334,150.07	54.58
156	04/01/2032	\$2,360.84	\$1,287.87	\$1,072.97	\$242,185.14	\$333,077.10	54.40
157	05/01/2032	\$2,360.84	\$1,283.73	\$1,077.11	\$243,468.87	\$331,999.99	54.23
158	06/01/2032	\$2,360.84	\$1,279.58	\$1,081.26	\$244,748.45	\$330,918.73	54.05
159	07/01/2032	\$2,360.84	\$1,275.42	\$1,085.42	\$246,023.87	\$329,833.31	53.87
160	08/01/2032	\$2,360.84	\$1,271.23	\$1,089.61	\$247,295.10	\$328,743.70	53.69
161	09/01/2032	\$2,360.84	\$1,267.03	\$1,093.81	\$248,562.13	\$327,649.89	53.52
162	10/01/2032	\$2,360.84	\$1,262.82	\$1,098.02	\$249,824.95	\$326,551.87	53.34
163	11/01/2032	\$2,360.84	\$1,258.59	\$1,102.25	\$251,083.54	\$325,449.62	53.16
164	12/01/2032	\$2,360.84	\$1,254.34	\$1,106.50	\$252,337.88	\$324,343.12	52.98
165	01/01/2033	\$2,360.84	\$1,250.07	\$1,110.77	\$253,587.95	\$323,232.35	52.79
166	02/01/2033	\$2,360.84	\$1,245.79	\$1,115.05	\$254,833.74	\$322,117.30	52.61
167	03/01/2033	\$2,360.84	\$1,241.49	\$1,119.35	\$256,075.23	\$320,997.95	52.43
168	04/01/2033	\$2,360.84	\$1,237.18	\$1,123.66	\$257,312.41	\$319,874.29	52.25
169	05/01/2033	\$2,360.84	\$1,232.85	\$1,127.99	\$258,545.26	\$318,746.30	52.06
170	06/01/2033	\$2,360.84	\$1,228.50	\$1,132.34	\$259,773.76	\$317,613.96	51.88
171	07/01/2033	\$2,360.84	\$1,224.14	\$1,136.70	\$260,997.90	\$316,477.26	51.69
172	08/01/2033	\$2,360.84	\$1,219.76	\$1,141.08	\$262,217.66	\$315,336.18	51.50
173	09/01/2033	\$2,360.84	\$1,215.36	\$1,145.48	\$263,433.02	\$314,190.70	51.32
174	10/01/2033	\$2,360.84	\$1,210.94	\$1,149.90	\$264,643.96	\$313,040.80	51.13
175	11/01/2033	\$2,360.84	\$1,206.51	\$1,154.33	\$265,850.47	\$311,886.47	50.94
176	12/01/2033	\$2,360.84	\$1,202.06	\$1,158.78	\$267,052.53	\$310,727.69	50.75
177	01/01/2034	\$2,360.84	\$1,197.60	\$1,163.24	\$268,250.13	\$309,564.45	50.56
178	02/01/2034	\$2,360.84	\$1,193.11	\$1,167.73	\$269,443.24	\$308,396.72	50.37
179	03/01/2034	\$2,360.84	\$1,188.61	\$1,172.23	\$270,631.85	\$307,224.49	50.18
180	04/01/2034	\$2,360.84	\$1,184.09	\$1,176.75	\$271,815.94	\$306,047.74	49.99
181	05/01/2034	\$2,360.84	\$1,179.56	\$1,181.28	\$272,995.50	\$304,866.46	49.79
182	06/01/2034	\$2,360.84	\$1,175.01	\$1,185.83	\$274,170.51	\$303,680.63	49.60
183	07/01/2034	\$2,360.84	\$1,170.44	\$1,190.40	\$275,340.95	\$302,490.23	49.41
184	08/01/2034	\$2,360.84	\$1,165.85	\$1,194.99	\$276,506.80	\$301,295.24	49.21
185	09/01/2034	\$2,360.84	\$1,161.24	\$1,199.60	\$277,668.04	\$300,095.64	49.02
186	10/01/2034	\$2,360.84	\$1,156.62	\$1,204.22	\$278,824.66	\$298,891.42	48.82
187	11/01/2034	\$2,360.84	\$1,151.98	\$1,208.86	\$279,976.64	\$297,682.56	48.62
188	12/01/2034	\$2,360.84	\$1,147.32	\$1,213.52	\$281,123.96	\$296,469.04	48.42
189	01/01/2035	\$2,360.84	\$1,142.64	\$1,218.20	\$282,266.60	\$295,250.84	48.22
190	02/01/2035	\$2,360.84	\$1,137.95	\$1,222.89	\$283,404.55	\$294,027.95	48.02
191	03/01/2035	\$2,360.84	\$1,133.23	\$1,227.61	\$284,537.78	\$292,800.34	47.82
192	04/01/2035	\$2,360.84	\$1,128.50	\$1,232.34	\$285,666.28	\$291,568.00	47.62
193	05/01/2035	\$2,360.84	\$1,123.75	\$1,237.09	\$286,790.03	\$290,330.91	47.42
194	06/01/2035	\$2,360.84	\$1,118.98	\$1,241.86	\$287,909.01	\$289,089.05	47.22
195	07/01/2035	\$2,360.84	\$1,114.20	\$1,246.64	\$289,023.21	\$287,842.41	47.01
196	08/01/2035	\$2,360.84	\$1,109.39	\$1,251.45	\$290,132.60	\$286,590.96	46.81
197	09/01/2035	\$2,360.84	\$1,104.57	\$1,256.27	\$291,237.17	\$285,334.69	46.60
198	10/01/2035	\$2,360.84	\$1,099.73	\$1,261.11	\$292,336.90	\$284,073.58	46.40

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
199	11/01/2035	\$2,360.84	\$1,094.87	\$1,265.97	\$293,431.77	\$282,807.61	46.19
200	12/01/2035	\$2,360.84	\$1,089.99	\$1,270.85	\$294,521.76	\$281,536.76	45.98
201	01/01/2036	\$2,360.84	\$1,085.09	\$1,275.75	\$295,606.85	\$280,261.01	45.78
202	02/01/2036	\$2,360.84	\$1,080.17	\$1,280.67	\$296,687.02	\$278,980.34	45.57
203	03/01/2036	\$2,360.84	\$1,075.24	\$1,285.60	\$297,762.26	\$277,694.74	45.36
204	04/01/2036	\$2,360.84	\$1,070.28	\$1,290.56	\$298,832.54	\$276,404.18	45.15
205	05/01/2036	\$2,360.84	\$1,065.31	\$1,295.53	\$299,897.85	\$275,108.65	44.93
206	06/01/2036	\$2,360.84	\$1,060.31	\$1,300.53	\$300,958.16	\$273,808.12	44.72
207	07/01/2036	\$2,360.84	\$1,055.30	\$1,305.54	\$302,013.46	\$272,502.58	44.51
208	08/01/2036	\$2,360.84	\$1,050.27	\$1,310.57	\$303,063.73	\$271,192.01	44.29
209	09/01/2036	\$2,360.84	\$1,045.22	\$1,315.62	\$304,108.95	\$269,876.39	44.08
210	10/01/2036	\$2,360.84	\$1,040.15	\$1,320.69	\$305,149.10	\$268,555.70	43.86
211	11/01/2036	\$2,360.84	\$1,035.06	\$1,325.78	\$306,184.16	\$267,229.92	43.65
212	12/01/2036	\$2,360.84	\$1,029.95	\$1,330.89	\$307,214.11	\$265,899.03	43.43
213	01/01/2037	\$2,360.84	\$1,024.82	\$1,336.02	\$308,238.93	\$264,563.01	43.21
214	02/01/2037	\$2,360.84	\$1,019.67	\$1,341.17	\$309,258.60	\$263,221.84	42.99
215	03/01/2037	\$2,360.84	\$1,014.50	\$1,346.34	\$310,273.10	\$261,875.50	42.77
216	04/01/2037	\$2,360.84	\$1,009.31	\$1,351.53	\$311,282.41	\$260,523.97	42.55
217	05/01/2037	\$2,360.84	\$1,004.10	\$1,356.74	\$312,286.51	\$259,167.23	42.33
218	06/01/2037	\$2,360.84	\$998.87	\$1,361.97	\$313,285.38	\$257,805.26	42.11
219	07/01/2037	\$2,360.84	\$993.62	\$1,367.22	\$314,279.00	\$256,438.04	41.88
220	08/01/2037	\$2,360.84	\$988.35	\$1,372.49	\$315,267.35	\$255,065.55	41.66
221	09/01/2037	\$2,360.84	\$983.07	\$1,377.77	\$316,250.42	\$253,687.78	41.44
222	10/01/2037	\$2,360.84	\$977.75	\$1,383.09	\$317,228.17	\$252,304.69	41.21
223	11/01/2037	\$2,360.84	\$972.42	\$1,388.42	\$318,200.59	\$250,916.27	40.98
224	12/01/2037	\$2,360.84	\$967.07	\$1,393.77	\$319,167.66	\$249,522.50	40.76
225	01/01/2038	\$2,360.84	\$961.70	\$1,399.14	\$320,129.36	\$248,123.36	40.53
226	02/01/2038	\$2,360.84	\$956.31	\$1,404.53	\$321,085.67	\$246,718.83	40.30
227	03/01/2038	\$2,360.84	\$950.90	\$1,409.94	\$322,036.57	\$245,308.89	40.07
228	04/01/2038	\$2,360.84	\$945.46	\$1,415.38	\$322,982.03	\$243,893.51	39.84
229	05/01/2038	\$2,360.84	\$940.01	\$1,420.83	\$323,922.04	\$242,472.68	39.60
230	06/01/2038	\$2,360.84	\$934.53	\$1,426.31	\$324,856.57	\$241,046.37	39.37
231	07/01/2038	\$2,360.84	\$929.03	\$1,431.81	\$325,785.60	\$239,614.56	39.14
232	08/01/2038	\$2,360.84	\$923.51	\$1,437.33	\$326,709.11	\$238,177.23	38.90
233	09/01/2038	\$2,360.84	\$917.97	\$1,442.87	\$327,627.08	\$236,734.36	38.67
234	10/01/2038	\$2,360.84	\$912.41	\$1,448.43	\$328,539.49	\$235,285.93	38.43
235	11/01/2038	\$2,360.84	\$906.83	\$1,454.01	\$329,446.32	\$233,831.92	38.19
236	12/01/2038	\$2,360.84	\$901.23	\$1,459.61	\$330,347.55	\$232,372.31	37.95
237	01/01/2039	\$2,360.84	\$895.60	\$1,465.24	\$331,243.15	\$230,907.07	37.71
238	02/01/2039	\$2,360.84	\$889.95	\$1,470.89	\$332,133.10	\$229,436.18	37.47
239	03/01/2039	\$2,360.84	\$884.29	\$1,476.55	\$333,017.39	\$227,959.63	37.23
240	04/01/2039	\$2,360.84	\$878.59	\$1,482.25	\$333,895.98	\$226,477.38	36.99
241	05/01/2039	\$2,360.84	\$872.88	\$1,487.96	\$334,768.86	\$224,989.42	36.75
242	06/01/2039	\$2,360.84	\$867.15	\$1,493.69	\$335,636.01	\$223,495.73	36.50
243	07/01/2039	\$2,360.84	\$861.39	\$1,499.45	\$336,497.40	\$221,996.28	36.26
244	08/01/2039	\$2,360.84	\$855.61	\$1,505.23	\$337,353.01	\$220,491.05	36.01
245	09/01/2039	\$2,360.84	\$849.81	\$1,511.03	\$338,202.82	\$218,980.02	35.77
246	10/01/2039	\$2,360.84	\$843.99	\$1,516.85	\$339,046.81	\$217,463.17	35.52
247	11/01/2039	\$2,360.84	\$838.14	\$1,522.70	\$339,884.95	\$215,940.47	35.27
248	12/01/2039	\$2,360.84	\$832.27	\$1,528.57	\$340,717.22	\$214,411.90	35.02
249	01/01/2040	\$2,360.84	\$826.38	\$1,534.46	\$341,543.60	\$212,877.44	34.77
250	02/01/2040	\$2,360.84	\$820.47	\$1,540.37	\$342,364.07	\$211,337.07	34.52
251	03/01/2040	\$2,360.84	\$814.53	\$1,546.31	\$343,178.60	\$209,790.76	34.27
252	04/01/2040	\$2,360.84	\$808.57	\$1,552.27	\$343,987.17	\$208,238.49	34.01
253	05/01/2040	\$2,360.84	\$802.59	\$1,558.25	\$344,789.76	\$206,680.24	33.76
254	06/01/2040	\$2,360.84	\$796.58	\$1,564.26	\$345,586.34	\$205,115.98	33.50
255	07/01/2040	\$2,360.84	\$790.55	\$1,570.29	\$346,376.89	\$203,545.69	33.25
256	08/01/2040	\$2,360.84	\$784.50	\$1,576.34	\$347,161.39	\$201,969.35	32.99
257	09/01/2040	\$2,360.84	\$778.42	\$1,582.42	\$347,939.81	\$200,386.93	32.73
258	10/01/2040	\$2,360.84	\$772.32	\$1,588.52	\$348,712.13	\$198,798.41	32.47
259	11/01/2040	\$2,360.84	\$766.20	\$1,594.64	\$349,478.33	\$197,203.77	32.21
260	12/01/2040	\$2,360.84	\$760.06	\$1,600.78	\$350,238.39	\$195,602.99	31.95
261	01/01/2041	\$2,360.84	\$753.89	\$1,606.95	\$350,992.28	\$193,996.04	31.69
262	02/01/2041	\$2,360.84	\$747.69	\$1,613.15	\$351,739.97	\$192,382.89	31.42
263	03/01/2041	\$2,360.84	\$741.48	\$1,619.36	\$352,481.45	\$190,763.53	31.16
264	04/01/2041	\$2,360.84	\$735.23	\$1,625.61	\$353,216.68	\$189,137.92	30.89
265	05/01/2041	\$2,360.84	\$728.97	\$1,631.87	\$353,945.65	\$187,506.05	30.63
266	06/01/2041	\$2,360.84	\$722.68	\$1,638.16	\$354,668.33	\$185,867.89	30.36
267	07/01/2041	\$2,360.84	\$716.37	\$1,644.47	\$355,384.70	\$184,223.42	30.09
268	08/01/2041	\$2,360.84	\$710.03	\$1,650.81	\$356,094.73	\$182,572.61	29.82
269	09/01/2041	\$2,360.84	\$703.67	\$1,657.17	\$356,798.40	\$180,915.44	29.55

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
270	10/01/2041	\$2,360.84	\$697.28	\$1,663.56	\$357,495.68	\$179,251.88	29.28
271	11/01/2041	\$2,360.84	\$690.87	\$1,669.97	\$358,186.55	\$177,581.91	29.01
272	12/01/2041	\$2,360.84	\$684.43	\$1,676.41	\$358,870.98	\$175,905.50	28.73
273	01/01/2042	\$2,360.84	\$677.97	\$1,682.87	\$359,548.95	\$174,222.63	28.46
274	02/01/2042	\$2,360.84	\$671.48	\$1,689.36	\$360,220.43	\$172,533.27	28.18
275	03/01/2042	\$2,360.84	\$664.97	\$1,695.87	\$360,885.40	\$170,837.40	27.90
276	04/01/2042	\$2,360.84	\$658.44	\$1,702.40	\$361,543.84	\$169,135.00	27.63
277	05/01/2042	\$2,360.84	\$651.87	\$1,708.97	\$362,195.71	\$167,426.03	27.35
278	06/01/2042	\$2,360.84	\$645.29	\$1,715.55	\$362,841.00	\$165,710.48	27.07
279	07/01/2042	\$2,360.84	\$638.68	\$1,722.16	\$363,479.68	\$163,988.32	26.78
280	08/01/2042	\$2,360.84	\$632.04	\$1,728.80	\$364,111.72	\$162,259.52	26.50
281	09/01/2042	\$2,360.84	\$625.38	\$1,735.46	\$364,737.10	\$160,524.06	26.22
282	10/01/2042	\$2,360.84	\$618.69	\$1,742.15	\$365,355.79	\$158,781.91	25.93
283	11/01/2042	\$2,360.84	\$611.97	\$1,748.87	\$365,967.76	\$157,033.04	25.65
284	12/01/2042	\$2,360.84	\$605.23	\$1,755.61	\$366,572.99	\$155,277.43	25.36
285	01/01/2043	\$2,360.84	\$598.47	\$1,762.37	\$367,171.46	\$153,515.06	25.07
286	02/01/2043	\$2,360.84	\$591.67	\$1,769.17	\$367,763.13	\$151,745.89	24.79
287	03/01/2043	\$2,360.84	\$584.85	\$1,775.99	\$368,347.98	\$149,969.90	24.50
288	04/01/2043	\$2,360.84	\$578.01	\$1,782.83	\$368,925.99	\$148,187.07	24.20
289	05/01/2043	\$2,360.84	\$571.14	\$1,789.70	\$369,497.13	\$146,397.37	23.91
290	06/01/2043	\$2,360.84	\$564.24	\$1,796.60	\$370,061.37	\$144,600.77	23.62
291	07/01/2043	\$2,360.84	\$557.32	\$1,803.52	\$370,618.69	\$142,797.25	23.32
292	08/01/2043	\$2,360.84	\$550.36	\$1,810.48	\$371,169.05	\$140,986.77	23.03
293	09/01/2043	\$2,360.84	\$543.39	\$1,817.45	\$371,712.44	\$139,169.32	22.73
294	10/01/2043	\$2,360.84	\$536.38	\$1,824.46	\$372,248.82	\$137,344.86	22.43
295	11/01/2043	\$2,360.84	\$529.35	\$1,831.49	\$372,778.17	\$135,513.37	22.13
296	12/01/2043	\$2,360.84	\$522.29	\$1,838.55	\$373,300.46	\$133,674.82	21.83
297	01/01/2044	\$2,360.84	\$515.21	\$1,845.63	\$373,815.67	\$131,829.19	21.53
298	02/01/2044	\$2,360.84	\$508.09	\$1,852.75	\$374,323.76	\$129,976.44	21.23
299	03/01/2044	\$2,360.84	\$500.95	\$1,859.89	\$374,824.71	\$128,116.55	20.93
300	04/01/2044	\$2,360.84	\$493.78	\$1,867.06	\$375,318.49	\$126,249.49	20.62
301	05/01/2044	\$2,360.84	\$486.59	\$1,874.25	\$375,805.08	\$124,375.24	20.31
302	06/01/2044	\$2,360.84	\$479.36	\$1,881.48	\$376,284.44	\$122,493.76	20.01
303	07/01/2044	\$2,360.84	\$472.11	\$1,888.73	\$376,756.55	\$120,605.03	19.70
304	08/01/2044	\$2,360.84	\$464.83	\$1,896.01	\$377,221.38	\$118,709.02	19.39
305	09/01/2044	\$2,360.84	\$457.52	\$1,903.32	\$377,678.90	\$116,805.70	19.08
306	10/01/2044	\$2,360.84	\$450.19	\$1,910.65	\$378,129.09	\$114,895.05	18.77
307	11/01/2044	\$2,360.84	\$442.82	\$1,918.02	\$378,571.91	\$112,977.03	18.45
308	12/01/2044	\$2,360.84	\$435.43	\$1,925.41	\$379,007.34	\$111,051.62	18.14
309	01/01/2045	\$2,360.84	\$428.01	\$1,932.83	\$379,435.35	\$109,118.79	17.82
310	02/01/2045	\$2,360.84	\$420.56	\$1,940.28	\$379,855.91	\$107,178.51	17.51
311	03/01/2045	\$2,360.84	\$413.08	\$1,947.76	\$380,268.99	\$105,230.75	17.19
312	04/01/2045	\$2,360.84	\$405.58	\$1,955.26	\$380,674.57	\$103,275.49	16.87
313	05/01/2045	\$2,360.84	\$398.04	\$1,962.80	\$381,072.61	\$101,312.69	16.55
314	06/01/2045	\$2,360.84	\$390.48	\$1,970.36	\$381,463.09	\$99,342.33	16.23
315	07/01/2045	\$2,360.84	\$382.88	\$1,977.96	\$381,845.97	\$97,364.37	15.90
316	08/01/2045	\$2,360.84	\$375.26	\$1,985.58	\$382,221.23	\$95,378.79	15.58
317	09/01/2045	\$2,360.84	\$367.61	\$1,993.23	\$382,588.84	\$93,385.56	15.25
318	10/01/2045	\$2,360.84	\$359.92	\$2,000.92	\$382,948.76	\$91,384.64	14.93
319	11/01/2045	\$2,360.84	\$352.21	\$2,008.63	\$383,300.97	\$89,376.01	14.60
320	12/01/2045	\$2,360.84	\$344.47	\$2,016.37	\$383,645.44	\$87,359.64	14.27
321	01/01/2046	\$2,360.84	\$336.70	\$2,024.14	\$383,982.14	\$85,335.50	13.94
322	02/01/2046	\$2,360.84	\$328.90	\$2,031.94	\$384,311.04	\$83,303.56	13.61
323	03/01/2046	\$2,360.84	\$321.07	\$2,039.77	\$384,632.11	\$81,263.79	13.27
324	04/01/2046	\$2,360.84	\$313.20	\$2,047.64	\$384,945.31	\$79,216.15	12.94
325	05/01/2046	\$2,360.84	\$305.31	\$2,055.53	\$385,250.62	\$77,160.62	12.60
326	06/01/2046	\$2,360.84	\$297.39	\$2,063.45	\$385,548.01	\$75,097.17	12.27
327	07/01/2046	\$2,360.84	\$289.44	\$2,071.40	\$385,837.45	\$73,025.77	11.93
328	08/01/2046	\$2,360.84	\$281.45	\$2,079.39	\$386,118.90	\$70,946.38	11.59
329	09/01/2046	\$2,360.84	\$273.44	\$2,087.40	\$386,392.34	\$68,858.98	11.25
330	10/01/2046	\$2,360.84	\$265.39	\$2,095.45	\$386,657.73	\$66,763.53	10.90
331	11/01/2046	\$2,360.84	\$257.32	\$2,103.52	\$386,915.05	\$64,660.01	10.56
332	12/01/2046	\$2,360.84	\$249.21	\$2,111.63	\$387,164.26	\$62,548.38	10.22
333	01/01/2047	\$2,360.84	\$241.07	\$2,119.77	\$387,405.33	\$60,428.61	9.87
334	02/01/2047	\$2,360.84	\$232.90	\$2,127.94	\$387,638.23	\$58,300.67	9.52
335	03/01/2047	\$2,360.84	\$224.70	\$2,136.14	\$387,862.93	\$56,164.53	9.17
336	04/01/2047	\$2,360.84	\$216.47	\$2,144.37	\$388,079.40	\$54,020.16	8.82
337	05/01/2047	\$2,360.84	\$208.20	\$2,152.64	\$388,287.60	\$51,867.52	8.47
338	06/01/2047	\$2,360.84	\$199.91	\$2,160.93	\$388,487.51	\$49,706.59	8.12
339	07/01/2047	\$2,360.84	\$191.58	\$2,169.26	\$388,679.09	\$47,537.33	7.76
340	08/01/2047	\$2,360.84	\$183.22	\$2,177.62	\$388,862.31	\$45,359.71	7.41

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
341	09/01/2047	\$2,360.84	\$174.82	\$2,186.02	\$389,037.13	\$43,173.69	07.05
342	10/01/2047	\$2,360.84	\$166.40	\$2,194.44	\$389,203.53	\$40,979.25	06.69
343	11/01/2047	\$2,360.84	\$157.94	\$2,202.90	\$389,361.47	\$38,776.35	06.33
344	12/01/2047	\$2,360.84	\$149.45	\$2,211.39	\$389,510.92	\$36,564.96	05.97
345	01/01/2048	\$2,360.84	\$140.93	\$2,219.91	\$389,651.85	\$34,345.05	05.61
346	02/01/2048	\$2,360.84	\$132.37	\$2,228.47	\$389,784.22	\$32,116.58	05.25
347	03/01/2048	\$2,360.84	\$123.78	\$2,237.06	\$389,908.00	\$29,879.52	04.88
348	04/01/2048	\$2,360.84	\$115.16	\$2,245.68	\$390,023.16	\$27,633.84	04.51
349	05/01/2048	\$2,360.84	\$106.51	\$2,254.33	\$390,129.67	\$25,379.51	04.15
350	06/01/2048	\$2,360.84	\$97.82	\$2,263.02	\$390,227.49	\$23,116.49	03.78
351	07/01/2048	\$2,360.84	\$89.09	\$2,271.75	\$390,316.58	\$20,844.74	03.40
352	08/01/2048	\$2,360.84	\$80.34	\$2,280.50	\$390,396.92	\$18,564.24	03.03
353	09/01/2048	\$2,360.84	\$71.55	\$2,289.29	\$390,468.47	\$16,274.95	02.66
354	10/01/2048	\$2,360.84	\$62.73	\$2,298.11	\$390,531.20	\$13,976.84	02.28
355	11/01/2048	\$2,360.84	\$53.87	\$2,306.97	\$390,585.07	\$11,669.87	01.91
356	12/01/2048	\$2,360.84	\$44.98	\$2,315.86	\$390,630.05	\$9,354.01	01.53
357	01/01/2049	\$2,360.84	\$36.05	\$2,324.79	\$390,666.10	\$7,029.22	01.15
358	02/01/2049	\$2,360.84	\$27.09	\$2,333.75	\$390,693.19	\$4,695.47	00.77
359	03/01/2049	\$2,360.84	\$18.10	\$2,342.74	\$390,711.29	\$2,352.73	00.38
360	04/01/2049	\$2,361.80	\$9.07	\$2,352.73	\$390,720.36	\$0.00	00.00

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES.

Vivek S Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi A Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

SIGNATURE/NAME AFFIDAVIT

Date: MARCH 25, 2019

Lender: PINNACLE MORTGAGE, INC

Borrower(s): VIVEK S RADIA
NIDHI A RADIA

RADIA
Loan #: 0190205001
MIN: 100355201902050015

I, the undersigned Borrower, state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

I hereby certify that:

NIDHI A RADIA NIDH RADIA

is one and the same person.

NIDHI A RADIA

(Print or Type Name)

Nidhi Radia
Signature

3/25/19

Date

NIDHI A RADIA

State of NEW JERSEY)
County of HUDSON)

On this 25 day of MARCH 2019, before me, the undersigned, a Notary Public in and for said State, personally appeared **NIDHI A RADIA** known to me, or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature

Notary Public for

Justin M. Hay

My Commission Expires:

JUSTIN M. HAY
Notary Public of New Jersey
My Commission Expires April 24, 2023

SIGNATURE/NAME AFFIDAVIT

Date: MARCH 25, 2019
Lender: PINNACLE MORTGAGE, INC
Borrower(s): VIVEK S RADIA
NIDHI A RADIA

RADIA
Loan #: 0190205001
MIN: 100355201902050015

I, the undersigned Borrower, state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

I hereby certify that:
VIVEK S RADIA VIVEK RADIA

is one and the same person.

VIVEK S RADIA
(Print or Type Name)

Signature [Handwritten Signature]

Date 3/25/19

VIVEK S RADIA

State of New Jersey
County of Hudson }

On this 25 day of March 2019, before me, the undersigned, a Notary Public in and for said State, personally appeared VIVEK S RADIA known to me, or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature [Handwritten Signature]
Notary Public for

My Commission Expires: JUSTIN M. HAY
Notary Public of New Jersey
My Commission Expires April 24, 2023

BORROWER DEBT CERTIFICATION

RADIA
Loan #: 0190205001
MIN: 100355201902050015

Borrower(s): VIVEK S RADIA
NIDHI A RADIA

Property Address: 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030

Date: MARCH 25, 2019

I/We affirm since the date of the original loan application that I/We have not obtained any additional debt and all debt stated on the final signed and dated application remains true and accurate.

Vivek S Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi A Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

FACT Act Notice

Notice Regarding Furnishing Negative Information

RADIA
Loan #: 0190205001
MIN: 100355201902050015

Date: MARCH 25, 2019

Lender: PINNACLE MORTGAGE, INC

Borrower(s): VIVEK S RADIA
NIDHI A RADIA

Property Address: 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030

We (Lender) may report information about your (Borrower[s]) account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

15 USCA § 1681s-2(a)(7); 12 CFR § 1022.1(b)(2)(ii) & 12 CFR Pt. 1022, App. B

By signing below, you acknowledge receipt of this Notice.

Vivek S Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi A Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

Appraisal Waiver/Receipt Form

Date: MARCH 25, 2019

RADIA
Loan #: 0190205001
MIN: 100355201902050015

Lender: PINNACLE MORTGAGE, INC

Borrower(s): VIVEK S RADIA
NIDHI A RADIA

Property Address: 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030

You, the Borrower(s), are entitled to receive a copy of any and all appraisal and/or valuation report(s) conducted on the property referenced above, no later than three business days prior to the closing of your loan.

You may have elected to waive this requirement and receive a copy at closing, at least three business days prior to closing (or you may have waived this requirement at any time before closing for corrected appraisals and/or valuation reports which only contain clerical changes).

12 CFR § 1002.14(a)

Election

- By signing below, you hereby acknowledge that you chose to receive copies of appraisal and/or valuation reports concerning the subject property listed above, upon completion of such reports and valuations, but in no event less than three business days prior to the closing of your mortgage. You also acknowledge that you received any and all such copies within such time period.
- By signing below, you hereby acknowledge that you waived before closing the timing requirements to receive a copy of appraisal reports and valuations concerning the subject property listed above and that you waived such at least three business days prior to the closing of the loan. You also acknowledge that you received any and all such copies as of the date indicated below.
- By signing below, you hereby acknowledge that you waived before closing the timing requirements to receive a copy of appraisal reports and valuations concerning the subject property listed above **which only contained clerical changes**. You also acknowledge that you received any and all such copies as of the date indicated below.

Vivek S. Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi A. Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

PINNACLE MORTGAGE, INC
Your Credit Score and The Price You Pay for Credit

Your Credit Score	
Your credit score	746
	Source: Equifax Mortgage Services Date: MARCH 1, 2019 www.equifax.com P.O. Box 740241 Atlanta, GA 30374 1-800-685-1111

Understanding Your Credit Score																			
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>																		
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.																		
The range of scores	<p>Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>																		
How your score compares to the scores of other consumers	<table border="1"> <caption>Equifax® Classic FICO® % of Consumers with Scores in a Particular Range</caption> <thead> <tr> <th>Score Range</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>334-499</td> <td>3%</td> </tr> <tr> <td>500-549</td> <td>5%</td> </tr> <tr> <td>550-599</td> <td>9%</td> </tr> <tr> <td>600-649</td> <td>11%</td> </tr> <tr> <td>650-699</td> <td>14%</td> </tr> <tr> <td>700-749</td> <td>16%</td> </tr> <tr> <td>750-799</td> <td>24%</td> </tr> <tr> <td>800-818</td> <td>18%</td> </tr> </tbody> </table> <p>© 2018 FICO All Rights Reserved BEACON 05-0418</p>	Score Range	Percentage	334-499	3%	500-549	5%	550-599	9%	600-649	11%	650-699	14%	700-749	16%	750-799	24%	800-818	18%
Score Range	Percentage																		
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500-549	5%																		
550-599	9%																		
600-649	11%																		
650-699	14%																		
700-749	16%																		
750-799	24%																		
800-818	18%																		

Understanding Your Credit Score (continued)

Key factors that adversely affected your credit score	00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 00018 NUMBER OF ACCOUNTS WITH DELINQUENCY 00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 00005 TOO MANY ACCOUNTS WITH BALANCES
--	---

Checking Your Credit Report

What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report --</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

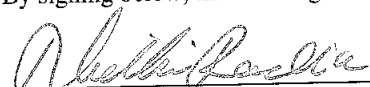
The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

By signing below, the undersigned hereby acknowledges receipt of a copy of this disclosure.

 3/25/19

- BORROWER - NIDHI A RADIA - DATE -

PINNACLE MORTGAGE, INC
Your Credit Score and The Price You Pay for Credit

Your Credit Score

Your credit score	787	Date: MARCH 1, 2019
	Source: TransUnion Consumer Relations www.transunion.com 2 Baldwin Place P.O. Box 1000 Chester, PA 19016 1-800-888-4213	

Understanding Your Credit Score

What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>																		
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.																		
The range of scores	<p>Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>																		
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Understanding Your Credit Score (continued)

Key factors that adversely affected your credit score	004 LACK OF RECENT INSTALLMENT LOAN INFORMATION 008 TOO MANY INQUIRIES LAST 12 MONTHS 011 AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH 014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED FA INQUIRIES IMPACTED THE CREDIT SCORE
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Checking Your Credit Report

What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
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If you have questions concerning the terms of the loan, contact the lender.

By signing below, the undersigned hereby acknowledges receipt of a copy of this disclosure.

Vivek S. Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance

Date: MARCH 25, 2019

Loan Number: 0190205001

Property Address: 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's *Flood Insurance Rate Map* or the *Flood Hazard Boundary Map* for the following community: **CITY OF HOBOKEN - 34017C 0107D**. This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- At a minimum, flood insurance purchased must cover *the lesser of*:
 - (1) the outstanding principal balance of the loan; *or*
 - (2) the maximum amount of coverage allowed for the type of property under the NFIP.Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.
- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

Availability of Private Flood Insurance Coverage

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

Escrow Requirement for Residential Loans

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

_____ Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally declared flood disaster.

ACKNOWLEDGMENT

By signing below, I/we acknowledge that I/we have received this notice.

Vivek S. Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi A. Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

DATE: MARCH 25, 2019

APPLICANT(S): VIVEK S RADIA
NIDHI A RADIA

PROPERTY ADDRESS: 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030

TAX AUTHORIZATION NOTIFICATION

RADIA
Loan #: 0190205001
MIN: 100355201902050015

TO: TAX COLLECTOR

This is my notification to you that I have purchased today the property listed above.

In addition, this is notification that I have taken a mortgage on this property and you are to forward all future bills for taxes, municipal liens and assessments for payment as they come due to:

Vivek S Radia 3/25/19

(Mortgagor)

VIVEK S RADIA

Nidhi A Radia 3/25/19

(Mortgagor)

NIDHI A RADIA

TAX COLLECTOR

CITY/TOWNSHIP/BOROUGH: HOBOKEN

COUNTY: HUDSON

STATE: NEW JERSEY

NAME OF PROJECT: HUDSON PLACE RIVER ST CONDO PREVIOUS OWNER:

JUSTINE CHAI SEGAL

JUSTINE CHAI SEGAL

- Please complete the following:

My complete mailing address is:

HOUSE NUMBER AND STREET/P.O. BOX

CITY, STATE, ZIP CODE

TAX AUTHORIZATION NOTIFICATION

1. Property Information

Municipality: **HOBOKEN** County: **HUDSON**
 Block: _____ Lot: _____ Qualification: _____ Acct #: _____
 Property Location: **77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030**
 Owner Name: **VIVEK S. RADIA AND NIDHI A. RADIA, HUSBAND AND WIFE**
 Owner Mailing Address: **115 ORCHARD ROAD, WATCHUNG, NJ 07069**

2. Mortgage Information

Name: **PINNACLE MORTGAGE, INC**
 Address: **383 RIDGEDALE AVENUE**
EAST HANOVER, NJ 07936
 Contact: **MICHAEL J MUNDY JR**
 Phone #: **(973) 887-6100**
 Bank Code #: _____
 Loan Number: **0190205001**

3. Servicing Organization Information

Name: _____
 Address: _____
 Contact: _____
 Phone #: _____
 Bank Code #: _____
 Loan Number: _____

4. Send Duplicate Tax Bill? Yes: Fee Enclosed \$ _____

TAX BILL INSTRUCTIONS

5. Owner Authorization (Do not use for mortgage purchase)

This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq.

Owner's Signature: _____

Vivek S. Radia

Type Name: **Vivek S. Radia**
 Date: **MARCH 25, 2019**

Owner's Signature: _____

Nidhi Radia

Type Name: **Nidhi Radia**
 Date: **MARCH 25, 2019**

7. Foreclosure notice request
 (pursuant to N.J.S.A 54:5-104.48)

This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure in the event of In Rem tax foreclosure proceedings on the above listed property.

Signature of mortgagee representative _____ Date _____

Typed Name and Title: **MICHAEL J MUNDY JR,**

6. Selection of Alternate Tax Bill Recipient

(Tax bill will be sent to the mortgagee unless this section is completed) Until further written notice from the undersigned, the mortgagee hereby authorizes the tax collector to send all current and future tax bills for the property described above to the following organization:

Servicing Organization (#3 above):
 Tax Processor: (fill in the following)

Name: _____
 Address: _____
 Contact: _____
 Phone #: _____
 Bank Code #: _____
 Loan Number: **0190205001**

Mortgagee's Authorization:
PINNACLE MORTGAGE, INC

Signature: _____
 Name: **MICHAEL J MUNDY JR**
 Title: _____

8. Acknowledgment by Collector

Date: _____
 Tax Collector: _____
 Municipality: _____

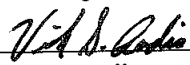

9. This form prepared on MARCH 25, 2019 by DILCA VEGA, for PINNACLE MORTGAGE, INC, at _____

Distribution: Original, Tax Collector; copy 1, servicing organization; copy 2, Owner; copy 3, mortgagee

1. Property Information		
Municipality: HOBOKEN	County: HUDSON	Acct #:
Block:	Lot:	Qualification:
Property Location: 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030		
Owner Name: VIVEK S. RADIA AND NIDHI A. RADIA, HUSBAND AND WIFE		
Owner Mailing Address: 115 ORCHARD ROAD, WATCHUNG, NJ 07069		
2. Mortgagee Information		3. Servicing Organization Information
Name: PINNACLE MORTGAGE, INC		Name:
Address: 383 RIDGEDALE AVENUE		Address:
EAST HANOVER, NJ 07936		Contact:
Contact: MICHAEL J MUNDY JR		Phone #:
Phone #: (973) 887-6100		Bank Code #:
Bank Code #:		Loan Number:
Loan Number: 0190205001		

4. Send Duplicate Tax Bill? Yes: Fee Enclosed \$ _____

TAX BILL INSTRUCTIONS

<p>5. Owner Authorization (<i>Do not use for mortgage purchase</i>)</p> <p>This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq.</p> <p>Owner's Signature:  Type Name: Vivek S. Radia Date: MARCH 25, 2019</p> <p>Owner's Signature:  Type Name: Nidhi Radia Date: MARCH 25, 2019</p>	<p>6. Selection of Alternate Tax Bill Recipient</p> <p>(Tax bill will be sent to the mortgagee unless this section is completed) Until further written notice from the undersigned, the mortgagee hereby authorizes the tax collector to send all current and future tax bills for the property described above to the following organization:</p> <p>Servicing Organization (#3 above): <input type="checkbox"/></p> <p>Tax Processor: <input type="checkbox"/> (fill in the following)</p> <p>Name: _____</p> <p>Address: _____</p> <p>Contact: _____</p> <p>Phone #: _____</p> <p>Bank Code #: _____</p> <p>Loan Number: 0190205001</p> <p>Mortgagee's Authorization: PINNACLE MORTGAGE, INC</p> <p>Signature: _____</p> <p>Name: MICHAEL J MUNDY JR</p> <p>Title: _____</p>
<p>7. Foreclosure notice request (pursuant to N.J.S.A 54:5-104.48)</p> <p>This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure in the event of In Rem tax foreclosure proceedings on the above listed property.</p> <p>Signature of mortgagee representative _____ Date _____</p> <p>Typed Name and Title: MICHAEL J MUNDY JR,</p>	<p>8. Acknowledgment by Collector</p> <p>Date: _____</p> <p>Tax Collector: _____</p> <p>Municipality: _____</p>

9. This form prepared on **MARCH 25, 2019** by **DILCA VEGA**, for **PINNACLE MORTGAGE, INC.** at _____

Distribution: Original, Tax Collector; copy 1, servicing organization; copy 2, Owner; copy 3, mortgagee

ME-1-10/92

1. Property Information

Municipality: **HOBOKEN** County: **HUDSON**
 Block: _____ Lot: _____ Qualification: _____ Acct #: _____
 Property Location: **77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030**
 Owner Name: **VIVEK S. RADIA AND NIDHI A. RADIA, HUSBAND AND WIFE**
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Name: **PINNACLE MORTGAGE, INC**
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 Contact: **MICHAEL J MUNDY JR**
 Phone #: **(973) 887-6100**
 Bank Code #: _____
 Loan Number: **0190205001**

3. Servicing Organization Information

Name: _____
 Address: _____
 Contact: _____
 Phone #: _____
 Bank Code #: _____
 Loan Number: _____

4. Send Duplicate Tax Bill? Yes: Fee Enclosed \$ _____

TAX BILL INSTRUCTIONS

5. Owner Authorization (Do not use for mortgage purchase)

This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq.

Owner's Signature: _____

Vivek S. Radia

Type Name: **Vivek S. Radia**
 Date: **MARCH 25, 2019**

Owner's Signature: _____

Nidhi Radia

Type Name: **Nidhi Radia**
 Date: **MARCH 25, 2019**

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Servicing Organization (#3 above):
 Tax Processor: (fill in the following)

Name: _____
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 Bank Code #: _____
 Loan Number: **0190205001**

Mortgagee's Authorization:
PINNACLE MORTGAGE, INC

Signature: _____
 Name: **MICHAEL J MUNDY JR**
 Title: _____

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 (pursuant to N.J.S.A 54:5-104.48)

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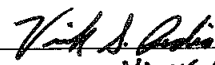

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ME-1-10/92

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Distribution: Original, Tax Collector; copy 1, servicing organization; copy 2, Owner; copy 3, mortgagee

ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

RADIA
Loan #: 0190205001
MIN: 100355201902050015

BORROWER(S): VIVEK S RADIA
NIDHI A RADIA

PROPERTY ADDRESS: 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030

LENDER: PINNACLE MORTGAGE, INC

The undersigned Borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned Borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period, unless prohibited by applicable law.

The undersigned Borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said Borrower(s).

DATED this 25TH day of MARCH, 2019.

Vivek S Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi A Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

STATE OF / COMMONWEALTH OF NEW JERSEY

COUNTY OF Hudson

Sworn to and Subscribed before me this 25 day of MARCH 2019

Notary Public

My Commission Expires: _____
JUSTIN M. HAY

Notary Public of New Jersey
My Commission Expires April 24, 2023

Borrower's Certification & Authorization

Date: MARCH 25, 2019

RADIA
Loan #: 0190205001
MIN: 100355201902050015

Certification

In this document, "I," "me," and other first person pronouns refer to the borrower(s), whether singularly or collectively, who applied for the loan referenced above. I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan from **PINNACLE MORTGAGE, INC.** In applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. I understand that most loans require a full review of information provided on the application, including possible verification of the information. I agree that if my loan program does not require full documentation, **PINNACLE MORTGAGE, INC** reserves the right to change the mortgage loan review process to a full documentation review. This may include verifying the information provided on the application with any employer and/or any financial institution.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
4. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **PINNACLE MORTGAGE, INC.**
5. I further authorize **PINNACLE MORTGAGE, INC** to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **PINNACLE MORTGAGE, INC.** I understand that the purpose for this order is for **PINNACLE MORTGAGE, INC** to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.

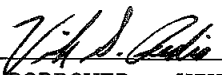
Authorization to Release Information

To Whom It May Concern:

1. I have applied for a mortgage loan from **PINNACLE MORTGAGE, INC.** As part of the application process, **PINNACLE MORTGAGE, INC** and the mortgage guaranty insurer (if any), may verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to **PINNACLE MORTGAGE, INC**, and to any investor to whom **PINNACLE MORTGAGE, INC** may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. **PINNACLE MORTGAGE, INC** or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **PINNACLE MORTGAGE, INC**, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **N/A**

Execution

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

 3/25/19
- BORROWER- VIVEK S RADIA - DATE -

SSN: XXX-XX-X915

 3/25/19
- BORROWER- NIDHI A RADIA - DATE -

SSN: XXX-XX-X728

OCCUPANCY STATEMENT

RADIA
Loan #: 0190205001
MIN: 100355201902050015

Date: MARCH 25, 2019

Lender: PINNACLE MORTGAGE, INC

Borrower(s): VIVEK S RADIA
NIDHI A RADIA

Property Address: 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030

Borrower hereby declares, under penalty of perjury, as follows:

- Owner Occupied**
I/We will occupy the subject property as my/our principal residence within 60 days after the date of closing as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property. I/We will continue to occupy the property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing or extenuating circumstances exist which are beyond my/our control.
- Occupied as a Second Home**
I/We will occupy the subject property as my/our second residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property.
- Investment Property - Will Not Occupy**
I/We will not occupy the subject property.

I/We are aware of and understand that if at any time it is determined that the foregoing statement is untrue, I/We will be subject to prosecution for fraud under applicable state laws.

I certify under penalty of Chapter 18, U.S.C. 1010 to 1014 that the statement contained herein is true and correct.

Vivek S. Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi A. Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

STATE OF New Jersey
COUNTY OF: Hudson

Subscribed and sworn to before me this 25 day of March 2019

WITNESS my hand and official seal.

Signature: _____
Name (typed or printed)

My Commission Expires: Justin M. Hay
JUSTIN M. HAY
Notary Public of New Jersey
My Commission Expires April 24, 2023

**NOTICE OF REQUIRED FLOOD INSURANCE DETERMINATION
AND RELATED NOTICE INFORMATION**

RADIA
Loan #: 0190205001
MIN: 100355201902050015

Borrower(s): VIVEK S RADIA
NIDHI A RADIA

Property Address: 77 RIVER STREET, UNIT 3, HOBOKEN, NJ 07030

We (the Lender) are required by Federal Law and Regulations to make or obtain a determination of whether the home that will secure the loan which you have applied for is or will be located in an area with special flood hazards.

If it is determined that your property is located in a Special Flood Hazard Area (SFHA), either before the closing of your loan or during the term of your loan, you will be notified of the fact and provided with pertinent, related information, including whether the community that your home is located in participates in the National Flood Insurance Program (NFIP).

If flood insurance is required and your home is located in a community that participates in the NFIP:

- You will be required to purchase and maintain flood insurance for the life of the loan either through the NFIP or the company of your choice; (At a minimum, flood insurance purchased must cover the lesser of: (1) the outstanding principal balance of the loan; or (2) the maximum amount of coverage allowed for the type of property under the NFIP);
- You may be required to pay your flood insurance premiums into an escrow account established for that purpose; and
- If you fail to purchase or renew flood insurance on the property, we are required to purchase flood insurance for you at your expense.

If flood insurance is required and your home is located in a community that does **not** participate in the NFIP:

- Flood insurance coverage under the NFIP is not available; and
- You may not be able to obtain certain types of loans or any loan at all on the property.

You understand and agree that if at any time before the closing of your loan or during the term of your loan it is determined that the above property is located in a Special Flood Hazard Area:

- **You must purchase and maintain flood insurance for the term of the loan;**
- **We may require flood insurance premiums to be escrowed under certain circumstances; and**
- **If you fail to purchase and maintain such insurance, we are required to purchase flood insurance for you at your expense.**

Vivek S Radia 3/25/19
- BORROWER - VIVEK S RADIA - DATE -

Nidhi A Radia 3/25/19
- BORROWER - NIDHI A RADIA - DATE -

Coversheet

for

Form SSA-89

(Authorization for the Social Security Administration (SSA) To Release
Social Security Number (SSN) Verification)

Note: This document is included solely for the purpose of providing technical annotations for Form SSA-89, and should not be considered to be part of Form SSA-89, nor should this Coversheet be submitted to the Social Security Administration as part of Form SSA-89.

2 pages to follow.

**Authorization for the Social Security Administration (SSA)
To Release Social Security Number (SSN) Verification**

Printed Name: NIDHI A RADIA	Date of Birth: 02/02/1979	Social Security Number: 473-33-3728
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I want this information released because I am conducting the following business transaction:

Seeking a mortgage from the Company (Loan # 0190205001)

Reason (s) for using CBSV: (Please select all that apply)

- Mortgage Service Banking Service
 Background Check License Requirement
 Credit Check Other

with the following company ("the Company"):

Company Name: **PINNACLE MORTGAGE, INC**

Company Address: **383 RIDGEDALE AVENUE, EAST HANOVER, NJ 07936**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for 60 days from the date signed. NMR (Please initial.)

Signature: *Nidhi Radia*

Date Signed: 3/25/19

Relationship (if not the individual to whom the SSN was issued):

Contact information of individual signing authorization:

Address: **115 ORCHARD ROAD**

City/State/Zip: **WATCHUNG, NJ 07069**

Phone Number: **(952) 393-6434**

Privacy Act Statement Collection and Use of Personal Information

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent.

We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs.

A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNs are available on our website at www.socialsecurity.gov/foia/bluebook.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. **Send to this address only comments relating to our time estimate, not the completed form.**

TEAR OFF _____

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>.

Coversheet

for

Form SSA-89

(Authorization for the Social Security Administration (SSA) To Release
Social Security Number (SSN) Verification)

Note: This document is included solely for the purpose of providing technical annotations for Form SSA-89, and should not be considered to be part of Form SSA-89, nor should this Coversheet be submitted to the Social Security Administration as part of Form SSA-89.

2 pages to follow.

**Authorization for the Social Security Administration (SSA)
To Release Social Security Number (SSN) Verification**

Printed Name: VIVEK S RADIA	Date of Birth: 01/10/1980	Social Security Number: 012-62-5915
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I want this information released because I am conducting the following business transaction:

Seeking a mortgage from the Company (Loan # 0190205001)

Reason (s) for using CBSV: (Please select all that apply)

- Mortgage Service
- Banking Service
- Background Check
- License Requirement
- Credit Check
- Other

with the following company ("the Company"):

Company Name: PINNACLE MORTGAGE, INC

Company Address: 383 RIDGEDALE AVENUE, EAST HANOVER, NJ 07936

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for 60 days from the date signed. JSR (Please initial.)

Signature: V. S. Radia

Date Signed: 3/25/19

Relationship (if not the individual to whom the SSN was issued):

Contact information of individual signing authorization:

Address: 115 ORCHARD ROAD

City/State/Zip: WATCHUNG, NJ 07069

Phone Number: (765) 532-4140

Privacy Act Statement
Collection and Use of Personal Information

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent.

We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs.

A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNs are available on our website at www.socialsecurity.gov/foia/bluebook.

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TEAR OFF

NOTICE TO NUMBER HOLDER

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Request for Taxpayer Identification Number and Certification

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

**Give Form to the
requester. Do not
send to the IRS.**

Print or type. See Specific Instructions on page 3.	1	Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. NIDHI A RADIA	
	2	Business name/disregarded entity name, if different from above	
	3	Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ▶	
	4	Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>	
	5	Address (number, street, and apt. or suite no.) See instructions. 115 ORCHARD ROAD	Requester's name and address (optional) PINNACLE MORTGAGE, INC
	6	City, state, and ZIP code WATCHUNG, NJ 07069	383 RIDGEDALE AVENUE EAST HANOVER, NJ 07936
	7	List account number(s) here (optional) 0190205001	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Social security number

473-33-3728

or

Employer identification number

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ▶	Date ▶ MARCH 25, 2019
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. Individual. Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. Sole proprietor or single-member LLC. Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. Partnership, LLC that is not a single-member LLC, C corporation, or S corporation. Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. Other entities. Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. Disregarded entity. For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n)...	THEN check the box for...
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1-An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2-The United States or any of its agencies or instrumentalities
- 3-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4-A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5-A corporation
- 6-A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7-A futures commission merchant registered with the Commodity Futures Trading Commission
- 8-A real estate investment trust
- 9-An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10-A common trust fund operated by a bank under section 584(a)
- 11-A financial institution
- 12-A middleman known in the investment community as a nominee or custodian
- 13-A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for...	THEN the payment is exempt for...
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A-An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B-The United States or any of its agencies or instrumentalities

C-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D-A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E-A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F-A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G-A real estate investment trust

H-A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I-A common trust fund as defined in section 584(a)

J-A bank as defined in section 581

K-A broker

L-A trust exempt from tax under section 664 or described in section 4947(a)(1)

M-A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLÉ accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹ The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor [*]
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

^{*} **Note:** The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

Request for Taxpayer Identification Number and Certification

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

**Give Form to the
requester. Do not
send to the IRS.**

Print or type.
See Specific Instructions on page 3.

1	Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. VIVEK S RADIA	
2	Business name/disregarded entity name, if different from above	
3	Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ▶	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>
5	Address (number, street, and apt. or suite no.) See instructions. 115 ORCHARD ROAD	Requester's name and address (optional) PINNACLE MORTGAGE, INC 383 RIDGEDALE AVENUE EAST HANOVER, NJ 07936
6	City, state, and ZIP code WATCHUNG, NJ 07069	
7	List account number(s) here (optional) 0190205001	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Social security number 012-62-5915
or Employer identification number

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ▶ *Vivek S. Radia*

Date ▶ MARCH 25, 2019

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. Individual. Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. Sole proprietor or single-member LLC. Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. Partnership, LLC that is not a single-member LLC, C corporation, or S corporation. Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. Other entities. Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. Disregarded entity. For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n)...	THEN check the box for...
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1-An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2-The United States or any of its agencies or instrumentalities
- 3-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4-A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5-A corporation
- 6-A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7-A futures commission merchant registered with the Commodity Futures Trading Commission
- 8-A real estate investment trust
- 9-An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10-A common trust fund operated by a bank under section 584(a)
- 11-A financial institution
- 12-A middleman known in the investment community as a nominee or custodian
- 13-A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for...	THEN the payment is exempt for...
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A-An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B-The United States or any of its agencies or instrumentalities

C-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D-A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E-A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F-A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G-A real estate investment trust

H-A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I-A common trust fund as defined in section 584(a)

J-A bank as defined in section 581

K-A broker

L-A trust exempt from tax under section 664 or described in section 4947(a)(1)

M-A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i) (A))	The grantor ⁴
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

* **Note:** The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

Request for Transcript of Tax Return

» Do not sign this form unless all applicable lines have been completed.
» Request may be rejected if the form is incomplete or illegible.
» For more information about Form 4506-T, visit www.irs.gov/form4506t.

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 "Get a Tax Transcript..." under "Tools" 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. NIDHI A RADIA	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 473-33-3728
2a If a joint return, enter spouse's name shown on tax return.	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) NIDHI A RADIA, 115 ORCHARD ROAD, WATCHUNG, NJ 07069	
4 Previous address shown on the last return filed if different from line 3 (see instructions) 77 RIVER SREET, UNIT 2, HOBOKEN, NJ 07030	
5a 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. PINNACLE MORTGAGE, INC 383 RIDGEDALE AVENUE, EAST HANOVER, NJ 07936, (973) 887-6100	
5b Customer file number (if applicable) (see instructions)	

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 tax 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.
 » **FORM 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 1120-A, Form 1120-H, Form 1120-L, 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 10 business 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 10 business 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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.

12/31/2018	12/31/2017	12/31/2016
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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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

» <u><i>Nidhi Radia</i></u> Signature (see instructions)	» <u>3/25/19</u> Date	Phone number of taxpayer on line 1a or 2a (765) 532-4140
» _____ Title (if line 1a above is a corporation, partnership, estate, or trust)		
» _____ Spouse's signature		
_____ Date		

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

What's New. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

General Instructions

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

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 855-821-0094

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 855-800-8015

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party - Business.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.**

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Request for Transcript of Tax Return

Department of the Treasury
Internal Revenue Service

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

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

» For more information about Form 4506-T, visit www.irs.gov/form4506t.

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 "Get a Tax Transcript..." under "Tools" 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.

<p>1a Name shown on tax return. If a joint return, enter the name shown first. VIVEK S RADIA</p>	<p>1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 012-62-5915</p>
<p>2a If a joint return, enter spouse's name shown on tax return.</p>	<p>2b Second social security number or individual taxpayer identification number if joint tax return</p>
<p>3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) VIVEK S RADIA, 115 ORCHARD ROAD, WATCHUNG, NJ 07069</p>	
<p>4 Previous address shown on the last return filed if different from line 3 (see instructions) 77 RIVER SREET, UNIT 2, HOBOKEN, NJ 07030</p>	
<p>5a 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. PINNACLE MORTGAGE, INC 383 RIDGEDALE AVENUE, EAST HANOVER, NJ 07936, (973) 887-6100</p>	
<p>5b Customer file number (if applicable) (see instructions)</p>	

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 tax 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.
» **FORM 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 1120-A, Form 1120-H, Form 1120-L, 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 10 business 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 10 business 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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.

12/31/2018 12/31/2017 12/31/2016

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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

<p>» <i>Vivek S. Radia</i> Signature (see instructions)</p>	<p><i>3/25/19</i> Date</p>	<p>Phone number of taxpayer on line 1a or 2a (765) 532-4140</p>
<p>» Title (if line 1a above is a corporation, partnership, estate, or trust)</p>		
<p>» Spouse's signature</p>		
<p>Date</p>		

Form 4506-T (Rev. 9-2018)

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

What's New. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

General Instructions

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

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 855-821-0094

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 855-800-8015

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party - Business.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

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Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

\$ Vivek S Radia Borrower \$ Nidhi A Radia Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount \$	459,183	Interest Rate	4.625 %	No. of Months	360/360
Amortization Type:		<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):			
		<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):			

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)		No. of Units
77 River Street, Unit 3, Hoboken, NJ 07030 County: Hudson		1
Legal Description of Subject Property (attach description if necessary)		Year Built
		1900

Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):	Property will be:
				<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
Vivek S Radia Nidhi A Radia	Joint tenants	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

Checking/Savings

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Vivek S Radia				Nidhi A Radia			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
012-62-5915	765-532-4140	01/10/1980	18	473-33-3728	952-393-6434	02/02/1979	16
<input checked="" type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Co-Borrower)		<input checked="" type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Borrower)	
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)		No. 2		<input type="checkbox"/> Unmarried (includes single, divorced, widowed)		No.	
<input type="checkbox"/> Separated		Ages 5, 3		<input type="checkbox"/> Separated		Ages	
Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 1.75 No. Yrs.				Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 1.75 No. Yrs.			
115 Orchard Road Watchung, NJ 07069 / United States				115 Orchard Road Watchung, NJ 07069 / United States			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 6 No. Yrs.	Former Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 6 No. Yrs.
77 River Sreet, Unit 2 Hoboken, NJ 07030		77 River Sreet, Unit 2 Hoboken, NJ 07030	
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer Digitas Inc 355 Park Avenue South New York, NY 10010	<input type="checkbox"/> Self Employed	Yrs. on this job 2 yr(s) 8 mth(s)	Name & Address of Employer Medidata Solutions 350 Hudson Street New York, NY 10014	<input type="checkbox"/> Self Employed	Yrs. on this job 8 yr(s) 6 mth(s)
		Yrs. employed in this line of work/profession 12			Yrs. employed in this line of work/profession 18
Position/Title/Type of Business Associate	Business Phone (incl. area code) 212-610-5000		Position/Title/Type of Business Senior Software Project	Business Phone (incl. area code) 212-918-1800	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 22,083.00	\$ 12,667.00	\$ 34,750.00	Rent	\$	
Overtime				First Mortgage (P&I)	5,365.00	\$ 2,360.84
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		38.92
Dividends/Interest				Real Estate Taxes		695.34
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		519.96
				Other:		
Total	\$ 22,083.00	\$ 12,667.00	\$ 34,750.00	Total	\$ 5,365.00	\$ 3,615.06

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$ 612,245.00	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question. g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? j. Are you a U. S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items	4,205.50			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	8,492.34			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)	624,942.84			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Subordinate financing				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
k. Borrower's closing costs paid by Seller				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. Other Credits (explain)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lender Credit	500.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Seller Credit	12,245.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Cash Deposit on sales contract	140,817.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	459,183.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
n. PMI, MIP, Funding Fee financed		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
o. Loan amount (add m & n)	459,183.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
p. Cash from/to Borrower (subtract j, k, l & o from i)	12,197.84	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/we have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.
 If you would like a copy of the appraisal report, contact: **Pinnacle Mortgage Inc 383 Ridgedale Ave East Hanover, NJ 07936**

Borrower's Signature: X [Signature] Date: 3/25/19 Co-Borrower's Signature: X [Signature] Date: 3/25/19

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with anti-discrimination opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to create a derogatory information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower <input type="checkbox"/> I do not wish to furnish this information CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
To be Completed by Loan Originator: This information was prepared: <input type="checkbox"/> in a face-to-face interview <input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> in a telephone interview <input type="checkbox"/> By the applicant and submitted via e-mail or the internet	

Loan Originator's Signature	Date
X	02/05/2019
Loan Originator's Name (print or type)	Loan Originator Identifier
MICHAEL J MUNDY JR	208872
Loan Origination Company's Name	Loan Origination Company's Phone Number (including area code)
Pinnacle Mortgage Inc	973-887-6100/MMUNDY@PINNACLEMORTGAGE.BIZ
(P) 973-887-6100 (F) 973-887-6244	Loan Origination Company's Address
	383 Ridgedale Ave
	East Hanover, NJ 07936

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: Vivek S Radia	Agency Case Number:
	Co-Borrower: Nidhi A Radia	Lender Case Number: 0190205001

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union Bank of America		Name and address of Company	\$ Payt./Mos.	\$
Acct. no. 4830 0992 3941	\$ 21,324.10	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: <i>X Vivek S Radia</i>	Date: 3/25/19	Co-Borrower's Signature: <i>X Nidhi A Radia</i>	Date: 3/25/19
---	-------------------------	--	-------------------------

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____
- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian - *Print Race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander - *Print Race:* _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)
- Telephone Interview
- Fax or Mail
- Email or Internet

Borrower Name: Nidhi A Radia



Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian - *Print Race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander - *Print Race:* _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)
- Telephone Interview
- Fax or Mail
- Email or Internet

Borrower Name: Vivek S Radia *Vivek S Radia*
 Uniform Residential Loan Application
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Revised 09/2017

Date: MARCH 25, 2019

USA Patriot Act Disclosure Borrower Identification

RADIA
Loan #: 0190205001
MIN: 100355201902050015

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please provide the following information. We require two forms of identification for each borrower to comply with section 326 of the Act.

Borrower's Name:
NIDHI A RADIA

Loan Number: 0190205001

Address:
115 ORCHARD ROAD
WATCHUNG, NJ 07069

Date of Birth: FEBRUARY 2, 1979

Social Security # / Tax ID #¹: 473-33-3728

IMPORTANT - Information listed below must be exactly as indicated on the document.

Primary Forms of Identification - must display Borrower's name

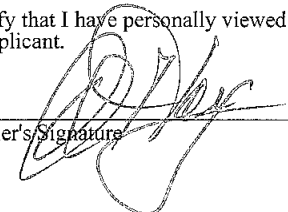
Document	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License	NEW JERSEY	R 010 2	1/18/2018	2/28/2022
<input type="checkbox"/> State Issued ID Card		54161		
<input type="checkbox"/> Military ID Card		52791		
<input type="checkbox"/> Passport				
<input type="checkbox"/> U.S. Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Secondary Forms of Identification - must display Borrower's name

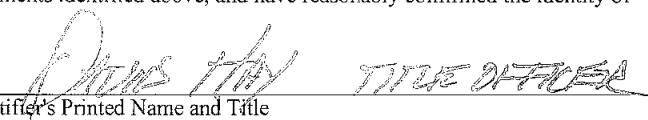
Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt.			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Birth Certificate				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements				
<input type="checkbox"/> Paycheck stub with name				
<input type="checkbox"/> Most Recent W-2				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

Comments:

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant.


Certifier's Signature

3/25/2019
Date


Certifier's Printed Name and Title

¹ For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Date: MARCH 25, 2019

USA Patriot Act Disclosure Borrower Identification

RADIA
Loan #: 0190205001
MIN: 100355201902050015

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please provide the following information. We require two forms of identification for each borrower to comply with section 326 of the Act.

Borrower's Name:
VIVEK S RADIA

Loan Number: 0190205001

Address:
115 ORCHARD ROAD
WATCHUNG, NJ 07069

Date of Birth: JANUARY 10, 1980

Social Security # / Tax ID #: 012-62-5915

IMPORTANT - Information listed below must be exactly as indicated on the document.

Primary Forms of Identification - must display Borrower's name

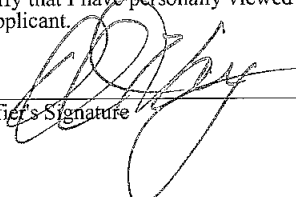
Document	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License	NEW JERSEY	R 0102	11/18/2015	12/31/2019
<input type="checkbox"/> State Issued ID Card		77382		
<input type="checkbox"/> Military ID Card		01802		
<input type="checkbox"/> Passport				
<input type="checkbox"/> U.S. Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Secondary Forms of Identification - must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt.			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Birth Certificate				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements				
<input type="checkbox"/> Paycheck stub with name				
<input type="checkbox"/> Most Recent W-2				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

Comments:

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant.


Certifier's Signature

3/25/2019
Date

DATE/12/11/17 TITLE OFFICER
Certifier's Printed Name and Title

¹ For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

NEW JERSEY Motor Vehicle
Commission

IDENTIFICATION



DOB 01-18-2018 CLASS D
DOB 01-18-2018
ISS 01-18-2018 EXP 02-20-2022
RADIA
NOHIA
115 ORCHARD RD
WATCHUNG, NJ 07988-3028
END NONE
RESTR 1
SEX F HT 5-07 EYES BLK
HAIR BRN

NEW JERSEY Motor Vehicle
Commission

IDENTIFICATION



DOB 11-13-1980 CLASS D
DOB 11-13-1980
ISS 11-13-2015 EXP 12-31-2019
RADIA
VIVEK S
77 RIVER ST APT 2
HOBOKEN, NJ 07030-5012
END NONE
RESTR 1
SEX M HT 5-07 EYES BRN
HAIR BRN

The date of the mortgage is the same as this affidavit. This mortgage is given to secure a loan of \$459,183.00. We are in sole possession of this property. There are no tenants or other occupants of this property. We have owned this property since March 25, 2019. Since then, no one has questioned our ownership or right to possession. We have never owned any property which is next to this property.

4. **Improvements.** No additions, alterations or improvements are now being made or have been made to this property since March 25, 2019. We have always obtained all necessary permits and certificates of occupancy. All charges for municipal improvements such as sewers, sidewalks, curbs or similar improvements benefiting this property have been paid in full. No building, addition, extension or alteration on this property has been made or worked on within the past four months. We are not aware that anyone has filed or intends to file a mechanic's lien or building contract relating to this property. No one has notified us that money is due and owing for constructions, alteration or repair work on this property.

5. **Liens or Encumbrances.** We have not allowed any interests (legal rights) to be created which affect our ownership of use of this property. No other persons have legal rights in this property, except the rights of utility companies to use this property along the road or for the purpose of serving this property. There are no pending lawsuits or judgments against us or other legal obligations which may be enforced against this property. No bankruptcy or insolvency proceedings have been started by or against us. We have never been declared bankrupt. No one has any security interest in any personal property or fixtures on this property. All liens (legal claims, such as judgments) listed on the attached judgment or lien search are not against us, but against others with similar names.

6. **Marital History.** (check where appropriate)

- We are not married.
- We are married to each other. We were married on 8/13/2008.
The maiden name of **Nidhi A. Radia** was A Agrawal.
- We are a legal registered Domestic Partnership in _____.
- This property has never been occupied as the principal matrimonial residence of any of us. (If it has, or if it was acquired before May 28, 1980, each spouse must sign the mortgage and affidavit N.J.S. 3B:28-2,3.)
- Our complete marital history is listed above.
- Our complete marital history is listed below under paragraph number 7. This includes all marriages not listed above, and any pending matrimonial actions. We include how each marriage ended. We have attached copies of any death certificates and judgments for divorce or annulment including any provisions in these judgments which relate to this property.

7. **Exceptions and Additions.** The following is a complete list of exceptions and additions to the above statements. This includes all liens or mortgages which are not being paid off as a result of this mortgage, as well as marital information not particularly set forth in paragraph 6 above.

The undersigned hereby certifies that there are no recognizances filed against me or either principal or surety or against the property which is the subject of this transaction.

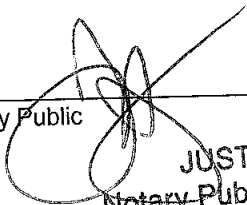
8. **Child Support.**

- There are no outstanding child support orders or judgments against this deponent.
- There is a child support order outstanding, Docket No. _____, against this deponent. All payments, however, are current as of this date.

9. **Reliance.** We make this affidavit in order to obtain the mortgage loan. We are aware that our lender will rely on our truthfulness and the statements made in this affidavit.

Signed and sworn to before me on
March 25, 2019.

Notary Public


JUSTIN M. HAY
Notary Public of New Jersey
My Commission Expires April 24, 2023


Vivek S. Radia


Nidhi A. Radia

Pinnacle Mortgage
383 Ridgedale Avenue
East Hanover, NJ 07936
973-887-6100 Fax: 973-887-6244

Wiring Instructions
Pinnacle Mortgage, Inc.

1st Constitution Bank

ABA # 021207154

For Benefit of Pinnacle Mortgage, Inc. Pay-off Account

Account# 9760068961

(Reference: File Name)

Thank You
Dilca Vega
Pinnacle Mortgage, Inc.

Kim Devinentis

From: Kim Devinentis <kim@pinnaclemortgage.biz>
Sent: Tuesday, March 19, 2019 11:53 AM
To: 'vsradia@gmail.com'
Cc: 'agrawn@gmail.com'; Karri Krall <kkrall@pinnaclemortgage.biz>
(kkrall@pinnaclemortgage.biz)
Subject: Radia Initial Closing Disclosure
Attachments: Forms(Letter).PDF

Good Afternoon,

Please find your initial Closing Disclosure attached for your closing date scheduled for 03/25/19. These figures are not final and are subject to change before your closing. You will receive a final Closing Disclosure before your closing date.

ALL BORROWERS MUST SIGN THE CLOSING DISCLOSURE. Please sign, date and acknowledge receipt of the attached document no later than Thursday March 21, 2019.

PASSWORD TO OPEN PROPERTY ZIP CODE

Thank You

Dilca Vega
Pinnacle Mortgage Inc
383 Ridgedale Avenue
East Hanover NJ 07936
973-585-2761 PHONE
973-887-6244 FAX

Kim Devincentis

From: Nidhi Radia <agrawn@gmail.com>
Sent: Wednesday, March 20, 2019 2:06 PM
To: Kim Devincentis
Cc: Vivek Radia; Karri Krall
Subject: Re: Radia Initial Closing Disclosure
Attachments: 03202019140404.pdf

On Tue, Mar 19, 2019 at 3:11 PM Kim Devincentis <kim@pinnaclemortgage.biz> wrote:

Hi on page #5

From: Nidhi Radia [mailto:agrawn@gmail.com]
Sent: Tuesday, March 19, 2019 2:41 PM
To: Kim Devincentis
Cc: Vivek Radia; Karri Krall
Subject: Re: Radia Initial Closing Disclosure

I printed the document but do not see where exactly we are supposed to sign. Can you please confirm where the signatures go?

Thanks,

Nidhi

On Tue, Mar 19, 2019 at 11:48 AM Kim Devincentis <kim@pinnaclemortgage.biz> wrote:

Good Afternoon,

Please find your initial Closing Disclosure attached for your closing date scheduled for 03/25/19.

These figures are not final and are subject to change before your closing. You will receive a final Closing Disclosure before your closing date.

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 03/19/2019
 Closing Date 03/25/2019
 Disbursement Date 03/25/2019
 Settlement Agent CORTES AND HAY, INC.
 File # ORN9326
 Property 77 River Street, Unit 3
 Hoboken, NJ 07030
 Sale Price \$612,245

Transaction Information

Borrower Vivek S Radia
 Nidhi A Radia
 115 Orchard Road
 Watchung, NJ 07069
 Seller Justine Chai Segal
 28 Mohawk Road
 Short Hills, NJ 07078
 Lender Pinnacle Mortgage Inc

Loan Information

Loan Term 30 years
 Purpose Purchase
 Product Fixed Rate
 Loan Type Conventional FHA
 VA
 Loan ID # 0190205001
 MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$459,183	NO
Interest Rate	4.625%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,360.84	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments													
Payment Calculation	Years 1-30												
Principal & Interest	\$2,360.84												
Mortgage Insurance	+ 0												
Estimated Escrow <i>Amount can increase over time</i>	+ 734.26												
Estimated Total Monthly Payment	\$3,095.10												
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	<table border="0"> <tr> <td rowspan="4" style="vertical-align: top;">\$1,252.26 a month</td> <td>This estimate includes</td> <td>In escrow?</td> </tr> <tr> <td><input checked="" type="checkbox"/> Property Taxes</td> <td>YES</td> </tr> <tr> <td><input checked="" type="checkbox"/> Homeowner's Insurance</td> <td>YES</td> </tr> <tr> <td><input checked="" type="checkbox"/> Other; Homeowners' Assoc Dues</td> <td>NO</td> </tr> <tr> <td colspan="3"><i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i></td> </tr> </table>	\$1,252.26 a month	This estimate includes	In escrow?	<input checked="" type="checkbox"/> Property Taxes	YES	<input checked="" type="checkbox"/> Homeowner's Insurance	YES	<input checked="" type="checkbox"/> Other; Homeowners' Assoc Dues	NO	<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>		
\$1,252.26 a month	This estimate includes		In escrow?										
	<input checked="" type="checkbox"/> Property Taxes		YES										
	<input checked="" type="checkbox"/> Homeowner's Insurance		YES										
	<input checked="" type="checkbox"/> Other; Homeowners' Assoc Dues	NO											
<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>													

Costs at Closing	
Closing Costs	\$13,221.02 Includes \$6,469.50 in Loan Costs + \$7,251.52 in Other Costs - \$500.00 in Lender Credits. See page 2 for details.
Cash to Close	\$153,281.04 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$1,050.00				
% of Loan Amount (Points)					
Application Fee	\$525.00				
Commitment Fee	\$425.00				
Warehouse Fee	\$100.00				
B. Services Borrower Did Not Shop For	\$450.00				
Appraisal Fee to LSF Appraisals Inc		\$450.00			
C. Services Borrower Did Shop For	\$4,969.50				
Title - Abstract/Title Search Fee to Cortes & Hay Title	\$224.50				
Title - Attorney Fees to Joseph Greco Esq	\$2,000.00				
Title - Closing Protection Letter to Cortes & Hay Title	\$75.00				
Title - Closing/Escrow Fee to Cortes & Hay Title	\$325.00				
Title - Courier Fee to Cortes & Hay Title	\$20.00				
Title - Endorsements to Cortes & Hay Title	\$100.00				
Title - Examination to Cortes & Hay Title	\$100.00				
Title - Lender's Title Insurance to Cortes & Hay Title	\$2,055.00				
Title - Notice of Settlement to Cortes & Hay Title	\$45.00				
Title - Wire/Disbursement Fee to Cortes & Hay Title	\$25.00				
D. TOTAL LOAN COSTS (Borrower-Paid)	\$6,469.50				
Loan Costs Subtotals (A + B + C)	\$6,019.50	\$450.00			
Other Costs					
E. Taxes and Other Government Fees	\$350.00				
Recording Fees Deed: \$110 Mortgage: \$240	\$350.00				
City/County Tax/Stamps to County Clerk			\$5,317.50		
F. Prepays	\$2,965.92				
Homeowners Insurance Premium (12 mo.) to State Farm		\$467.00			
Mortgage Insurance Premium (mo.)					
Prepaid Interest (\$58.99 per day from 03/25/2019 to 04/01/2019)	\$412.93				
Property Taxes					
2nd Qtr Property Taxes (3 mo.) to Hoboken	\$2,085.99				
G. Initial Escrow Payment at Closing	\$1,428.60				
Homeowner's Insurance \$38.92 per month for 3 mo.	\$116.76				
Mortgage Insurance per month for mo.					
Property Tax \$695.34 per month for 3 mo.	\$2,086.02				
Aggregate Adjustment		-\$773.18			
H. Other	\$2,506.00				
Association Dues (Estimate) to Hudson Place River St	\$2,000.00				
Title - Owner's Title Insurance to Cortes & Hay Title	\$506.00				
I. TOTAL OTHER COSTS (Borrower-Paid)	\$7,251.52				
Other Costs Subtotals (E + F + G + H)	\$6,784.52	\$467.00			
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$13,221.02				
Closing Costs Subtotals (D + I)	\$12,804.02	\$917.00	\$5,317.50	\$0	\$0
Lender Credits		-\$500.00			

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$15,150.00	\$13,221.02	YES • See Total Loan Costs(D).
Closing Costs Paid Before Closing	\$0	-\$917.00	YES • You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$153,062.00	\$153,062.00	NO
Deposit	\$0	\$0	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$12,244.00	-\$12,245.00	YES • See Seller Credits in Section L
Adjustments and Other Credits	\$0	\$160.02	YES • See details in Section K and Section L
Cash to Close	\$155,968.00	\$153,281.04	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$624,709.04	M. Due to Seller at Closing	\$612,405.02
Sale Price of Property	\$612,245.00	Sale Price of Property	\$612,245.00
Sale Price of Any Personal Property Included in Sale		Sale Price of Any Personal Property Included in Sale	
Closing Costs Paid at Closing (J)	\$12,304.02		
Adjustments			
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
City/Town Taxes 03/25/2019 to 03/31/2019	\$160.02	City/Town Taxes 03/25/2019 to 03/31/2019	\$160.02
County Taxes to		County Taxes to	
Assessments to		Assessments to	
L. Paid Already by or on Behalf of Borrower at Closing	471,428.00	N. Due from Seller at Closing	\$17,562.50
Deposit		Excess Deposit	
Loan Amount	\$459,193.00	Closing Costs Paid at Closing (J)	\$5,317.50
Existing Loan(s) Assumed or Taken Subject to		Existing Loan(s) Assumed or Taken Subject to	
Seller Credit	\$12,245.00	Payoff of First Mortgage Loan	
Other Credits		Payoff of Second Mortgage Loan	
Adjustments		Seller Credit	\$12,245.00
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
City/Town Taxes to		City/Town Taxes to	
County Taxes to		County Taxes to	
Assessments to		Assessments to	

CALCULATION

Total Due from Borrower at Closing (K)	\$624,709.04
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$471,428.00
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$153,281.04

CALCULATION

Total Due to Seller at Closing (M)	\$612,405.02
Total Due from Seller at Closing (N)	-\$17,562.50
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$594,842.52

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in
77 River Street, Unit 3, Hoboken, NJ 07030

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	8,811.12	Estimated total amount over year 1 for your escrowed property costs: <i>Hazard Insurance, County Property Tax</i>
Non-Escrowed Property Costs over Year 1	6216.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>Homeowners' Assoc. Dues</i> You may have other property costs.
Initial Escrow Payment	1,429.60	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	734.26	The amount included in your total monthly payment.

- will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$856,785.79
Finance Charge. The dollar amount the loan will cost you.	\$394,673.29
Amount Financed. The loan amount available after paying your upfront finance charge.	\$455,230.07
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.692%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	85.18%



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Pinnacle Mortgage Inc		NA	NA	CORTES AND HAY, INC
Address	383 Ridgedale Ave East Hanover, NJ 07936				110 MAIN STREET FLEMINGTON, NJ 08822
NMLS ID	132559				
NJ License ID	132559				8058067
Contact	MICHAEL J MUNDY JR				Dawn Em
Contact NMLS ID	208872				
Contact NJ License ID	208872				0077007
Email	MMUNDY@PINNACLE MORTGAGE.BIZ				dawn@corteshay.com
Phone	973-887-6100				908-782-8850

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature

3/19/19
Date

Co-Applicant Signature

3-19-19
Date

Addendum

CORTES AND HAY TITLE AGENCY, INC.

110 Main Street, PO Box 454
Flemington NJ 08822
Phone: 908-782-8850 Fax: 908-782-1998

February 28, 2019

Joseph Greco, Esq.
51 Newark Street
Hoboken, NJ 07030

Re: **Our File No. ORN9326**
OWNERS: Justine Chai Segal
PURCHASERS: Vivek S. Radia and Nidhi A. Radia
PREMISES: 77 River Street, Hoboken, NJ 07030

Loan No.:

Dear Sir/Madam:

As per your request we have forwarded 1 copy(ies) of the **Title Commitment** regarding the above captioned file to the following:

jgrecolaw@gmail.com

jay@mcleelaw.com

kkrall@pinnaclemortgage.biz

If we can be of any further assistance, please do not hesitate to call.

Very truly yours,

BY: MICHELE CAPORIN, V.P.

Cortes & Hay Title Agency, Inc.
110 Main Street
PO Box 454
Flemington, NJ 08822
Phone: (908) 782-8850 Fax (908) 782-6951

Wiring Instructions

Investors Bank
Three Bridges Branch
698 US Highway 202N
Three Bridges, NJ 08887
Phone: (908)806-6331
ABA # 221272031
Cortes & Hay Title Agency, Inc.
Escrow Account # 1000744595

RE: ORN9326



Home Office:
400 Second Avenue South
Minneapolis, Minnesota 55401-2499
Voice: 612-336-7172 -- Fax Number: 612-371-1191
Toll Free: 800-328-4441

Ref: 964640198 -- NJ00

"Date" : Friday, March 1, 2019

"Addressee":

Pinnacle Mortgage Inc.
ISAOA/ATIMA
383 Ridgedale Avenue
East Hanover, NJ 07936

"Real Estate Transaction":

Buyer: Vivek S. Radia and Nidhi A. Radia, husband and wife
Street Address: 77 River Street Unit 3
Hoboken, NJ 07030

Title Insurance Commitment No.: ORN9326

Closing Protection Letter on Behalf of:

CORTES & HAY TITLE AGENCY INC
110 MAIN STREET
FLEMINGTON, NJ 08822
(908) 782-8850 - PHONE

To verify this Closing Service Letter, go to www.oldrepublictitle.com, select Agent Verification from the Products and Services dropdown and enter in Reference Number 964640198.

Re: Closing Protection Letter

Dear Customer:

In consideration of Your acceptance of this letter, Old Republic National Title Insurance Company (the "Company"), agrees to indemnify You for actual loss of Funds incurred by You in connection with the closing of the Real Estate Transaction conducted by the Settlement Service Provider on or after the Date of this letter, subject to the Requirements and Conditions and Exclusions set forth below:

REQUIREMENTS

1. The Company issues or is contractually obligated to issue a Policy for Your protection in connection with the Real Estate Transaction;
2. You are to be:
 - a. a lender secured by the Insured Mortgage on the Title to the Land or
 - b. a borrower, purchaser or lessee of the Title to the Land;
3. The aggregate of all Funds You transmit to the Settlement Service Provider for the Real Estate Transaction does not exceed the Amount of Insurance set forth in the Title Insurance Policy to be issued under the Title Insurance Commitment identified above; and
4. Your loss is solely caused by:
 - a. any failure of the Settlement Service Provider to comply with Your written closing instructions that relate to:
 - i. A. the disbursement of Funds necessary to establish the status of the Title to the Land; or
 - B. the validity, enforceability, or priority of the lien of the Insured Mortgage; or
 - ii. obtaining any document, specifically required by You, but only to the extent that the failure to obtain the document adversely affects the status of the Title to the Land or the validity, enforceability, or priority of the lien of the Insured Mortgage on the Title to the Land; or
 - b. fraud, theft, or misappropriation of the Settlement Service Provider in handling Your Funds or documents in connection with the closing, but only to the extent that the fraud, theft, or misappropriation adversely affects the status of the Title to the Land or to the validity, enforceability, or priority of the lien of the Insured Mortgage on the Title to the Land; or
 - c. If you are a borrower or all-cash purchaser within the meaning of the Conditions and Exclusions Number 2(e), you are protected by this Letter,

but only to the extent of Paragraph 4(b) above.

CONDITIONS AND EXCLUSIONS

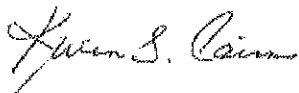
1. Your transmittal of Funds or documents to the Settlement Service Provider for the Real Estate Transaction constitutes Your acceptance of this letter.
2. For purposes of this letter:
 - a. "Commitment" means the Company's written contractual agreement to issue the Policy.
 - b. "Funds" means the money received by the Settlement Service Provider for the Real Estate Transaction.
 - c. "Policy" means the contract or contracts of title insurance, each in a form adopted by the American Land Title Association (ALTA), issued or to be issued by the Company in connection with the closing of the Real Estate Transaction.
 - d. "Settlement Service Provider" means the New Jersey licensed title insurance producer or New Jersey admitted attorney at law who or which will receive the Funds.
 - e. "You" or "Your" means:
 - i. the Addressee of this letter;
 - ii. the borrower, if the Land is improved solely by a one-to-four family residence, which is the principal residence of the borrower;
 - iii. the all-cash purchaser of a one-to-four family residence, which is the principal residence of the purchaser; and
 - iv. subject to all rights and defenses relating to a claim under this letter that the Company would have against the Addressee,
 - A. the assignee of the Insured Mortgage, provided such assignment was for value and the assignee was, at the time of the assignment, without Knowledge of facts that reveal a claim under this letter; and
 - B. the warehouse lender in connection with the Insured Mortgage.
 - f. "Indebtedness," "Insured Mortgage," "Knowledge" or "Known," "Land," and "Title" have the same meaning given them in the ALTA Loan Policy (06-17-06)(New Jersey Variation).
3. The Company shall have no liability under this letter for any loss arising from any:
 - a. failure of the Settlement Service Provider to comply with Your closing instructions that require title insurance protection in connection with the Real Estate Transaction inconsistent with that set forth in the Commitment. Your written closing instructions received and accepted by the Settlement Service Provider after issuing the Commitment that require the removal, where allowed by state law, rule, or regulation, of specific Schedule B Exceptions from Coverage or compliance with the requirements contained in the Commitment shall not be deemed to require inconsistent title insurance protection;
 - b. loss or impairment of Funds in the course of collection or while on deposit with a bank due to bank failure, insolvency, or suspension, except loss or impairment resulting from failure of the Settlement Service Provider to comply with Your written closing instructions to deposit Your Funds in a bank that You designated by name;
 - c. constitutional or statutory lien or claim of lien that arises from services, labor, materials, or equipment, if any Funds are to be used for the purpose of construction, alteration, or renovation. This Section 3.c. does not affect the coverage, if any, as to any lien for services, labor, materials, or equipment afforded in the Policy;
 - d. defect, lien, encumbrance, or other matter in connection with the Real Estate Transaction. This Section 3.d. does not affect the coverage afforded in the Policy;
 - e. fraud, theft, misappropriation, dishonesty, or negligence by You or by Your employee, agent, attorney, or broker;
 - f. settlement or release of any claim by You without the Company's written consent;
 - g. matters created, suffered, assumed, agreed to, or Known by You;
 - h. failure of the Settlement Service Provider to determine the validity, enforceability, or the effectiveness of a document required by Your closing instructions. This Section 3.h. does not affect the coverage afforded in the Policy;
 - i. Federal consumer financial law, as defined in 12 U.S.C. § 5481(14), actions under 12 U.S.C. § 5531, or other federal or state laws relating to truth-in-lending, a borrower's ability to repay a loan, qualified mortgages, consumer protection, or predatory lending, including any failure of the Settlement Service Provider to comply with Your closing instructions relating to those laws;
 - j. federal or state laws establishing the standards or requirements for asset-backed securitization including, but not limited to, exemption from credit risk retention, including any failure of the Settlement Service Provider to comply with Your closing instructions relating to those laws;
 - k. periodic disbursement of Funds to pay for construction, alteration, or renovation on the Land; or
 - l. Settlement Service Provider acting in the capacity of a qualified intermediary or facilitator for tax deferred exchange transactions as provided in Section 1031 of the Internal Revenue Code.
4. A Commitment in connection with the Real Estate Transaction must have been received by You prior to the transmittal of Your final closing instructions to the Settlement Service Provider.
5. When the Company shall have indemnified You pursuant to this letter, it shall be subrogated to all rights and remedies You have against any person or property had You not been indemnified. The Company's liability for indemnification shall be reduced to the extent that You have impaired the value of this right of subrogation.
6. The Company's liability for loss under this letter shall not exceed the least of:
 - a. the amount of Your Funds;
 - b. the Company's liability under the Policy at the time written notice of a claim is made under this letter;
 - c. the value of the lien of the Insured Mortgage;
 - d. the value of the Title to the Land insured or to be insured under the Policy at the time written notice of a claim is made under this letter; or
 - e. the amount stated in Section 3 of the Requirements.
7. The Company will be liable only to the holder of the Indebtedness at the time that payment is made. This Section 7 does not apply to a purchaser,

- borrower, or lessee.
8. Payment to You or to the owner of the Indebtedness under either the Policy or from any other source shall reduce liability under this letter by the same amount. Payment in accordance with the terms of this letter shall constitute a payment pursuant to the Conditions of the Policy.
 9. The Settlement Service Provider is not the Company's agent for the purpose of providing closing or settlement services. The Company's liability for Your loss arising from closing or settlement services is strictly limited to the contractual protection expressly provided in this letter. Other than as expressly provided in this letter, the Company shall have no liability for loss resulting from the fraud, theft, dishonesty, misappropriation, or negligence of any party to the Real Estate Transaction, the lack of creditworthiness of any borrower connected with the Real Estate Transaction, or the failure of any collateral to adequately secure a loan connected with the Real Estate Transaction.
 10. In no event shall the Company be liable for a loss if the written notice of a claim is not received by the Company within one year from the date of the transmittal of Funds. The condition that the Company must be provided with written notice under this Section 10 shall not be excused by lack of prejudice to the Company.
 11. You must promptly send written notice of a claim under this letter to the Company at its principal office at 400 Second Avenue South, Minneapolis, Minnesota 55401. If the Company is prejudiced by Your failure to provide prompt notice, the Company's liability to You under this letter shall be reduced to the extent of the prejudice.
 12. Whenever requested by the Company, You, at the Company's expense, shall:
 - a. give the Company all reasonable aid in
 - i. securing evidence, obtaining witnesses, prosecuting or defending any action or proceeding, or effecting any settlement, and
 - ii. any other lawful act that in the opinion of the Company may be necessary to enable the Company's investigation and determination of its liability under this letter;
 - b. deliver to the Company any records, in whatever medium maintained, that pertain to the Real Estate Transaction or any claim under this letter; and
 - c. submit to an examination under oath by any authorized representative of the Company with respect to any such records, the Real Estate Transaction, any claim under this letter or any other matter reasonably deemed relevant by the Company.
 13. The Company shall have no liability under this letter if:
 - a. the closing or settlement of the Real Estate Transaction has not occurred within 180 days from the date of this letter; or
 - b. at any time after the date of this letter, but before the Real Estate Transaction closes, the Company provides written notice of termination of this letter to the Addressee at the address set forth above.
 14. The protection of this letter extends only to real estate in New Jersey, and any court or arbitrator shall apply the law of the jurisdiction where the Land is located to interpret and enforce the terms of this letter. In neither case shall the court or arbitrator apply its conflicts of law principles to determine the applicable law. Any litigation or other proceeding under this letter must be filed only in a state or federal court within the United States of America or its territories having appropriate jurisdiction.
 15. Either the Company or You may demand that any claim arising under this letter be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association, unless You have a Policy for the Real Estate Transaction with an Amount of Insurance greater than \$2,000,000. There shall be no right for any claim under this letter to be arbitrated or litigated on a class action basis. If You have a Policy for the Real Estate Transaction with an Amount of Insurance greater than \$2,000,000, a claim arising under this letter may be submitted to arbitration only when agreed to by both the Company and You. If the Real Estate Transaction solely involves a one-to-four family residence and You are the purchaser or borrower, the Company will pay the costs of arbitration.

This letter supersedes and cancels any previous letter or similar agreement for closing protection that applies to the Real Estate Transaction and may not be modified by the Settlement Service Provider.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

By:



Kevin S. Cairns, Esq.
VP & NJ State Counsel

cf: Michele Caporin

Title Agents, Abstractors & Escrow Agents Errors & Omissions Liability Insurance Policy

DECLARATIONS

Certain Underwriters at Lloyd's, London

Agreement No: B1180D170678

Certificate Number: AMS-0018504

Renewal of Certificate Number: AMS-0018503

This is a Claims-Made and Reported Policy. Subject to its terms and conditions, this Policy only covers **Claims** first made against the **Insured** during the **Policy Period** or **Extended Reporting Period**, if applicable, and reported to the Insurer in writing during the **Policy Period**, but in no event later than thirty (30) days after expiration or termination of this Policy, or during the **Extended Reporting Period**, if applicable. **Claims Expenses** are included within, and will reduce, the Limits of Liability. Please read the entire Policy carefully, and consult with your broker/agent or other professional to the extent you do not understand any terms or conditions of this Policy.

Item 1. **NAMED INSURED - NAME AND ADDRESS:**

CORTES & HAY TITLE AGENCY INC fka CORTES & HAY INC
110 MAIN ST
FLEMINGTON, NJ 08822

Description of Business: Abstractor / Searcher, Closing / Escrow Agent, Title Agent

Item 2. **POLICY PERIOD:**

(A) Inception Date: 4/02/2018
(B) Expiration Date: 4/02/2019
at 12:01 a.m. both dates at the Address set forth in Item 1.

Item 3. **LIMITS OF LIABILITY (INCLUSIVE OF CLAIMS EXPENSES):**

Limits of Liability are:

(A) Each Claim: \$1,000,000
(B) Maximum Policy Aggregate: \$1,000,000

Subject to Extensions of Coverage and Sublimits summarized on Page 3 of Declarations.

Item 4. **DEDUCTIBLE (SUBJECT TO CLAIMS EXPENSES):**

(A) Each Claim: \$ 10,000

Item 5. **RETROACTIVE DATE:**

Retroactive Date: 4/02/2013

Item 6. **RATES/PREMIUM:**

Premium: \$ 11,456.00
Surplus Lines Tax: \$ 572.80
Policy Fee: \$ 100.00

Total Premium: \$12,128.80

Item 7. **INSURANCE IS EFFECTIVE WITH CERTAIN UNDERWRITERS AT LLOYD'S, LONDON:**

<u>Syndicate</u>	<u>Percentage</u>	<u>Syndicate</u>	<u>Percentage</u>
2001	30.000%	609	8.936%
33	10.000%	2623	8.793%
1084	10.000%	623	1.930%
727	13.405%	1729	8.000%
1225	8.936%		

Item 8. **ADDITIONAL PREMIUM FOR OPTIONAL EXTENDED REPORTING PERIOD:**

OPTIONAL EXTENDED REPORTING PERIOD ("ERP")

One (1) Year Option ERP:	100% of Named Insured's last Annual Premium
Two (2) Year Option ERP:	150% of Named Insured's last Annual Premium
Three (3) Year Option ERP:	200% of Named Insured's last Annual Premium
Four (4) Year Option ERP:	225% of Named Insured's last Annual Premium
Five (5) Year Option ERP:	250% of Named Insured's last Annual Premium

Item 9. **FORMS & ENDORSEMENTS:**

Forms and Endorsements made a part of this Policy at time of issue:
NMA2868, AMS DEC 12/17, AMS POL 12/17, LSW1135B, NMA1998, NMA2918, NMA1331,
NMA1256, LSW1001, NMA1477, LMA3100

Item 10. **SERVICE OF SUIT:**

Messrs, Mendes & Mount
750 Seventh Ave
New York, New York 10019-6829

Item 11. **NOTICE OF CLAIM:**

In the event of a **Claim**, notice should be sent to:

Lancer Claims Services
681 South Parker, Suite 300
Orange, CA, 92868
Attention: Financial Services Professional Liability Department

This policy is written by a surplus lines insurer and is not subject to the filing or approval requirements of the New Jersey Department of Banking and Insurance. Such a policy may contain conditions, limitations, exclusions and different terms than a policy issued by an insurer granted a Certificate of Authority by the New Jersey Department of Banking and Insurance. The insurer has been approved by the Department as an eligible surplus lines insurer, but the policy is not covered by the New Jersey Insurance Guaranty Fund, and only a policy of medical malpractice liability insurance as defined in N.J.S.A. §17:30D-3d or a policy of property insurance covering owner-occupied dwellings of less than four dwelling units are covered by the New Jersey Surplus Lines Guaranty Fund.

This Declarations page, together with the **Application** for this Policy, the attached Policy form and all Endorsements thereto, shall constitute the contract between the Insurer and the **Insured**. The Policy is valid only if signed below by a duly authorized representative of the Insurer.

In witness whereof, the Insurer issuing this Policy has caused this Policy to be signed by its authorized officers, but it shall not be valid unless also signed by a duly authorized representative of the Insurer.

3/21/2018

Date



Authorized Representative

Affidavit of Title

STATE OF NEW JERSEY
COUNTY OF HUDSON

} ss.

Vivek S. Radia and Nidhi A. Radia, husband and wife, say under oath:

1. **Representations.** If only one person signs this affidavit the words "we," "us" and "our" shall mean "I," "me" and "my." The statements in this affidavit are true to the best of our knowledge, information and belief.
2. **Name, Age and Residence.** We have never changed our names or used any other names. We are citizens of the United States and at least 18 years old. After today, we will live at **77 River Street, Hoboken, NJ 07030.**
3. **Ownership and Possession.** We are the only owners of property located at **77 River Street, Hoboken, NJ 07030**, called "this property."

We now mortgage this property to **Pinnacle Mortgage, Inc., its successors and/or assigns, as their interests may appear.**

The date of the mortgage is the same as this affidavit. This mortgage is given to secure a loan of **\$459,183.00.** We are in sole possession of this property. There are no tenants or other occupants of this property. We have owned this property since **March 25, 2019.** Since then, no one has questioned our ownership or right to possession. We have never owned any property which is next to this property.

4. **Improvements.** No additions, alterations or improvements are now being made or have been made to this property since **March 25, 2019.** We have always obtained all necessary permits and certificates of occupancy. All charges for municipal improvements such as sewers, sidewalks, curbs or similar improvements benefiting this property have been paid in full. No building, addition, extension or alteration on this property has been made or worked on within the past four months. We are not aware that anyone has filed or intends to file a mechanic's lien or building contract relating to this property. No one has notified us that money is due and owing for constructions, alteration or repair work on this property.

5. **Liens or Encumbrances.** We have not allowed any interests (legal rights) to be created which affect our ownership of use of this property. No other persons have legal rights in this property, except the rights of utility companies to use this property along the road or for the purpose of serving this property. There are no pending lawsuits or judgments against us or other legal obligations which may be enforced against this property. No bankruptcy or insolvency proceedings have been started by or against us. We have never been declared bankrupt. No one has any security interest in any personal property or fixtures on this property. All liens (legal claims, such as judgments) listed on the attached judgment or lien search are not against us, but against others with similar names.

6. **Marital History.** (check where appropriate)

- We are not married.
- We are married to each other. We were married on _____.
The maiden name of **Nidhi A. Radia** was _____.
- We are a legal registered Domestic Partnership in _____.
- This property has never been occupied as the principal matrimonial residence of any of us. (If it has, or if it was acquired before May 28, 1980, each spouse must sign the mortgage and affidavit N.J.S. 3B:28-2,3.)
- Our complete marital history is listed above.
- Our complete marital history is listed below under paragraph number 7. This includes all marriages not listed above, and any pending matrimonial actions. We include how each marriage ended. We have attached copies of any death certificates and judgments for divorce or annulment including any provisions in these judgments which relate to this property.

7. **Exceptions and Additions.** The following is a complete list of exceptions and additions to the above statements. This includes all liens or mortgages which are not being paid off as a result of this mortgage, as well as marital information not particularly set forth in paragraph 6 above.

The undersigned hereby certifies that there are no recognizances filed against me or either principal or surety or against the property which is the subject of this transaction.

8. **Child Support.**

- There are no outstanding child support orders or judgments against this deponent.
- There is a child support order outstanding, Docket No. _____, against this deponent. All payments, however, are current as of this date.

9. **Reliance.** We make this affidavit in order to obtain the mortgage loan. We are aware that our lender will rely on our truthfulness and the statements made in this affidavit.

Signed and sworn to before me on
March 25, 2019.

Vivek S. Radia

Notary Public

Nidhi A. Radia

CORTES AND HAY TITLE AGENCY, INC.

110 Main Street, PO Box 454
Flemington NJ 08822
Phone: 908-782-8850 Fax: 908-782-1998

Copy

February 28, 2019

Hudson County Plaza
Hudson County Register of Deeds and Mortgages
257 Cornelison Ave 2nd Floor
Jersey City, NJ 07302

Re: Our File No. ORN9326
Vivek S. Radia and Nidhi A. Radia

Dear Sir/Madam:

Enclosed is an original Notice of Settlement for recordation, along with a check in the amount of \$40.00.

Very truly yours,

CORTES AND HAY TITLE AGENCY, INC.

Darlene Kearns

Enclosures:

- > Notice of Settlement
- > Check \$40.00

FILE NUMBER: ORN9326

Copy

SELLER: *(name and address)*

Justine Chai Segal
77 River Street
Hoboken, NJ 07030

**NOTICE OF
REAL ESTATE SETTLEMENT**

PURCHASERS/MORTGAGORS: *(names and addresses)*

Vivek S. Radia and Nidhi A. Radia
77 River Street
Hoboken, NJ 07030

MORTGAGEE: *(name and address)*

Pinnacle Mortgage, Inc.
383 Ridgedale Avenue
East Hanover, NJ 07936

NOTICE is hereby given of a contract of sale and mortgage commitment between the parties hereto.

THE lands to be affected are described as follows:

All that certain tract or parcel of land and premises situate lying and being in the **City of Hoboken** of the **County of Hudson, State of New Jersey**, commonly known as:

77 River Street

Also known as **Lot 1 C0003 in Block 230** on the tax map of the **City of Hoboken**.

CORTES AND HAY TITLE AGENCY, INC.
Title Representative* for Purchasers/Mortgagors

By _____
Dawn Em

State of New Jersey, County of _____ Hunterdon _____

I CERTIFY that on February 28, 2019, _____ Dawn Em _____ personally came before me and acknowledged under oath, to my satisfaction, that this person (or if more than one, each person) (a) is named in and personally signed this document; and (b) signed, sealed and delivered this document as his or her act and deed.

Notary Public of New Jersey

Record and Return to:
Cortes and Hay Title Agency, Inc.
110 Main Street
PO Box 454
Flemington NJ 08822

**This form must be executed by a party or legal representative. If the notice is executed by anyone other than an Attorney at Law of New Jersey, it must be executed and acknowledged or proved in the same manner as a deed.*

Commitment for Title Insurance



Issued By Old Republic National Title Insurance Company

Old Republic National Title Insurance Company, a Minnesota corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in

the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.

All liability and obligation under this Commitment shall cease and terminate six (6) months after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

IN WITNESS WHEREOF, Old Republic National Title Insurance Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

Continued on back page

Issued through the Office of

Cortes & Hay Title Agency, Inc.
110 Main Street
PO Box 454
Flemington NJ 08822
Phone: 908-782-8850 Fax: 908-782-1998

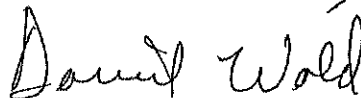
Michele Caporin
Authorized Signatory

ORT Form 4308
ALTA Commitment for Title Insurance 6/06

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

By  President

Attest  Secretary

CONDITIONS

1. The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.
2. If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions and Stipulations.
3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and Stipulations and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
5. The policy to be issued contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties.
You may review a copy of the arbitration rules at: <http://www.alta.org/>.

FACTS
**WHAT DOES OLD REPUBLIC TITLE
DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and employment information • Mortgage rates and payments and account balances • Checking account information and wire transfer instructions When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions

 Go to www.oldrepublictitle.com (Contact Us)

Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit http://www.OldRepublicTitle.com/newnational/Contact/privacy .
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Old Republic Title does not share with non-affiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Old Republic Title doesn't jointly market.</i>

Other Important Information

Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact Us" at www.oldrepublictitle.com and submit your written request to the Legal Department. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

Affiliates Who May be Delivering This Notice

American First Abstract, LLC	American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.
eRecording Partners Network, LLC	Genesis Abstract, LLC	Kansas City Management Group, LLC	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mara Escrow Company	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Exchange Company	Old Republic National Title Insurance Company	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic Title Co.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma
Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.
Old Republic Title, Ltd.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	The Title Company of North Carolina	Title Services, LLC
Trident Land Transfer Company, LLC				

 Vivek S. Radia

 Nidhi A. Radia

Old Republic Title Insurance Company

Transaction Identification Data for reference only:

Issuing Agent: **CORTES & HAY TITLE AGENCY, INC.**
Issuing Office: **110 Main Street, PO Box 454, Flemington NJ 08822**
ALTA Universal ID:
Loan ID Number:
Commitment Number:
Issuing Office File Number: **ORN9326**
Property Address: **77 River Street, Hoboken, NJ 07030**
Revision Number:

SCHEDULE A

File No. **ORN9326**

1. Commitment Date: **February 1, 2019**

Termination Date: 180 days
after effective date

2. Policy or Policies to be issued:

(a) ALTA Owner's Policy (6-17-06)

Proposed Insured: **Vivek S. Radia and Nidhi A. Radia, husband and wife**

Proposed Policy Amount: **\$612,245.00**

(b) ALTA Loan Policy (6-17-06)

Proposed Insured: **Pinnacle Mortgage, Inc., its successors and/or assigns as their interest may appear**

Proposed Policy Amount: **\$459,183.00**

NOTE: Policy will insure that insured mortgage is a valid First Lien on the within described property.

Countersigned:

Cortes & Hay Title Agency, Inc.
110 Main Street, PO Box 454
Flemington NJ 08822

By: *Michele Caporin*

Authorized Signatory

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Old Republic Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

SCHEDULE A

(continued)

File No. **ORN9326**

3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.
4. Title to the Fee Simple estate or interest in the Land is at the Effective Date vested in:

Justine Chai Segal by deed from Jessie L. Chai, as the Executor under the Last Will and Testament of Lillian R. Chai, dated August 23, 2018, recorded October 2, 2018, in the Register's Office of the County of Hudson, New Jersey, in Deed Book 9344, page 909 and by deed from Richard Bongo and Wendy Bongo, husband and wife, dated August 15, 1996, recorded September 4, 1996, in the Register's Office of the County of Hudson, New Jersey, in Deed Book 5037, page 226. (Note: The said Lillian R. Chai passed away on January 29, 2018).

5. The Land is described as follows:

**For information purposes only: 77 River Street Unit 3, City of Hoboken
Hudson County, New Jersey
Block 230 Lot 1 C0003 Tax Map**

SEE CONTINUATION OF SCHEDULE A FOR LEGAL DESCRIPTION

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SCHEDULE A

(continued)

File No. ORN9326

LEGAL DESCRIPTION

ALL that certain lot, parcel or tract of land, situate and lying in the City of Hoboken, County of Hudson, State of New Jersey, and being more particularly described as follows:

BEING KNOWN AND DESIGNATED AS Unit No. 3 in "77 River Street Condominium, a Condominium," together with an undivided 3.64 percentage interest in and to the common elements appurtenant thereto, in accordance with, and subject to the terms, conditions, provisions, covenants, restrictions, easements, and other matters contained in the Master Deed for said 77 River Street Condominium, a Condominium, which Master Deed was dated July 25, 1993, and recorded on July 29, 1993 in the Register's Office of the County of Hudson, in Book 4620, Page 240, as the same may hereafter be lawfully amended.

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot 1 C0003 in Block 230, Unit 3 on the City of Hoboken Tax Map.

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Old Republic Title Insurance Company

SCHEDULE B – PART I
REQUIREMENTSFile No. **ORN9326**

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
 - a. **Deed from Justine Chai Segal, and spouse, if applicable to Vivek S. Radia and Nidhi A. Radia, husband and wife.**
 - b. **Mortgage to be properly executed by Vivek S. Radia and Nidhi A. Radia, husband and wife in favor of Pinnacle Mortgage, Inc., to secure the proposed loan in the amount of \$459,183.00.**
5. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
6. In the event that the proceeds of the loan to be secured by the mortgage to be insured are not to be fully disbursed at Closing, the Company must be notified and this Commitment will then be modified accordingly.
7. Payment of all taxes, water, sewer rents and assessments, if any.
8. Proof of the record owner's marital or civil union status is required and, if married or if there is a civil union partner, and the premises to be insured is or has ever been occupied as the principal marital or principal civil union residence of the record owner, then his or her spouse or civil union partner must join in the deed or mortgage and affidavit of title.
9. This Company requires a Notice of Settlement to be filed pursuant to N.J.S.A. 46:26A-11 et seq. prior to Closing. The notice should be filed as nearly as possible to, but not more than 60 days prior to the anticipated closing date. Should the anticipated closing not take place within 60 days of the filing of the Notice of Settlement, another notice must be filed. If both a Deed and Mortgage are involved, two Notices of Settlement must be filed, one for the Deed and one for the Mortgage. If the closing is postponed, another Notice of Settlement may be recorded prior to the expiration of the first recorded Notice of Settlement. A filed copy of the Notice(s) of Settlement must be provided to the Company as part of the post closing package. NOTE: Subject to any recording delay in Hudson County.
10. This Company must be contacted by the Closing Attorney to request a rundown at least twenty-four (24) hours prior to the scheduled closing. In the event such rundown is not requested, any mortgages, liens or judgments shall remain as an exception to the policy unless same have been satisfied.
11. Form 1099-S must be completed at closing and filed by the Closing Attorney in accordance with the Tax Reform Act of 1986 in Code Section 6045 (e). NOTE: Pertains to purchase transactions only.

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SCHEDULE B – PART I

(continued)

File No. **ORN9326**

12. If the proposed transaction is based upon a power of attorney, the power of attorney, deed (if applicable), and affidavit of the attorney in fact must be furnished for review and must be recorded. The Company must be furnished acceptable proof that the power is in effect and is exercised while the principal is alive, that the power remains in effect and that the power of attorney has not been revoked at the time of execution, delivery and recording of the mortgage and/or deed. At that time, the Company may make additional requirements or exceptions.
13. If Grantor is a corporation, this company requires completion of a Corporate Affidavit of Title and a Corporate Resolution with respect to the proposed conveyance.
14. If Grantor is a partnership, this company requires proof that the Partnership Agreement is in full force and effect, and the terms of such have not been modified or altered in any way. All general partner(s) must execute the Deed of conveyance.
15. **Taxes, Assessments, Sewer and Water charges are as follows: dated 2/21/2019; Attached.**
Tax Search: See Copies Attached
Assessment Search: See Copies Attached
Sewer Search: See Copies Attached
Water Search: See Copies Attached
16. **Superior Court of New Jersey and United States District Court Search: RN19-059-04076, dated 2/26/2019; Discloses Clear Results. See Copies Attached. Affidavit of Title must make specific reference to judgment search and specifically state that the judgments shown thereon are not against the deponent but persons of similar names or said judgments must be satisfied of record. (Attach a copy of judgment search to the Affidavit)**
17. **Furnish satisfactory proof of the marital status of Vivek S. Radia and Nidhi A. Radia and Justine Chai Segal.**
NOTE: THE RECORD DISCLOSES NO OPEN MORTGAGES OF RECORD. Grantor's Affidavit of Title must so specify.
18. **Tidelands search attached.**
NOTE: Judgments, if any, to be satisfied of record or affidavit submitted that same are not against persons in chain of title and/or purchasers, but against other with the same or similar names.
19. **Proof will be required that all homeowner dues, common element charges or other similar charges pursuant to N.J.S.A. 46:8B-21 et seq. are paid through the date of closing. Letter is required from the Condominium Association stating same.**
20. With respect to the proposed Deed, we require:
- (i) Subject to compliance with Chapter 176, Laws of 1975 (Realty Transfer Tax on all conveyances). (if applicable)
 - (ii) Subject to compliance with Chapter 157, Laws of 1977 requiring reference to the tax lot and block numbers on all deeds. (if applicable)
 - (iii) Proof as to past and present marital status of the proposed Grantor(s). If divorce or death has occurred, this Company must be notified prior to closing of title so appropriate amendments and/or additional requirements can be given.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Old Republic Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

SCHEDULE B – PART I

(continued)

File No. **ORN9326**

- (iv) If Grantor is married or in a civil union and the subject premises is or ever has been used as a principal marital or civil union residence, spouse or civil union partner must join in the conveyance.

NOTE: Subject to recognizances, if any, filed against the sellers and/or mortgagors or property described in Schedule C of this Commitment for Title Insurance, due to the fact that Recognizances are no longer being indexed in the County Clerk's or Register's Office. Therefore, this Company is unable to search the public records for any recognizances that may affect marketability of title to the premises to be insured herein. To remove this exception, the Affidavit of Title must specifically state the following: "*The undersigned hereby certify that there are no recognizances filed against the undersigned as either principal or surety or against the property which is the subject matter of the within transaction.*"

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Old Republic Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Old Republic Title Insurance Company

SCHEDULE B – PART II

EXCEPTIONS

File No. ORN9326

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Notwithstanding any provision of the policy to the contrary, the following matters are expressly excluded from the coverage of the policy, and the Company will not pay loss or damage, costs, attorney's fees or expenses that arise by reason of any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the land.
2. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
3. Right or claims of parties in possession of the land not shown by the public records.
4. Any liens on your title, arising now or later, for labor and material, not shown by the public records.
5. Subject to possible additional taxes assessed or levied under N.J.S.A. 54:4-63.1 et seq.
6. Subsurface conditions and/or encroachments not disclosed by an instrument of record. (Fee Policy only.)
7. **TAXES, CHARGES AND ASSESSMENTS:** The payment of all taxes, assessments, water and sewer charges, up through and including the current installments.
8. **Terms, conditions, easements, restrictions, covenants, limitations and provisions, including lien and assessment rights, as set forth in a certain Master Deed for 77 River Street Condominium, a Condominium, recorded in Deed Book 4620, Page 240, and any amendments thereto.**
9. **Possible lien for future condominium maintenance charges pursuant to N.J.S.A 46:8B-21 et seq., the New Jersey Condominium Lien Law.**
10. **Right of adjoining owners, mortgages and tenants, together with the insured, in and to the party walls separating the subject premises.**
11. **Provisions as contained in the Condominium Act L 1969 CH.257, approved January 7, 1970, N.J.S.A. 46:8b-1, et seq.**
12. **Rights of the public in River Street and Hudson Place.**
13. **Subject to the terms of a Tidelands Grant in Book K, Page 162 and Book F, page 710.**
14. **Terms and conditions or ordinance as set forth in Deed Book 4585, page 205.**

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Old Republic Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Old Republic Title Insurance Company

NOTE: The following endorsement(s) will be attached to the final loan policy, unless specifically designated for an owner's policy.

- ALTA ENDORSEMENT 4.1-06 (Condominium)
- ALTA ENDORSEMENT 8.1-06 (Environmental Protection Lien – New Jersey Variation)
- ALTA ENDORSEMENT 9.10-06 (Restrictions, Encroachments, Minerals—Current Violations—New Jersey Variation)
- No Survey - Survey Endorsement
- Secondary Mortgage Market

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Old Republic Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

ENDORSEMENT

Attached to Policy No. ____

Issued by

Old Republic Title Insurance Company

File No.: ORN9326

The Company insures against loss or damage sustained by the Insured by reason of:

1. The failure of the unit identified in Schedule A and its common elements to be part of a condominium within the meaning of the condominium statutes of the jurisdiction in which the unit and its common elements are located.
2. The failure of the documents required by the condominium statutes to comply with the requirements of the statutes to the extent that such failure affects the Title to the unit and its common elements.
3. Present violations of any restrictive covenants that restrict the use of the unit and its common elements and that are contained in the condominium documents or the forfeiture or reversion of Title by reason of any provision contained in the restrictive covenants. As used in this paragraph 3, the words "restrictive covenants" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair, or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded in the Public Records at Date of Policy and is not excepted in Schedule B.
4. Any charges or assessments provided for in the condominium statutes and condominium documents due and unpaid at Date of Policy.
5. The failure of the unit and its common elements to be entitled by law to be assessed for real property taxes as a separate parcel.
6. Any obligation to remove any improvements that exist at Date of Policy because of any present encroachments or because of any future unintentional encroachment of the common elements upon any unit or of any unit upon the common elements or another unit.
7. The failure of the Title by reason of a right of first refusal to purchase the unit and its common elements which was exercised or could have been exercised at Date of Policy.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Cortes & Hay Title Agency, Inc.

By: _____
Authorized Signatory



Endorsement

ENVIRONMENTAL PROTECTION LIEN

Attached to Policy No.

Issued by OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

File No.: ORN9326

The insurance afforded by this endorsement is only effective if the Land is used or is to be used primarily for residential purposes.

The Company insures against loss or damage sustained by the Insured by reason of lack of priority of the lien of the Insured Mortgage over

- (a) any environmental protection lien that, at Date of Policy, is recorded in those records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge, or is filed in the records of the clerk of the United States district court for the district in which the Land is located, except as set forth in Schedule B; or
- (b) any environmental protection lien provided by any state statute in effect at Date of Policy, except environmental protection liens provided by the following state statutes:

N.J.S.A 58:10-23.11 et seq.

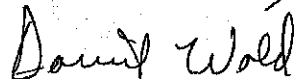
This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Issued through the Office of:

CORTES & HAY TITLE AGENCY, INC.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

By  President

Attest  Secretary

Authorized Signature



Endorsement

RESTRICTIONS, ENCROACHMENTS, MINERALS –
CURRENT VIOLATIONS – LOAN POLICY

Attached to Policy No.

Issued by OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

File No. **ORN9326**

1. The insurance provided by this endorsement is subject to the exclusions in Section 5 of this endorsement; and the Exclusions from Coverage, the Exceptions from Coverage contained in Schedule B, and the Conditions in the policy.
2. For the purposes of this endorsement only:
 - a. "Covenant" means a covenant, condition, limitation or restriction in a document or instrument recorded in the Public Records at Date of Policy.
 - b. "Improvement" means an improvement, including any lawn, shrubbery, or trees, affixed to either the Land or adjoining land at Date of Policy that by law constitutes real property.
3. The Company insures against loss or damage sustained by the Insured by reason of:
 - a. A violation at Date of Policy of a Covenant that:
 - i. divests, subordinates, or extinguishes the lien of the Insured Mortgage,
 - ii. results in the invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage, or
 - iii. causes a loss of the Insured's Title acquired in satisfaction or partial satisfaction of the Indebtedness;
 - b. A violation on the Land at Date of Policy of an enforceable Covenant, unless an exception in Schedule B of the policy identifies the violation;
 - c. Enforced removal of an Improvement located on the Land as a result of a violation, at Date of Policy, of a building setback line shown on a plat of subdivision recorded or filed in the Public Records, unless an exception in Schedule B of the policy identifies the violation; or
 - d. A notice of a violation, recorded in the Public Records at Date of Policy, of an enforceable Covenant relating to environmental protection describing any part of the Land and referring to that Covenant, but only to the extent of the violation of the Covenant referred to in that notice, unless an exception in Schedule B of the policy identifies the notice of the violation.
4. The Company insures against loss or damage sustained by reason of:
 - a. An encroachment of:
 - i. an Improvement located on the Land, at Date of Policy, onto adjoining land or onto that portion of the Land subject to an easement; or
 - ii. an Improvement located on adjoining land onto the Land at Date of Policy
unless an exception in Schedule B of the policy identifies the encroachment otherwise insured against in Sections 4.a.i. or 4.a.ii.;
 - b. A final court order or judgment requiring the removal from any land adjoining the Land of an encroachment identified in Schedule B; or
 - c. Damage to an Improvement located on the Land, at Date of Policy:
 - i. that is located on or encroaches onto that portion of the Land subject to an easement excepted in Schedule B, which damage results from the exercise of the right to maintain the easement for the purpose for which it was granted or reserved; or
 - ii. resulting from the future exercise of a right to use the surface of the Land for the extraction or development of minerals or any other subsurface substances excepted from the description of the Land or excepted in Schedule B.

ENDORSEMENT
(continued)

5. This endorsement does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) resulting from:
- a. any Covenant contained in an instrument creating a lease;
 - b. any Covenant relating to obligations of any type to perform maintenance, repair, or remediation on the Land;
 - c. except as provided in Section 3.d, any Covenant relating to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances;
 - d. contamination, explosion, fire, fracturing, vibration, earthquake or subsidence; or
 - e. negligence by a person or an Entity exercising a right to extract or develop minerals or other subsurface substances; or
 - f. any Covenant excepted in Schedule B related to, or rules or regulations promulgated by, the Department of Community Affairs ("DCA") or Council on Affordable Housing ("COAH") or any other federal, state or local governmental body or agency or any federal or state laws with regard to affordable housing or matters related thereto.

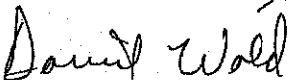
This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

Issued through the Office of:

CORTES & HAY TITLE AGENCY, INC.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

By  President

Attest  Secretary

Authorized Signature

Endorsement



Attached to Policy No.

Issued by OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

File No.: ORN9326

Exception No. 1 is removed. Notwithstanding any provision in the policy to the contrary, unless an exception is taken in Schedule B, the policy insures against loss or damage which the insured shall sustain by reason of any encroachment, encumbrance, violation, variation or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.

If this endorsement is attached to an Owner's Policy, this endorsement is void.

This endorsement is made a part of the policy or commitment and is subject to all the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy or commitment and prior endorsements, if any, nor does it extend the effective date of the policy or commitment and prior endorsements or increase the face amount thereof.

Issued through the Office of:

CORTES & HAY TITLE AGENCY, INC.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company

400 Second Avenue South, Minneapolis, Minnesota 55401

(612) 371-1111

By

A handwritten signature in cursive script, appearing to read 'Matt A. Bickley'.

President

Attest

A handwritten signature in cursive script, appearing to read 'David Wold'.

Secretary

Authorized Signature



Title #: ORN9326 Order #: MT-051-6611216

NEW JERSEY TAX & ASSESSMENT SEARCH

For: CORTES & HAY INC

BLOCK : 230 ASSESSED OWNER : SEGAL, JUSTINE CHAI
 LOT : 1 BILLING ADDRESS : 28 MOHAWK RD SHORT HILLS, NJ 07078
 QUAL : C0003 LOT ADDRESS : 77 RIVER STREET
 XLOT : HUDSON : HOBOKEN CITY (201) 420-2083
 (MUNI CODE: 0905) 94 WASHINGTON STREET HOBOKEN NJ 07030

INFORMATION : C.O. REQUIRED ON NEW CONSTRUCTION
 (FOR RESALE) SMOKE DETECTOR INSPECTION REQUIRED AS PER NJAC 5:70-4.19
 CALL (201) 420-2268 FOR INSPECTION
 INSPECTION FEE 25.00

ASSESSOR'S CODE : 2 - RESIDENTIAL (NOT TO BE USED FOR DETERMINING NJ MANSION TAX)

APX. LOT SIZE : 890 SF-.0364

ASSESSED VALUES : LAND : \$262,100 IMP. : \$266,000 TOT. : \$528,100

TAX RATE : \$1.580 PER \$100 OF ASSESSED VALUE

TAX EXEMPTIONS : NONE

2018 TAXES : \$8,343.98 PAID IN FULL

-2019 - DUE DATE :

QTR1 - 02/01 : \$2,086.00 PAID

QTR2 - 05/01 : \$2,085.99 BILLED; \$2,085.97 OPEN; \$0.02 PAID

QTR3 - 08/01 : TO BE DETERMINED

QTR4 - 11/01 : TO BE DETERMINED

-2020 - DUE DATE :

QTR1 - 02/01 : TO BE DETERMINED

QTR2 - 05/01 : TO BE DETERMINED

ADDED ASSESSMENTS : NONE

WATER ACCOUNT # : SEE ADDENDUM

SEWER ACCOUNT # : SEE ADDENDUM

CONFIRMED ASSESSMENTS : NONE

LIENS : NONE

Certificate as to current status of pending (unconfirmed) assessments:

ORDINANCE #: NONE

TYPE OF IMPROVEMENT:

Charles Jones LLC guarantees that the above information accurately reflects the contents of the public record as of 02/21/2019

REPORT FEE: \$30.50



NEW JERSEY SUPERIOR COURT,
UNITED STATES DISTRICT COURT AND
UNITED STATES BANKRUPTCY COURT

735-7403-20

RE: ORN9326

CERTIFIED TO:

CORTES & HAY INC
PO BOX 454
FLEMINGTON NJ 08822-0454

CHARLES JONES LLC HEREBY CERTIFIES THAT IT HAS SEARCHED THE INDEX OF THE CIVIL JUDGMENT AND ORDER DOCKET OF THE SUPERIOR COURT OF NEW JERSEY, THE INDEX OF THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY, AND THE INDEX OF THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY AND DOES NOT FIND REMAINING UNSATISFIED OF RECORD IN ANY OF THESE COURTS A JUDGMENT OR OTHER DOCKETED RECORD REFERRED TO BY THE RESPECTIVE INDICES WHICH CONSTITUTES A GENERAL LIEN ON REAL PROPERTY IN NEW JERSEY, NOR ANY CERCLA LIEN ON SPECIFIC REAL PROPERTY WITHIN NEW JERSEY NOR ANY PETITION COMMENCING PROCEEDINGS IN BANKRUPTCY EXCEPT AS BELOW SET FORTH AGAINST:

	FROM	TO
VIVEK S. RADIA *** Name is CLEAR ***	02-26-1999	02-26-2019
NIDHI A. RADIA *** Name is CLEAR ***	02-26-1999	02-26-2019
JUSTINE CHAI SEGAL *** Name is CLEAR ***	02-26-1999	02-26-2019
JUSTINE CHAI *** Name is CLEAR ***	02-26-1999	02-26-2019
LILLIAN R. CHAI *** Name is CLEAR ***	02-26-1999	10-30-2018
JESSIE L. CHAI *** Name is CLEAR ***	02-26-1999	10-03-2018

DATED 02-26-2019
TIME 08:45 AM

RN19-059-04076 059 0907059 40

CHARLES JONES LLC
P.O. BOX 8488
TRENTON, NJ 08650



*** UNITED STATES PATRIOT NAME SEARCH ***

735-7403-20
CERTIFIED TO:

RE: ORN9326

CORTES & HAY INC
PO BOX 454
FLEMINGTON NJ 08822-0454

CHARLES JONES LLC HEREBY CERTIFIES THAT IT HAS SEARCHED THE LIST OF "SPECIALLY DESIGNATED NATIONALS AND BLOCKED PERSONS" MAINTAINED BY THE OFFICE OF FOREIGN ASSETS CONTROL, U.S. DEPARTMENT OF THE TREASURY, PURSUANT TO EXECUTIVE ORDER 13224 AS AMENDED BY EXECUTIVE ORDER 13268, AS WELL AS "THE CONSOLIDATED SANCTIONS LIST" THAT INCLUDES THE LIST OF "FOREIGN SANCTIONS EVADERS" PURSUANT TO EXECUTIVE ORDER 13608 AND MAINTAINED BY THE OFFICE OF FOREIGN ASSETS CONTROL, U.S. DEPARTMENT OF THE TREASURY AND REPORTS THE FOLLOWING FINDINGS WITH RESPECT TO THE NAME(S) LISTED BELOW:

	THROUGH
VIVEK S. RADIA (Individual)	02-26-2019
NIDHI A. RADIA (Individual)	02-26-2019
JUSTINE CHAI SEGAL (Individual)	02-26-2019
JUSTINE CHAI (Individual)	02-26-2019

***** CLEAR PATRIOT NAME SEARCH *****

NOTE: According to the U.S. Department of Treasury, no U.S. person may deal with any Libyan or Iraqi government official whether their name appears on the list or not.

DATE ISSUED: 02-28-2019

PA19-059-04077 059 0896059 40

CHARLES JONES LLC
P.O. BOX 8488
TRENTON, NJ 08650



Western Technologies Group LLC

360 E Main St. Somerville, NJ 08876 • 855-653-5663 • www.wtgroupllc.com

Tidelands Search Certificate

Hereby certifies to:

Cortes & Hay, Inc.
110 Main Street
Flemington, NJ 08822

Ref/File# ORN9326

WTG# 10805101-10950121-AJd



THAT THE PROPERTY HEREINAFTER DESIGNATED IS CLAIMED BY THE STATE OF NEW JERSEY AS AREA NOW OR FORMERLY BELOW MEAN HIGH WATER AS SHOWN ON THE TIDELANDS MAP (IF APPLICABLE) PREPARED BY THE OFFICE OF ENVIRONMENTAL ANALYSIS AND APPROVED BY THE TIDELANDS RESOURCE COUNCIL AND/OR FROM OBSERVED/AS SEEN CONDITIONS ON AERIAL PHOTOGRAPHY.

APPLICABLE TIDELANDS MAP

Tidelands Map (Adoption Date): 693-2172 (05/27/1982)

DESIGNATED PROPERTY

County: Hudson

Municipality: Hoboken City

Block: 230

Lot: 1 C0003

Street Number & Name: 77 River St

As shown on Tax Map: 39

SEARCH RESULTS

Findings: CLAIMED

Estimated Tideland Coverage: 97%

Dated: 02/20/2019

THIS PERCENTAGE IS AN ESTIMATE ONLY AND IS SUBJECT TO REVIEW AND APPROVAL BY THE NEW JERSEY DEPARTMENT OF ENVIRONMENTAL PROTECTION BUREAU OF TIDELANDS AND THE TIDELANDS RESOURCE COUNCIL

IN WITNESS WHEREOF, WESTERN TECHNOLOGIES GROUP, LLC. HAS CAUSED THIS CERTIFICATE TO BE EXECUTED BY ITS PRESIDENT.



Western Technologies Group LLC

360 E Main St. Somerville, NJ 08876 • 856-663-6663 • www.wtgroupllc.com

GRANT SEARCH

SUBJECT PROPERTY

County: Hudson

State: New Jersey

Municipality: Hoboken City

Block: 230

Lot: 1 C0003

As shown on 39

Street Number & Name: 77 River St

Present Owner: Lillian & Justine Chai Chai

Tidelands Map (Adoption Date) #: 693-2172 (05/27/1982)

In response to your request, Western Technologies Group, LLC has reviewed the conveyance maps of the New Jersey Tidelands Management Bureau for prior tideland instruments which may affect the above referenced property. The results are as follows:

Tidelands Instruments found:

Tidelands Bureau File Data

Recipient	Date	Liber Book	Page	File#	Consideration
5	5/17/1884	LIBER K	PG 162		ANNUAL RENTAL \$ 14 772 87 CONSIDERATION \$ 211 041 00
	5/23/1885	LIBER F	PG 710		SEVEN TRACTS CONVERTED TO A GRANT CONSIDERATION \$ 211 041 00 SEVEN TRACTS

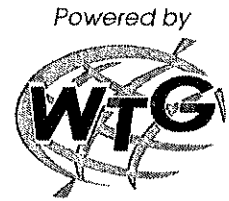
SEARCH RESULTS

We recommend careful review of the instrument (s) listed above. WTG, LLC is simply reporting that these instruments appear in the records of the Tidelands Management Bureau, and it assumes no responsibility for their nature, extent, or validity. This office can supply copies of any such instruments upon request, for a fee.

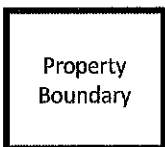
Dated: 02/20/2019



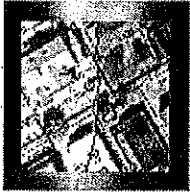
Tidelands Report



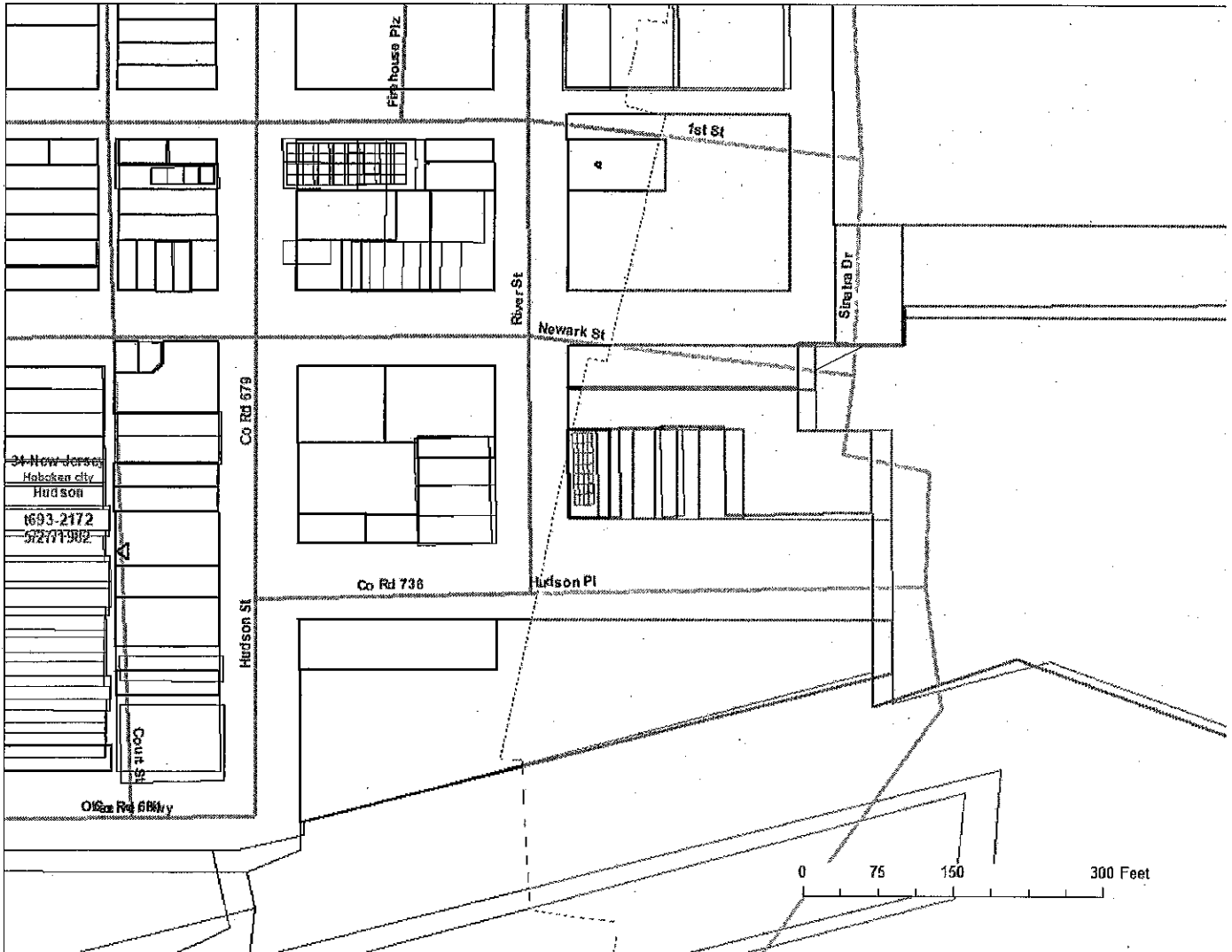
77 River St, Hoboken City, NJ Block: 230 Lot: 1 C0003
Maps: 693-2172 (05/27/1982)



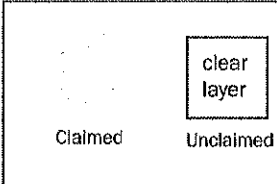
		The areas, boundaries and dimensions shown on this plan are derived from record tideland grants, quitclaim deeds, leases, licenses, easements and judgments quieting title. This map should be used for reference purposes only. The individual instrument should be consulted to ascertain the accurate legal description and the significance of all substantive terms and conditions.
Claimed	Unclaimed	



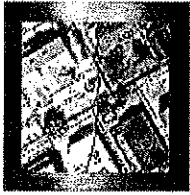
Tidelands Report



77 River St, Hoboken City, NJ Block: 230 Lot: 1 C0003
 Maps: 693-2172 (05/27/1982)

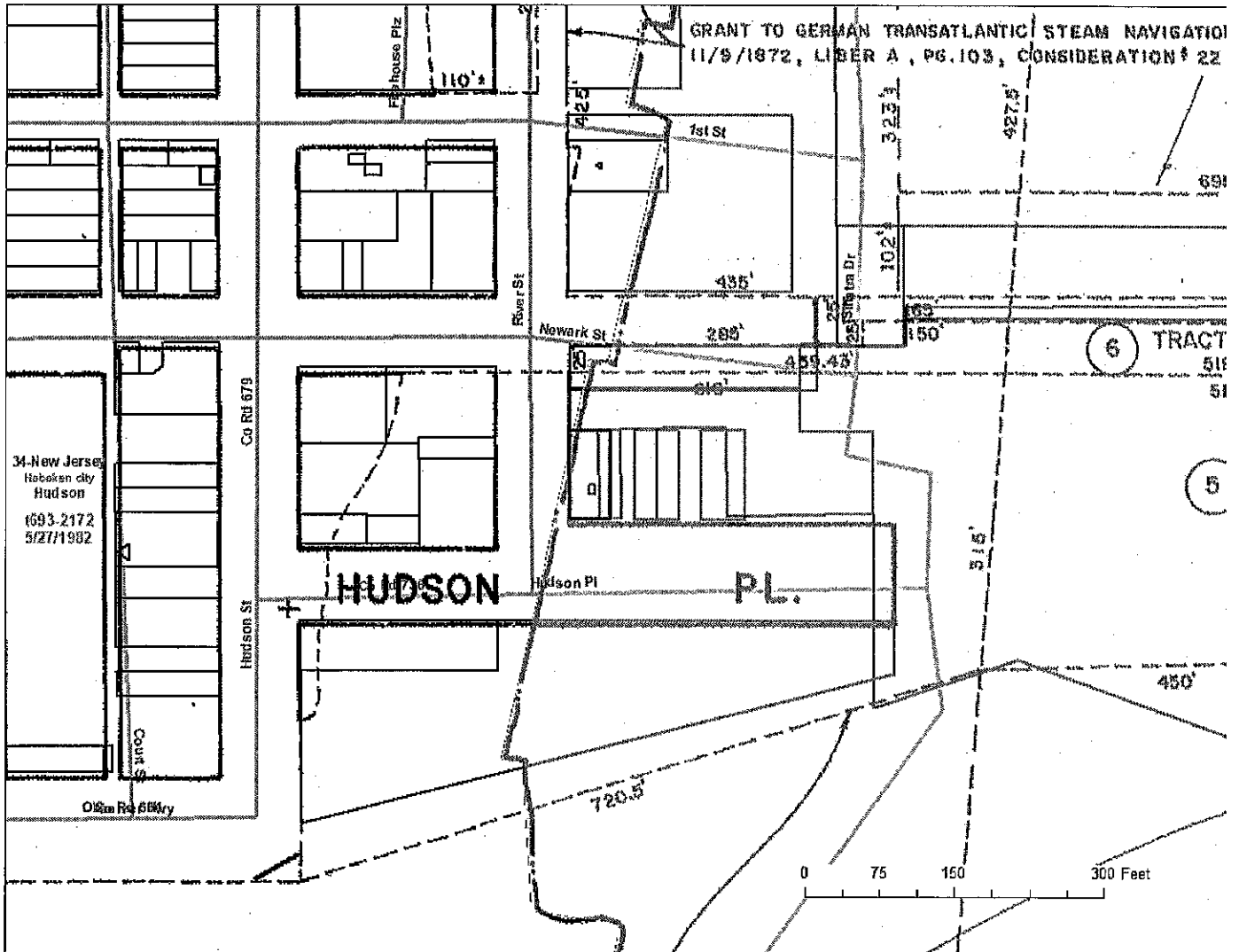


The areas, boundaries and dimensions shown on this plan are derived from record tideland grants, quitclaim deeds, leases, licenses, easements and judgments quieting title. This map should be used for reference purposes only. The individual instrument should be consulted to ascertain the accurate legal description and the significance of all substantive terms and conditions.

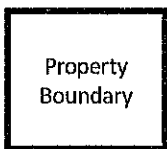


Tidelands Report

Powered by



77 River St, Hoboken City, NJ Block: 230 Lot: 1 C0003
 Maps: 693-2172 (05/27/1982)



 Claimed	 clear layer Unclaimed	<p>The areas, boundaries and dimensions shown on this plan are derived from record tideland grants, quitclaim deeds, leases, licenses, easements and judgments quieting title. This map should be used for reference purposes only. The individual instrument should be consulted to ascertain the accurate legal description and the significance of all substantive terms and conditions.</p>
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The State of New Jersey:

To all whom these Presents shall Come, Greeting:

Whereas, Pursuant to an act of the Legislature of said State, approved March 31st, 1869, entitled "Supplement to an act entitled 'An Act to ascertain the rights of the State and of Riparian owners in the lands lying under the waters of the Bay of New York and elsewhere in this State,' approved April eleventh, eighteen hundred and sixty-four," and other statutes and joint resolutions of said State:

The Hoboken Land and Improvement Company - a Corporation of the State of New Jersey

being the owner of lands fronting on the *Hudson River in the City of Hoboken in the County of Hudson*

and State of New Jersey, which lie above high water mark, and in front of which the lands hereinafter leased lie, and are Riparian proprietor within the said acts and joint resolutions; and being desirous of obtaining a lease for the lands under water hereinafter leased, which lie in front of said lands, and having applied to the Commissioners appointed under said act approved March 31st, 1869, and to the Governor of said State, for a lease of the land hereinafter leased, and to fix the price and reasonable compensation and the annual rental for the lease of so much of said lands under water as lie below high water mark, and may properly be included in the lease, and the boundaries and the price, reasonable compensation and the annual rental to be paid for the same.

AND WHEREAS, in compliance with the said application, the said Commissioners, to wit, *William L. Rando of the County of Hudson, John Mott and Arthur J. Orin,*

having due regard to the interests of navigation, have agreed to lease the lands hereinbefore mentioned, and determined that the sum of

Fourteen thousand seven hundred and seventy two dollars and eighty seven cents

as the annual rental to be paid for said lands under water so designated, and did fix the sum of

Two hundred and eleven thousand and forty one dollars

as the price or reasonable compensation, on payment of which a conveyance of all or any part of the said lands free from rent would under said act be made. *The said sums so designated being fixed and prescribed with the price per lineal foot by Statute approved March 31st, 1869*

AND WHEREAS, the said applicant *hath* lawfully secured to be paid to the Treasurer of this State the said annual rental, and applied to the said Commissioners for a conveyance assuring to *it* and assigns the land under water hereinafter described

NOW THEREFORE, the said State of New Jersey, by the said Commissioners; the Governor concurring; in consideration of the premises and of the rent, covenants and conditions hereinafter contained, doth hereby bargain, sell, lease and convey unto the said

The Hoboken Land and Improvement Company

and to *its successors* and assigns forever. All *those seven parcels of land*

(Commissioners Certificate of Hudson County filed in the Office of the County of Hudson)

Shore of the Hudson River as the same existed according to the Foxe Map in 1804. thence southerly along said high water line to the place of beginning

The Third Track Beginning is a point in the high water line of the western shore of the Hudson River as said high water line existed according to the Foxe Map in 1804 where the same is intersected by the northerly line of Sixth Street. thence easterly in which would be the southerly line of Sixth Street of said line were extended easterly five hundred and sixty seven feet to the Extension line for Solid Filling established by the Commissioners appointed under the authority of the act approved April 11th 1804 and the Supplement thereto. thence southerly along said Extension line for Solid Filling as shown on the map. thence southerly thirty six feet thirty six inches and six feet to the line of lands granted by the State of New York to the West India Land and Improvement Company December 23rd 1787 thence westerly along the line of lands so granted and parallel with the line first above described by five hundred and eighty three feet to the high water line of the western shore of the Hudson River as the same existed according to the Foxe Map in 1804 thence southerly along said high water line to the place of beginning

The Fourth Track Beginning is a point in the high water line of the western shore of the Hudson River as said high water line existed according to the Foxe Map in 1804 where the same is intersected by the northerly line of Sixth Street. thence easterly in which would be the southerly line of Sixth Street if extended easterly five hundred and sixty seven feet to the Extension line for Solid Filling established by the Commissioners appointed under the authority of the act approved April 11th 1804 and the Supplement thereto. thence southerly along said Extension line for Solid Filling as shown on the map. thence southerly five hundred and thirty six feet thirty six inches and six feet to which would be the southerly line of Sixth Street if extended easterly five hundred and sixty seven feet to the Extension line for Solid Filling established by the Commissioners appointed under the authority of the act approved April 11th 1804 and the Supplement thereto. thence southerly along said Extension line for Solid Filling as shown on the map. thence southerly five hundred and eighty three feet to the high water line of the western shore of the Hudson River as the same existed according to the Foxe Map in 1804 thence southerly along said high water line to the place of beginning

The Fifth Track Beginning is a point in the high water line of the western shore of the Hudson River as said high water line existed according to the Foxe Map in 1804 where the same is intersected by the northerly line of Sixth Street. thence easterly in which would be the northerly line of Sixth Street if extended easterly four hundred and eighty feet to the Extension line for Solid Filling established by the Commissioners

Extended easterly thence westerly along what would be
the southerly line of the fourth block if extended to the low
water line of the western shore of the Hudson River thence easterly and southeasterly
along said high water line to the place of beginning

Beginning at a point on the high
water line of the Hudson River where the
said line is intersected by the northern line of the
thence easterly along what would be the southerly line
of the fourth block if extended to the low water line
more or less to the exterior line of said lot being established
by the Commission as a point of reference in a survey of said
lot said approved April 11th 1852 and the southerly line of
thence northerly along said exterior line as shown on the
map hereinafter mentioned and partly gone to more
or less to the line of lands leased by the State of New Jersey to
John J. Scott Trustee April 22nd 1852 thence westerly along
the line of lands so leased to the Hudson River and thence
northerly from the point where the high water line of
the western shore of the Hudson River where the same is de-
termined by the division line between lands of said John
J. Scott Trustee and lands of the said The Lake and Land
Improvement Company thence southeasterly and southerly
along said high water line to the place of beginning

Clause B

The Riparian Commissioners of the State of New Jersey shall be hereafter
Appointed by action of the authorities of the United States Government and
by Statute herein suffers damages that the Claim or Claims there
for must be made against the authorities of the United States Govern-
ment and not against the State of New Jersey

Clause A

With the exception of the southerly line of the lands under water
between the present exterior line for solid filling and the exterior
line for piers lying south of the Truck Creek above described which said
southerly line is described as follows Beginning at a point
in the present exterior line for solid filling where the same is in-
tersected by the division line between the Truck Creek above described
the lands under water leased by the State of New Jersey to the Morris Canal
and Road Company April 28 1874 thence along the northerly line of lands under
water so leased to said Morris Canal and Road Company to a point
of 1000 feet and thence for no more each five hundred feet until
the said 1000 feet or less to the present exterior line for piers
as established November 30 1874

With the right, liberty, privilege and franchise to exclude the tide-water from so much of the lands, above
described, as lies under tide-water, by filling in, or otherwise improving the same, and to appropriate the lands above
described to the ^{exclusive} private uses.

And also all and singular the lands under water, lying between the exterior line for solid filling and the exterior
line for piers, as fixed by the Commissioners appointed under the authority of the Act aforesaid and the supplements
thereto; and bounded by the ^{northerly} and ^{southerly} lines of the ^{land} described
tracts extended ^{to said pier line} with the right, liberty, privilege and franchise of building
piers ^{upon the lands last above conveyed}—that is to say, that which lies between the exterior lines already fixed
and above mentioned.

And if, and when, said exterior lines shall be fixed at any other points, or places further out into said ^{water}
Also any and all lands under water, lying between the present exterior lines above described and the new
exterior line, or lines, that may be hereinafter fixed—the same to be used for solid filling and for piers respectively,
agreeably to the terms of such extension.

Provided, however, that if the said party ^{of the second part} not the owner of the lands or any part or parts
thereof adjoining the land under water hereby conveyed, then and in that case this conveyance and lease, so far as the same
binds the State and all the covenants herein on the part of the State, shall be void as affecting any part or parts of said
lands adjoining lands not owned by the said party of the second part.

And also provided that the exterior line for solid filling and
the exterior line for piers or either of said lines now established by
Section B

TO TAKE, TO HAVE AND TO HOLD, use, exercise and enjoy the said lands and premises, and all the rights, liberties, privileges, franchises and perquisites aforesaid, exercisable within and over, or with reference to the same, to and for the said several uses, intents and purposes, and in the manner and form that they are above granted unto the said

The Hoboken Land & Improvement Company

and to ~~his heirs~~ and assigns forever, subject to the regulations now imposed by law on the exercise of the said rights of property hereby granted, and to such as shall hereafter lawfully be made, yielding and paying therefor unto the said the State of New Jersey the annual rent of

Twenty thousand seven hundred and seventy two dollars and eighty seven cents

to be paid to the State of New Jersey by the said

The Hoboken Land & Improvement Company its successors

~~and~~ and assigns in two equal half-yearly payments, one-half thereof on the *seventeenth* day of *May* and the other on the *seventeenth* day of *November* in each and every year forever, the first payment to be made on the *seventeenth* day of *May* in the year eighteen hundred and *eighty seven*

And the said

The Hoboken Land & Improvement Company

do ~~tho~~ hereby for ~~half~~ ~~and assigns~~ and assigns covenant and agree to and with the said the State of New Jersey, that ~~it~~ the said

The Hoboken Land & Improvement Company its successors

~~being executors, administrators~~ and assigns shall and will from time to time, and at all times, well and truly pay, or cause to be paid to the said the State of New Jersey, the yearly rent or sum of

Twenty thousand seven hundred and seventy two dollars and eighty seven cents

hereinbefore reserved, upon the several days and times hereinbefore appointed for the payment thereof, and that if it shall happen that the said yearly rent, or any part thereof, shall at any time hereafter be behind and unpaid for the space of *eight days* next after the same shall become due, it shall be lawful, without demand for such rent in arrear, for the said the State of New Jersey, by its officers and agents or otherwise, into the said tracts of lands and every part thereof to enter and distrain all things on said premises for said annual rent, or such part thereof as shall be behind and unpaid, and the distress and distresses there found to take and convey away and detain and keep, or otherwise dispose of according to law, until the said rent and all arrears thereof and the costs and charges occasioned by the non-payment thereof at the time in that behalf above mentioned shall be fully paid and satisfied; and also that in such case it shall be lawful, without demand for such rent in arrear, for the said State of New Jersey, by its officers or agents or otherwise, into the said tracts of lands hereby leased to re-enter and the same and every part thereof, and all improvements, and all the rights, liberties, privileges and franchises aforesaid to have possess and enjoy.

And upon such re-entry by the State all covenants herein on the part of the State shall forthwith cease and determine

And the said State doth hereby covenant and agree to and with the said

The State of New Jersey

and assigns, that a conveyance will be made to the said

John B. ...

and assigns of the said lands, rights, liberties, privileges and franchises, or any part thereof, to which they may desire, free and discharged of the whole or of an equitable portion of the said rent, on the said day, paying to the said State the sum of

...

or an equitable portion thereof, and upon application duly made therefor.

And the said State also covenants to and with the said

The State of New Jersey

and assigns, that the said State will not make or give any grant, license, power or authority to any other person or corporation affecting lands under water in front of said lands hereby leased.

IN WITNESS WHEREOF, The said Commissioners have hereunto respectively set their hands and the Great Seal of the said State is hereunto affixed, and these presents have been signed by the said Governor and attested by the Secretary of State, and the said

...

...
day of *June*
in the year eighteen hundred and eighty *four*



...
...
...

State of New Jersey,)
H. ... County,)

Be it REMEMBERED, That on this *Twenty third* day of *June* eighteen hundred and eighty *four* before me the undersigned, a Notary Public in and for the State of New Jersey, personally appeared *Robert E. ...* who being by me duly sworn in his oath, saith that he says *...*

the within named commissioners, sign and deliver the within lease as their voluntary act, and that he, the said *Robert E. ...* thereupon subscribed his name as the attesting witness.

Sworn and subscribed before me
...
...

R. E. ...

HL&CO

HIGH

WATER

LINE

18 ST

ST

BLADON

HL&CO

LINE

WATER

MARY LEWIS

HIGH

7 TRACT

141134

LEASE TO HERBERT J. BENNETT TRUSTEE APRIL 22, 1882

1735 ±
1580
1630 ±

6 TRACT

94801

FILLING

SOLID

115 ± FOR

LINE

EXTERIOR

PIERS

FOR

LINE

EXTERIOR

HUDSON RIVER

SCALE 1" = 200'

SCALE IN FEET

1882
1883
1884
1885
1886
1887
1888
1889
1890
1891
1892
1893
1894
1895
1896
1897
1898
1899
1900



HOBOKEN

WASHINGTON ST

HUDSON ST

RIVER ST

MARTIN B. STEVENS

H. L. & I. CO.

HIGH CASTLE-POINT

WATER LINE

TRACT

FILLING

EXTERIOR

LINE

EXTERIOR

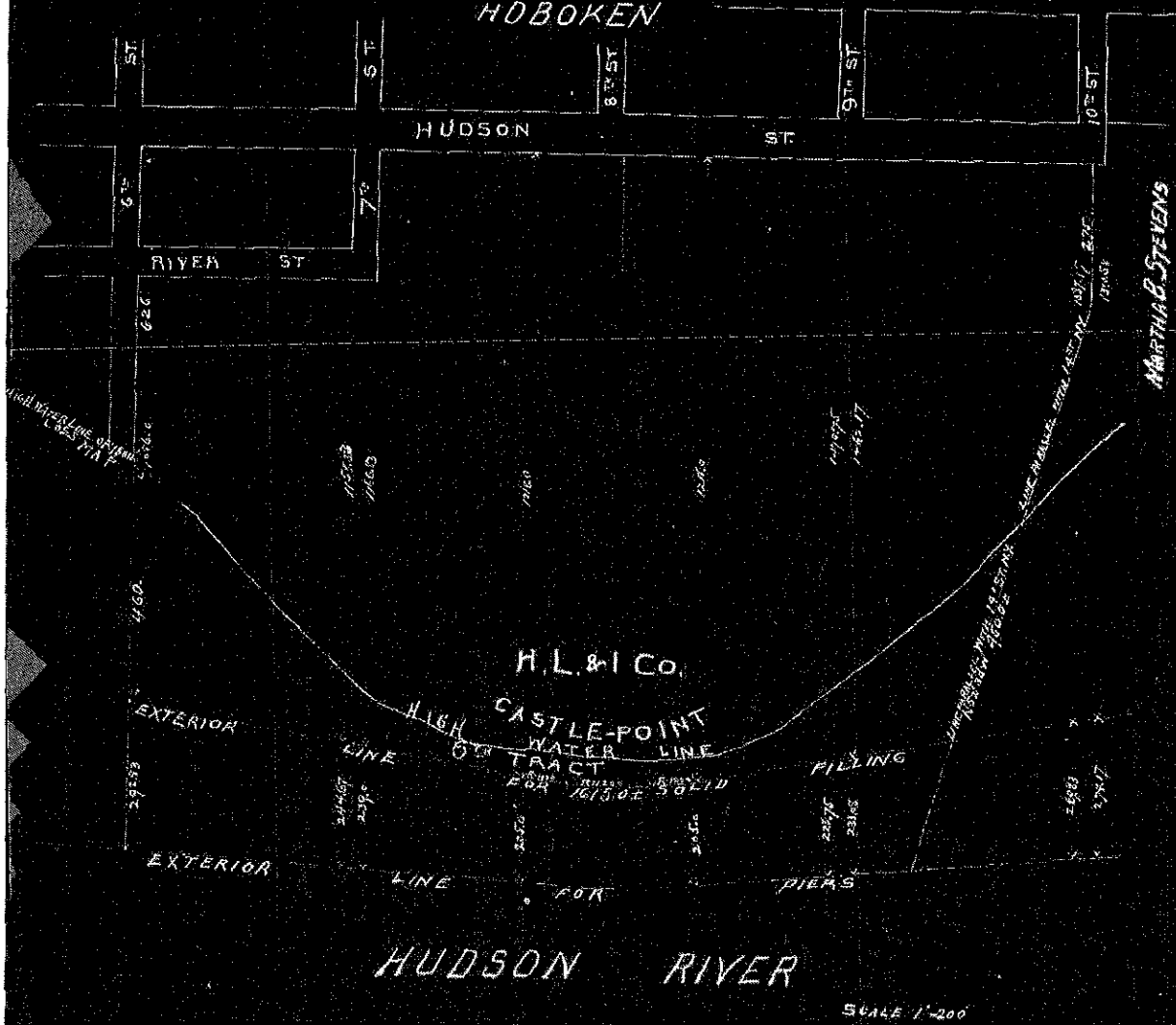
LINE

FOR

PIERS

HUDSON RIVER

SCALE 1"=200'



The State of New Jersey To all whom these
 Presents shall come greeting

Whereas pursuant to an Act of the
 Legislature of said State approved March 31 1869 entitled
 Supplement to an Act entitled An Act to ascertain the
 rights of the State and riparian Owners in the lands lying
 under the waters of the Bay of New York and elsewhere in
 this State approved April eleven the eighteen hundred
 and sixty four and other Statutes and Joint Resolutions of
 said State

The Hoboken Land and Improvement Company
 a Corporation of the State of New Jersey being the owner
 of lands fronting on the Hudson River in the State of
 New Jersey which lie above high water mark and in
 front of which the lands herein after described and so
 a riparian proprietor within the said Act and joint
 Resolutions and being desirous of obtaining a lease
 for the lands under water herein after granted did
 apply to the Commissioner appointed under said
 Act approved March 31 1869 and to the Governor
 of said State for a lease of the lands herein of the great
 and to for the price or reasonable Compensation and
 the annual rental for the lease of certain of said
 lands under water as lie below high water mark
 and might properly be included in the lease and
 the price or reasonable Compensation and
 the annual rental to be paid for the same

And whereas in compliance with the said Application
 the said Commissioner sent Rowington C. Randolph
 George Smith Jeremiah Mott and Arthur C. Ogilby
 being due regard to the interests of navigation agreed
 to lease the lands herein after granted and deter-
 mined that the sum of fourteen thousand seven
 hundred and seventy two dollars and eighty seven cents
 (\$14,772.87) as the annual rental to be paid for all of
 the lands under water so designated and did give
 the sum of two hundred and several thousand and
 forty nine dollars as the price or reasonable Compensa-
 tion or payment of such of conveyance of all or
 any part of the said lands free from any tax to be
 made

And whereas the said Application has ceased to
 be paid to the Treasurer of this State the said annual
 Rental and has since applied to the said Com-
 missioner for a conveyance according to it and
 its successors the lands under water hereinafter
 granted

And whereas the State of New Jersey by the said Commissioners did by lease dated the twentieth day of May A.D. 1884 duly executed bargain and sell lease and convey the land under Water hereinafter granted in perpetuity which lease contained a covenant and agreement by said State that no conveyance would be made to the said The Hoboken Land and Improvement Company its successors and assigns of the said lands in said lease mentioned with the rights liberties privileges and franchises or any part thereof or they might deem fit and discharge of the whole or an equitable portion of the said rent on its or their paying to the said State the sum of Two hundred and eleven thousand and forty one dollars or an equitable portion thereof on application duly made therefor.

And whereas the said The Hoboken Land and Improvement Company desire that all of the said lands under Water and lands formerly under Water hereinafter more particularly described may be conveyed to it free and discharged of the said rent and has duly made application therefor by its application dated May 19, 1885 to Benjamin H. Randolph George Dodd Arthur H. Gilby and Miles Ross the present Republican Commissioners of the State of New Jersey and to the Governor of said State.

And whereas the said Commissioners have determined that the sum of Two hundred and eleven thousand and forty one dollars is the sum paid by said lease for a conveyance of the whole of the said lands under Water hereinafter granted.

Now therefore the said State of New Jersey by the said Commissioners the Governor of said State concerning and consideration of the premises and of the sum of Two hundred and eleven thousand and forty one dollars duly paid by the said The Hoboken Land and Improvement Company to the said State the Receipt whereof is hereby acknowledged doth hereby grant bargain sell quit claim and convey unto the said The Hoboken Land and Improvement Company and to its successors and assigns forever.

All those seven parcels of land parts of which were formerly under tide water and parts of which are still flowed by tide water lying as follows in the County of Hudson and State of New Jersey described as follows:

The First Tract: Beginning at a point in the high water mark of the westerly shore of the Hudson River as the said high water mark exists according to the Loss Map in 1804, where the same is intersected by the southerly line of Newark Sheet as the said sheet now exists and is lead east of Hudson Sheet thence easterly in the extension of said southerly line of Newark Sheet as it exists east of said sheet six hundred and ten feet more or less to the exterior line for solid filling as established by the Commissioners at a point under the authority of the act entitled "An Act to ascertain the rights of the State and of the various Owners in the lands lying under the Waters of the Bay of New York and elsewhere in this State" approved April 11th & 1864, and the Survey Committed thereby thence southerly along said exterior line for solid filling as shown on the map hereto annexed three hundred and fifty feet more or less to the line of lands leased to the Morris and Essex Railroad Company by the State of New Jersey April 28th 1870 thence along the line of said lands so leased north eighty four degrees and fifty seven and a half minutes west seven hundred and twenty feet and six inches to a point in what would be the easterly line of Hudson Sheet extended southerly thence northerly along the extension of said easterly line of Hudson Sheet if extended one hundred and six feet more or less to the high water mark of the westerly shore of the Hudson River as the same exists according to the Loss Map in 1804 thence northerly along said high water mark to the place of beginning.

The Second Tract: Beginning at a point in the high water line of the westerly shore of the Hudson River as said high water line existed according to the Loss Map in 1804, where the same is intersected by the northerly line of First Sheet thence easterly in line with the northerly line of First Sheet one hundred and ten feet to a point distant two hundred and thirty seven feet and five tenths feet

westerly from the easterly line of Hudson Street then nor-
 therly and parallel with Hudson Street two hundred and
 twenty five feet to the line of lands granted by the State of
 New Jersey to the German Insurance and Steam Navigation
 Company November 9th 1857. thence easterly along the
 line of lands so granted at right angles with Hudson
 Street five hundred and eighty five and eleven one
 hundredths feet to the exterior line for solid filling
 established by the Commission appointed under
 the authority of the Act approved April 11th
 1864 and the supplements thereto thence northerly
 along said exterior line for solid filling as shown
 on the Map hereto annexed One hundred and
 thirty five one hundredths feet to the line of lands
 granted by the State of New Jersey to the United
 Rail Road and Canal Company March 31 1869
 thence westerly along the line of lands so granted
 six hundred and sixty feet more or less to the
 high water line of the western shore of the Hudson
 River as the same is located according to the Coles
 Map in 1804 thence southerly along said high
 water line to the place of beginning.

The Third Tract: Beginning at a point in the high water
 line of the western shore of the Hudson River as said high
 water line is located according to the Coles Map in 1804
 when the same is intersected by the southern line of South
 Street thence easterly in what would be the easterly line
 of South Street if said line were extended easterly. Five
 hundred and ninety seven feet to the exterior line for
 solid filling established by the Commission appointed
 under the authority of the Act approved April 11th
 1864 and the supplements thereto thence
 southerly along said exterior line for solid filling as
 shown on the Map hereto annexed Ninety six and
 thirty six one hundredths feet to the line of lands
 granted by the State of New Jersey to the Hoboken
 Land and Improvement Company December 21
 1869 thence westerly along the line of lands so
 granted and parallel with the line just above described
 six hundred and fifteen and eighty three one hun-
 dredths feet to the high water line of the western shore of
 the Hudson River as the same is located according to the
 Coles Map in 1804 thence northerly along said
 high water line to the place of beginning.

The Fourth Tract: Beginning at a point in high water line of the Western Shore of the Hudson River as shown on the 1804 Map and extending according to the 1804 Map in 1804 where the same is intersected by the Northern line of Sixth Street thence easterly in what would be the Northern line of Fifth Street if extended easterly four hundred and thirty five feet to the Western line for solid filling as authorized by the Commissioners of the City of New York in the Authority of the 20th April 1834 and the Supplement thereto thence Northerly along said Western line for solid filling as shown on the 1804 Map to a point four hundred and thirty five feet above the Southern line of Sixth Street if extended easterly and thence Westerly along what would be the extension of the Southern line of Sixth Street and Canal C with the line first described four hundred and eighty feet to the high water line of the Western Shore of the Hudson River as the same is shown according to the 1804 Map thence Southerly along said high water line to the place of beginning.

The Fifth Tract: Beginning at a point in the high water line of the Western Shore of the Hudson River as shown on the 1804 Map and extending according to the 1804 Map in 1804 where the same is intersected by the Northern line of Sixth Street thence easterly in what would be the Northern line of Sixth Street if extended four hundred and sixty feet to the Western line for solid filling as authorized by the Commissioners of the City of New York in the Authority of the 20th April 1834 and the Supplement thereto thence Northerly along said Western line for solid filling as shown on the 1804 Map to a point six hundred and fifteen feet above the line of land leased by the State of New York to Martha B. Stevens by lease dated May 1st 1834 thence along the line of land leased to said Martha B. Stevens that in the City of New York four hundred and fifty feet more or less to the present high water line of the Western Shore of the Hudson River where the same is intersected by the Division line between lands of Martha B. Stevens and lands of the said The Water Cure and Improvement Company thence Southerly along said high water line to the place of beginning.

And whereas the said ...
granted and ...
... and ...

And whereas the said ...
... and ...
... and ...

And whereas the said ...
... and ...
... and ...

And whereas the said ...
... and ...
... and ...

Attest
Mary Kellogg
Secretary of State

Commissioners
and all others by Henry Kellogg
the twenty third day of May
in the year one thousand eight
hundred and eighty four

Levi Abbott, Governor
Blainthrop D. Randolph
Amzi Dodd
Arthur G. Ogilby
Miles Ross
Nicholas B. Sauls

State of New York
County of Westchester

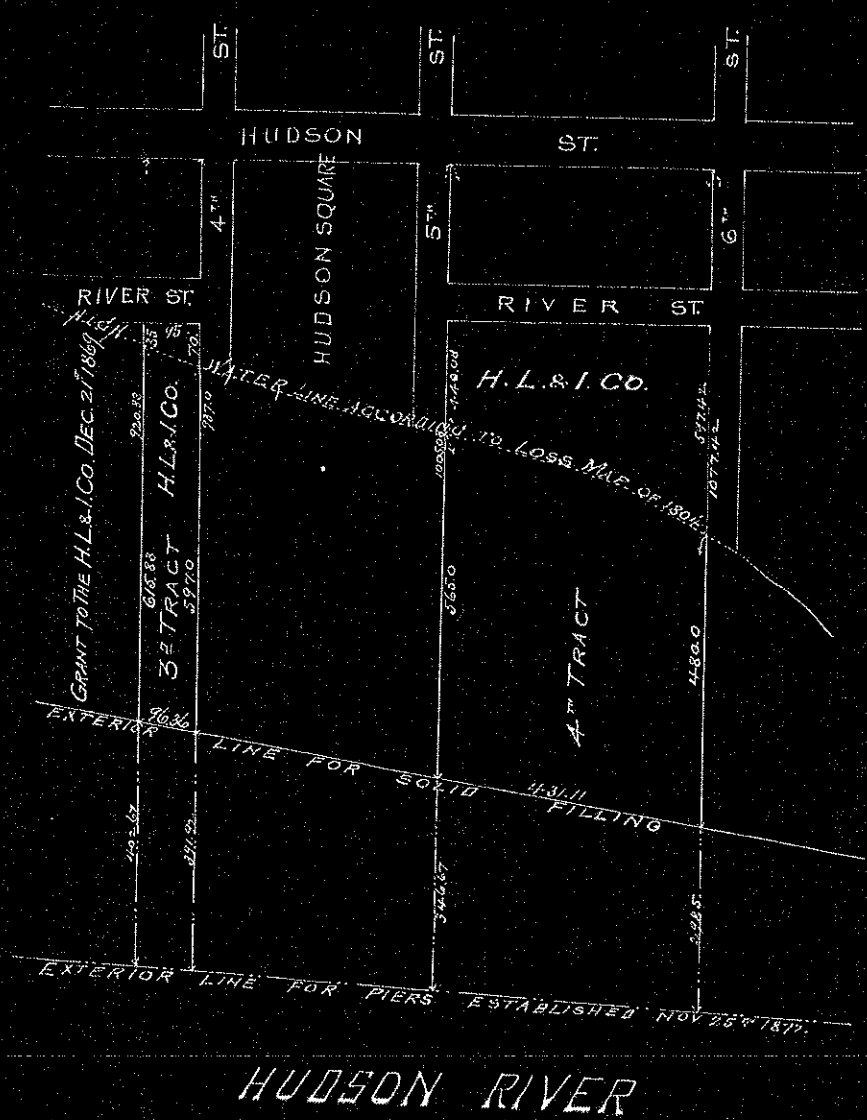
Well remembered that on the
twenty ninth day of May in the year one thousand eight hundred
and thirty seven at the County of Westchester in the State of New York
I Robert C. Bant of the County of Westchester in the State of New York
did give and deliver unto the Clerk of the County of Westchester
a certain deed in writing containing the following tenor to wit

To have and to hold unto the said Clerk of the County of Westchester
his heirs and assigns forever the sum of one hundred and thirty
dollars of lawful money of the United States to be paid by the said
Robert C. Bant to the said Clerk of the County of Westchester

in full for the purchase of the premises hereinafter described
to wit

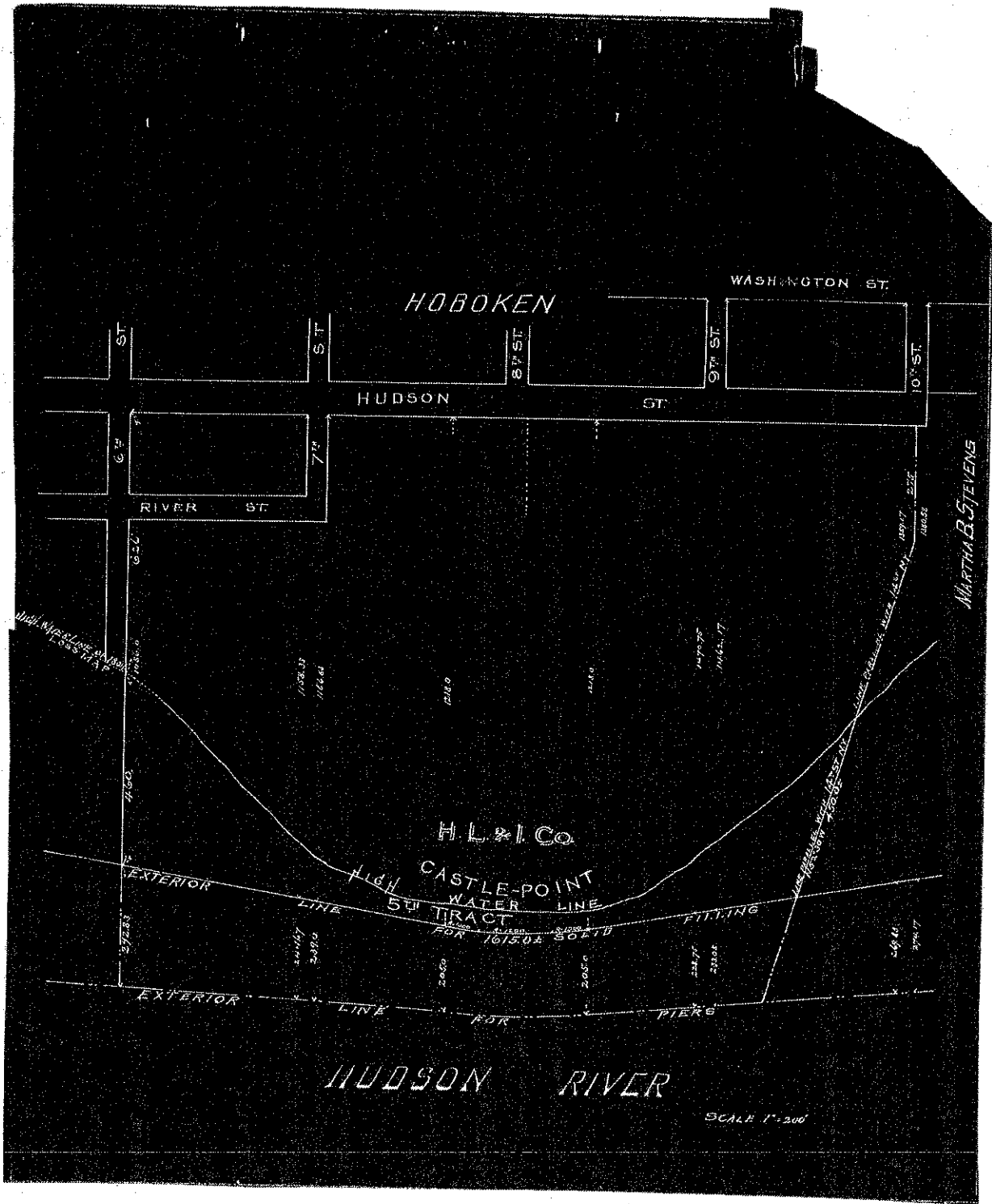
at the City of New York the day and year
of our said deed
Witness my hand and seal this 29th day of May
1837
Robert C. Bant
Clerk of the County of Westchester

HOBOKEN




HUDSON RIVER

SCALE 1"=200'



IS COPY ON THIS DEED
NOT BEEN SENT TO ASSESSOR'S OFFICE

Hudson County Recording Data Page Diane Coleman Hudson County Register		 20181002010108680 1/5 10/02/2018 02:12:10 PM DEED Bk: 9344 Pg: 909 Diane Coleman Hudson County, Register of Deeds Receipt No. 1443026
Official Use Only-Realty Transfer Fee		
Date of Documenty 8-23-18	Type of Document: Deed	
First Party Name: Jessie L. Chai	Second Party Name: Justine Chai Segal	
Additional Parties:		

THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY	
Block: 230	Lot: 1-C-3
Municipality: Hoboken	
Consideration: \$1.00	
Mailing Address of Grantee: 28 Mohawk Road, Short Hills, NJ 07078	
THE FOLLOWING SECTION IS FOR ORIGINAL MORTGAGE BOOKING & PAGING INFORMATION FOR ASSIGNMENTS, RELEASES, SATISFACTIONS, DISCHARGES & OTHER ORIGINAL MORTGAGE AGREEMENTS ONLY	
Original Book:	Original Page:
HUDSON COUNTY RECORDING DATA PAGE Please do not detach this page from the original document as it contains important recording information and is part of the permanent record.	

00 R.S. H.R.

DISCLAIMER:

A recording officer shall not be liable for differences between the cover sheet or the electronic synopsis and the document. If discrepancies are found, the entire document will be rejected.

20181002010108680
 10/2/2018 2:12:00 PM
 Consideration: \$1.00
 Exempt Code: Exempt
 County: \$.00 State: \$.00
 NJAHTF \$.00 PHPF: \$.00
 EAA: \$.00 General: \$.00
 Buyer's Fee: \$.00
 Total RTF: \$.00

A COPY OF THIS DEED
MAY BE SENT TO ASSESSOR'S OFFICE

Prepared by (print signer's name below signature)
Brenda McElnea
Brenda McElnea, Esq.

DEED

This Deed is made on *August 23, 2018*

BETWEEN JESSIE L. CHAI, as the Executor under the Last Will and Testament of Lillian R. Chai, whose post office address is 243 Brigantine Circle, Norwell, MA 02061
referred to as the Grantor,

AND JUSTINE CHAI SEGAL, whose post office address is 28 Mohawk Road, Short Hills, NJ 07078
referred to as the Grantee.

The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

1. **Grantor.** The Grantor makes this Deed as the Personal Representative of the Estate of Lillian R. Chai, late of the Township of Millburn, County of Essex and State of New Jersey. Letters were issued to the Grantor herein by the Surrogate of Essex County on April 26, 2018.

2. **Transfer of Ownership.** The Grantor grants and conveys (transfers ownership of) the property (called the "Property") described below to the Grantee. This transfer is made for the sum of ONE (\$1.00). The Grantor acknowledges receipt of this money.

3. **Tax Map Reference.** (N.J.S.A. 46:15-1.1) Municipality of Hoboken.
Block No. 230 Lot No. 1-C-3 Account No.

No property tax identification number is available on the date of this Deed. (Check box if applicable.)

4. **Property.** The Property consists of the land and all the buildings and structures on the land in the City of Hoboken, County of Hudson, and State of New Jersey. The legal description is:

Please see attached Legal Description annexed hereto and made a part hereof (check box if applicable).

All that certain lot, piece or parcel of land with the buildings and improvements thereon erected, situate, lying and being in the City of Hoboken, County of Hudson and State of New Jersey:

BEING KNOWN AND DESIGNATED as Unit 3 in 77 River Street, a condominium, situate in the City of Hoboken of Hudson County, New Jersey together with an undivided 3.84 percentage interest in the common elements appurtenant thereto, in accordance with and subject of the terms, conditions, easements, covenants, restrictions, limitations and provisions of the Master

Deed - Executor/Administrator
Covenant as to Grantor's Act
Ind. or Corp.

Hudson County Register 20181002010108680 3/5

COPIES OF THIS DEED
AND DEEDS SENT TO ASSESSOR'S OFFICE

Deed for 77 River Street, a Condominium, dated July 23, 1993, recorded July 26, 1993 in Deed Book 4620, Page 240 as the same may now or hereafter be lawfully amended.

BEING commonly known as 77 River Street, Unit 3, Hoboken, New Jersey

BEING the same premises conveyed to Lillian Chai and Justine Chai, as joint tenants with right of survivorship, by Deed from Richard Bongo and Wendy Bongo, husband and wife, dated August 15, 1996, recorded in the Hudson County Register's Office on September 4, 1996 in Book 5037, Page 226.

The said Lillian R. Chai died testate on January 29, 2018. The Last Will and Testament of Lillian R. Chai was probated on April 26, 2018 with the Essex County Surrogate, Docket No. 2018-0900, and Letters Testamentary were issued to Jessie L. Chai on April 26, 2018.

5. **Promises by Grantor.** The Grantor promises that the Grantor has done no act to encumber the Property. This promise is called a "covenant as to the grantor's acts" (N.J.S.A. 46:4-6). This promise means that the Grantor has not allowed anyone else to obtain any legal rights which affect the Property (such as by making a mortgage or allowing a judgment to be entered against the Grantor).

6. **Signatures.** The Grantor signs this Deed as of the date at the top of the first page. If the Grantor is a corporation, this Deed is signed and attested to by its proper corporate officers and its corporate seal is affixed. (Print name below each signature).

Witnessed or Attested by:

William P. Alessi

Jessie L. Chai (L.S.)
Jessie L Chai

STATE OF MASSACHUSETTS:

COUNTY OF Plymouth : SS

I CERTIFY that on August 23, 2018, Jessie L. Chai, as the Executor under the Last Will and Testament of Lillian R. Chai, personally came before me and stated to my satisfaction that this person (or if more than one, each person): (a) was the maker of this Deed; (b) executed this Deed as his or her own act; and, (c) made this Deed for \$1.00 as the full and actual consideration paid to or to be paid for the transfer of title. (Such consideration is defined in N.J.S.A. 46:15-5).

William P. Alessi
Notary Public

ANTHONY P. ALESSI

RECORD AND RETURN TO:

Law Offices of Brenda McEinea
200 Executive Drive, Suite 160
West Orange, New Jersey 07052



Anthony P. Alessi
Notary Public
COMMONWEALTH OF MASSACHUSETTS
My Commission Expires
November 16, 2019

Deed - Executor/Administrator
Covenant as to Grantor's Act
Ind. or Corp.

Hudson County Register 20181002010108680 4/5

RTP-1 (Rev. 7/14/16)
MUST SUBMIT IN DUPLICATE

STATE OF NEW JERSEY AFFIDAVIT OF CONSIDERATION FOR USE BY SELLER

(Chapter 49, P.L. 1986, as amended through Chapter 33, P.L. 2006) (N.J.S.A. 46:15-5 et seq.)
BEFORE COMPLETING THIS AFFIDAVIT, PLEASE READ THE INSTRUCTIONS ON THE REVERSE SIDE OF THIS FORM.

STATE OF NEW JERSEY

COUNTY Hudson } 85. County Municipal Code
0806

FOR RECORDER'S USE ONLY	
Consideration	\$ 100
RTP paid by seller	\$ 0
Date	8-23-18
By	JL

*Use symbol "C" to indicate that fee is exclusively for county use.

MUNICIPALITY OF PROPERTY LOCATION Hoboken

(1) PARTY OR LEGAL REPRESENTATIVE (See Instructions #3 and #4 on reverse side)

Deponent, Jessie L. Chal (Name) being duly sworn according to law upon his/her oath, deposes and says that he/she is the Legal Representative In a deed dated 8-23-18 transferring (Grantor, Legal Representative, Corporate Officer, Officer of Title Company, Lending Institution, etc.) real property identified as Block number 230 Lot number 1-C-3 located at 77 River Road, Unit 3, Hoboken and annexed thereto. (Street Address, Town)

(2) CONSIDERATION \$ 1.00 (Instructions #1 and #5 on reverse side) No prior mortgage to which property is subject.

(3) Property transferred is Class 4A, 4B, 4C (circle one). If property transferred is Class 4A, calculation in Section 3A below is required.

(3A) REQUIRED CALCULATION OF EQUALIZED VALUATION FOR ALL CLASS 4A (COMMERCIAL) PROPERTY TRANSACTIONS:
(See Instructions #5A and #7 on reverse side)
Total Assessed Valuation + Director's Ratio = Equalized Assessed Valuation

\$ _____ + _____ % = \$ _____
If Director's Ratio is less than 100%, the equalized valuation will be an amount greater than the assessed value. If Director's Ratio is equal to or in excess of 100%, the assessed value will be equal to the equalized valuation.

(4) FULL EXEMPTION FROM FEE (See Instruction #8 on reverse side)
Deponent states that this deed transaction is fully exempt from the Realty Transfer Fee imposed by C. 49, P.L. 1986, as amended through C. 68, P.L. 2004, for the following reason(s). Mere reference to exemption symbol is insufficient. Explain in detail.
B. (a) For consideration of less than \$100

B. (c) By executor to devise or heir to effect distribution in accordance with the provisions of the decedent's Last Will
(6) PARTIAL EXEMPTION FROM FEE (Instruction #9 on reverse side)
NOTE: All boxes below apply to grantor(s) only. ALL BOXES IN APPROPRIATE CATEGORY MUST BE CHECKED. Failure to do so will void claim for partial exemption. Deponent claims that this deed transaction is exempt from State portions of the Basic, Supplemental, and General Purpose Fees, as applicable, imposed by C. 176, P.L. 1975, C. 113, P.L. 2004, and C. 66, P.L. 2004 for the following reason(s):

A. SENIOR CITIZEN Grantor(s) 62 years of age or over. * (Instruction #9 on reverse side for A or B)
B. BLIND PERSON Grantor(s) legally blind or;
 DISABLED PERSON Grantor(s) permanently and totally disabled receiving disability payments not gainfully employed*

Senior citizens, blind persons, or disabled persons must also meet all of the following criteria:
 Owned and occupied by grantor(s) at time of sale. Resident of State of New Jersey.
 One or two-family residential premises. Owners as joint tenants must all qualify.

*IN CASE OF HUSBAND AND WIFE, PARTNERS IN A CIVIL UNION COUPLE, ONLY ONE GRANTOR NEED QUALIFY IF TENANTS BY THE ENTIRETY.

C. LOW AND MODERATE INCOME HOUSING (Instruction #9 on reverse side)
 Affordable according to H.U.D. standards. Reserved for occupancy.
 Meets income requirements of region. Subject to resale controls.

(6) NEW CONSTRUCTION (Instructions #2, #10 and #12 on reverse side)
 Entirely new improvement. Not previously occupied.
 Not previously used for any purpose. "NEW CONSTRUCTION" printed clearly at top of first page of the deed.

(7) RELATED LEGAL ENTITIES TO LEGAL ENTITIES (Instructions #5, #12, #14 on reverse side)
 No prior mortgage assumed or to which property is subject at time of sale.
 No contributions to capital by either grantor or grantee legal entity.
 No stock or money exchanged by or between grantor or grantee legal entities.

(8) Deponent makes this Affidavit to induce county clerk or register of deeds to record the deed and accept the fee submitted herewith in accordance with the provisions of Chapter 49, P.L. 1986, as amended through Chapter 33, P.L. 2006.

Subscribed and sworn to before me this 23 day of August, 20 18

Jessie L. Chal
Signature of Deponent
Jessie L. Chal
Grantor Name

243 Brigantine Circle
Norwell, MA 02061
243 Brigantine Circle
Norwell, MA 02061

Deponent Address
Grantor Address at Time of Sale

xxx-xxx-758
Last three digits in Grantor's Social Security Number
Name/Company of Settlement Officer

Anthony P. Alessi
ANTHONY P. ALESSI
Notary Public
COMMONWEALTH OF MASSACHUSETTS
My Commission Expires
November 10, 2018

FOR OFFICIAL USE ONLY	
Instrument Number	County <u>Hudson</u>
Deed Number	Book _____ Page _____
Deed Dated	Date Recorded <u>10-2-18</u>

Submit one copy of each RTP-1 form when Section 3A is completed to: STATE OF NEW JERSEY
PD BOX 251
TRENTON, NJ 08645-0251
ATTENTION: REALTY TRANSFER FEE UNIT
The Director of the Division of Taxation in the Department of the Treasury has prescribed this form as required by law, and may not be altered or amended without prior approval of the Director. For information on the Realty Transfer Fee or to print a copy of this Affidavit, visit the Division of Taxation website at: www.state.nj.us/treasury/taxation/ptlocattax.htm



State of New Jersey

SELLER'S RESIDENCY CERTIFICATION/EXEMPT

GIT/REP-3
(9-20-15)

(Please Print or Type)

20181002010108680
10/02/2018 02:12:10 PM
DEED
NUMBER OF PAGES : 5
EBLAKE

SELLER'S INFORMATION

Name(s)

Jessie L. Chai

Current Street Address

243 Brigantine Circle

City, Town, Post Office Box

Norwell

State

MA

Zip Code

02061

PROPERTY INFORMATION

Block(s)

230

Lot(s)

1-C-3

Qualifier

Street Address

77 River Street, Unit 3

City, Town, Post Office Box

Hoboken

State

NJ

Zip Code

07030

Seller's Percentage of Ownership

100

Total Consideration

\$1.00

Owner's Share of Consideration

100

Closing Date

8-23-18

SELLER'S ASSURANCES (Check the Appropriate Box) (Boxes 2 through 14 apply to Residents and Nonresidents)

1. Seller is a resident taxpayer (individual, estate, or trust) of the State of New Jersey pursuant to the New Jersey Gross Income Tax Act, will file a resident gross income tax return, and will pay any applicable taxes on any gain or income from the disposition of this property.
2. The real property sold or transferred is used exclusively as a principal residence as defined in 26 U.S. Code section 121.
3. Seller is a mortgagor conveying the mortgaged property to a mortgagee in foreclosure or in a transfer in lieu of foreclosure with no additional consideration.
4. Seller, transferor, or transferee is an agency or authority of the United States of America, an agency or authority of the State of New Jersey, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, or a private mortgage insurance company.
5. Seller is not an individual, estate, or trust and is not required to make an estimated gross income tax payment.
6. The total consideration for the property is \$1,000 or less so the seller is not required to make an estimated income tax payment.
7. The gain from the sale is not recognized for federal income tax purposes under 26 U.S. Code section 721, 1031, or 1033 (CIRCLE THE APPLICABLE SECTION). If the indicated section does not ultimately apply to this transaction, the seller acknowledges the obligation to file a New Jersey income tax return for the year of the sale and report the recognized gain.
 Seller did not receive non-like kind property.
8. The real property is being transferred by an executor or administrator of a decedent to a devisee or heir to effect distribution of the decedent's estate in accordance with the provisions of the decedent's will or the intestate laws of this State.
9. The real property being sold is subject to a short sale instituted by the mortgagee, whereby the seller agreed not to receive any proceeds from the sale and the mortgagee will receive all proceeds paying off an agreed amount of the mortgage.
10. The deed is dated prior to August 1, 2004, and was not previously recorded.
11. The real property is being transferred under a relocation company transaction where a trustee of the relocation company buys the property from the seller and then sells the house to a third party buyer for the same price.
12. The real property is being transferred between spouses or incident to a divorce decree or property settlement agreement under 26 U.S. Code section 1041.
13. The property transferred is a cemetery plot.
14. The seller is not receiving net proceeds from the sale. Net proceeds from the sale means the net amount due to the seller on the settlement sheet.

SELLER'S DECLARATION

The undersigned understands that this declaration and its contents may be disclosed or provided to the New Jersey Division of Taxation and that any false statement contained herein may be punished by fine, imprisonment, or both. I furthermore declare that I have examined this declaration and, to the best of my knowledge and belief, it is true, correct and complete. By checking this box I certify that a Power of Attorney to represent the seller(s) has been previously recorded or is being recorded simultaneously with the deed to which this form is attached.

August 23, 2018
Date

Jessie L. Chai
Signature
(Seller) Please Indicate If Power of Attorney or Attorney In Fact

Date

Signature
(Seller) Please Indicate If Power of Attorney or Attorney In Fact

28690

DEED

RECEIVED
207173

ACKNOWLEDGEMENT
2

THIS DEED is made on August 15, 1996

BETWEEN

Richard Bongo and Wendy Bongo, husband and wife,
whose address is:

77 River Street, Unit 3
Hoboken, New Jersey 07030

referred to as the *Grantor*

AND Lillian Chai and Justine Chai, as joint tenants with right of survivorship,
whose address is about to be:

77 River Street, Unit 3
Hoboken, New Jersey 07030

referred to as the *Grantee*.

The words "Grantor" and "Grantee" shall mean all Grantors and all Grantees listed above.

Transfer of Ownership. The *Grantor* grants and conveys (transfers ownership of) the property described below to the *Grantee*. This transfer is made for the sum of \$198,000.00 (One Hundred Ninety-Eight Thousand Dollars). The *Grantor* acknowledges receipt of this money.

Tax Map Reference. (N.J.S.A. 46:15-2.1) Municipality of Hoboken

Block No. 230
Lot No. 1-C-3
Account No.
 No property tax identification number is available on the date of this deed.

Property. The property consists of the land and all the buildings and structures on the land in the municipality of Hoboken County of Hudson and State of New Jersey. The legal description is attached hereto as Appendix A:

BEING the same premises conveyed to Richard Bongo by deed from CLRM Realty Corp., a New Jersey Corporation, dated August 4, 1993 and recorded on August 24, 1993 in Deed Book 4631, Page 58.

Prepared By:


Cynthia Johnson
Attorney at Law of New Jersey

CONSIDERATION:	\$50000.00	SALES TAX:	
COUNTY	198.00	STATE	400.00
JRU		U.S.O.D.P	22.00
		DATE	7/28/1996
		TOTAL	745.00

BK5037PG226

DEED

Commitment No. . . GLA 146858N

SCHEDULE C

All that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the City of Hoboken County of Hudson State of New Jersey;

BEING KNOWN AND DESIGNATED as Unit 3 in 77 River Street, a condominium, situate in the City of Hoboken of Hudson County, New Jersey together with an undivided 3.64 percentage interest in the common elements appurtenant thereto, in accordance with and subject to the terms, conditions, easements, covenants, restrictions, limitations and provisions of the Master Deed for 77 River Street, a Condominium, dated July 23, 1993, recorded July 26, 1993 in Deed Book 4620 Page 240, as the same may now or hereafter be lawfully amended.

BK5037PG228

DEED

The Law Office of Seltzer & Todaro

DEED

Richard Bongo and Wendy Bongo

TO

Lillian Chai and Justine Chai

RECORD AND RETURN TO:

Jeffrey Steinberg, Esq.
32 Commerce Street
Springfield, New Jersey 07081
(201) 376-9359

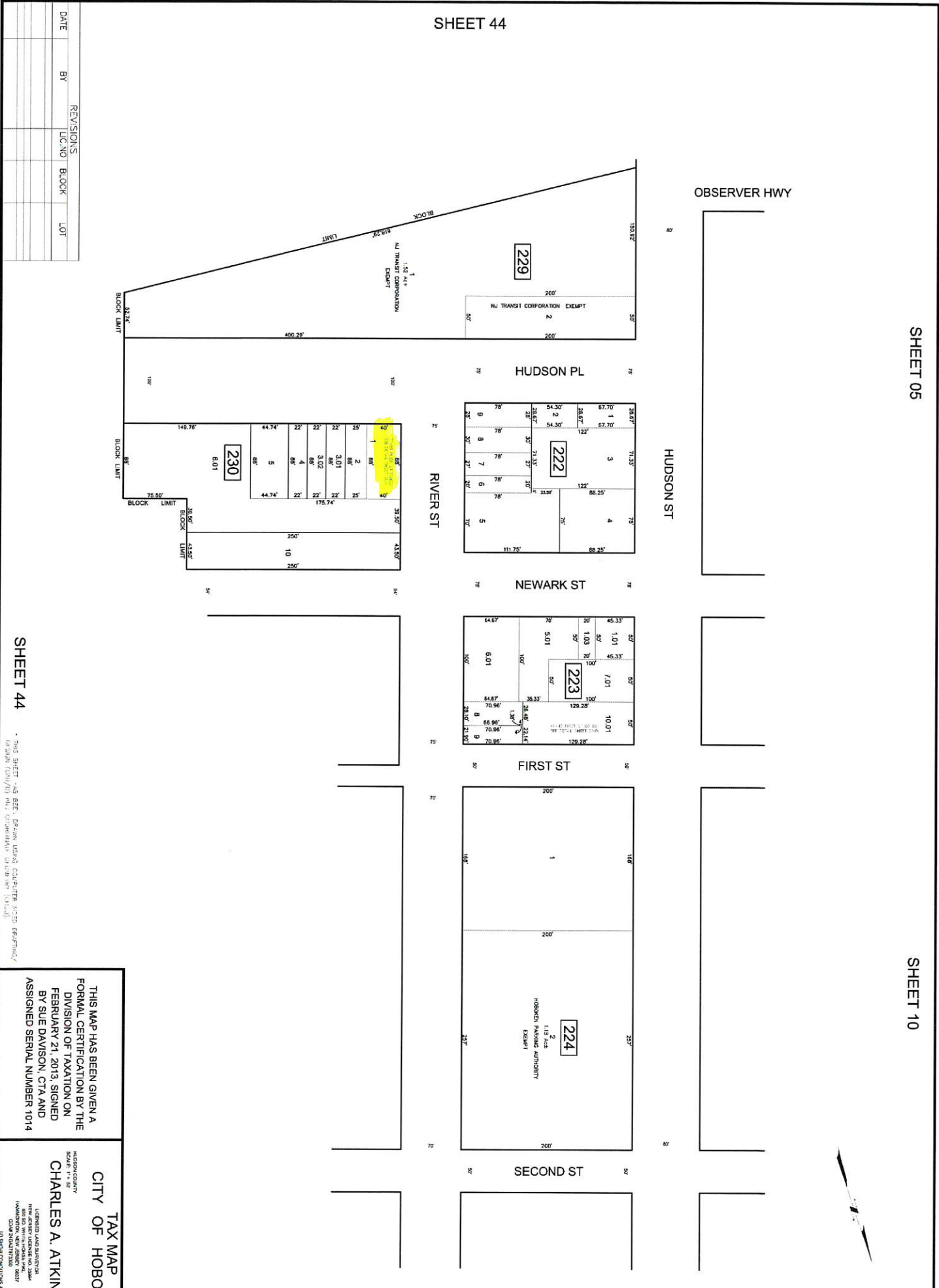
Richard Bongo and Wendy Bongo to Lillian Chai and Justine Chai
77 River Street, Unit 3, Hoboken, New Jersey

BK5037PG229

PL 5

BK5037P6230

SHEET 44



DATE	BY	REVISIONS	LIC'NO	BLOCK	LOT

SHEET 44

THIS SHEET HAS BEEN DESIGNED USING COMPUTER AIDED DRAWING/ PLOTTING (CAD/CAM) AND IS CONSIDERED AN ELECTRONIC DRAWING.

THIS MAP HAS BEEN GIVEN A FORMAL CERTIFICATION BY THE DIVISION OF TAXATION ON FEBRUARY 21, 2013, SIGNED BY SUE DAVISON, CTA AND ASSIGNED SERIAL NUMBER 1014

TAX MAP
CITY OF HOBO
 HOBOKEN COUNTY
 SCALE: 1" = 50'
CHARLES A. ATKIN
 LICENSED LAND SURVEYOR
 REG. NO. 12000
 HOBOKEN, NEW JERSEY 07030
 100 SOUTH HOBOSON AVE.
 HOBOKEN, NJ 07030
 908.661.1000
 10 SOUTH HOBOSON AVE.

1737

Angoff

AN ORDINANCE GRANTING PERMANENT FRANCHISE TO CLRM REALTY CORPORATION TO PERMIT FIRE EXITS AND PORTIONS OF THE BUILDING AT 77 RIVER STREET TO EXTEND OVER ITS PROPERTY LINE.

WHEREAS, CLRM Realty Corp. is the developer and owner of the land and building known and designated on the Tax Assessment Map of the City of Hoboken as Tax Block 230, Lot 1; and

WHEREAS, CLRM Realty Corp. has filed a petition for a franchise for the fire exits and portions of the building which extend over the property line; and

WHEREAS, the public interest will be served by enhancing the value of taxable property in Hoboken, by granting of this franchise for the fire exits and portions of the building located at 77-81 River Street, Hoboken, New Jersey to extend over the property line;

WHEREAS, proof of giving of due notice and advertisement of the application for enactment of this ordinance, as required by law, has been filed with the City Clerk, and the City Council having held a public hearing thereon and having read and considered the petition;

NOW, THEREFORE, the Council of the Mayor and Council of the City of Hoboken does ordain as follows:

Section 1. Permission is hereby granted to CLRM Realty Corp. to maintain fire exits and other portions of the building at 77 River Street which extend over the property line as follows:

(a) On the south side of the building, a fire exit and a portion of the building extend over the boundary line between one-tenth of a foot and 4.4 feet;

(b) On the west side of the building, a fire exit and a portion of the building extend over the boundary line between one-tenth of one foot and 4.6 feet;

Section 2. This ordinance shall remain in full force and effect for a period of 99 years or as long as the building stands whichever is less. The City of Hoboken reserves the right to cancel this ordinance without cause by giving written notice to petitioner, its successors and/or assigns one year prior to the date of cancellation.

Section 3. The granting of permission as set forth herein is conditioned upon CLRM Realty Corp. and its successors in title and interest furnishing to the Mayor and Council of the City of Hoboken, a municipal corporation of the State of New Jersey, during the term of the grant herein, a policy of insurance, in the minimum amount of \$300,000. issued by an insurance company licensed to do business in the State of New Jersey, which by the terms thereof, will co-insure and indemnify The Mayor and Council of the City of Hoboken, its officers, officials, agents and employees against liability from any and all claims arising from death and injury to any person or damage to property of any person, firm or corporation occasioned wholly or in part from the construction, use and maintenance of said fences and stoops. The terms and conditions and the amount of said insurance to be approved by the Director of Law of the City of Hoboken.

Section 4. The cost and expenses incidental to the introduction, passage and publication of this ordinance shall be in the sum of \$500.00 paid by the petitioner.

Section 5. This ordinance shall not become effective unless the acceptance hereof in writing shall be filed by the petitioner.

Prepared By: *Douglas M. Angoff*
Douglas M. Angoff, Esq.

BK 4585 PG 205

T: 3/25/93

Section 6. In the event that the petitioner shall not file with the City Clerk of the City of Hoboken its acceptance in writing of the provisions of this ordinance within 30 days after receiving notice of its passage, this ordinance shall become void and of no effect.

Section 7. (a) All ordinances and parts of ordinances inconsistent herewith are hereby repealed.

(b) This ordinance shall be a part of the Hoboken Code as though codified and fully set forth therein. The City Clerk shall have this ordinance codified and incorporated in the official copies of the Hoboken Code.

(c) This ordinance shall take effect at the time and in the manner as provided by law.

(d) The City Clerk and the City Attorney be and they are hereby authorized and directed to change any chapter numbers, article numbers and section numbers in the event that the codification of this ordinance reveals that there is a conflict between those numbers and the existing code, in order to avoid confusion and possible accidental repealers of existing provisions.

Section 8. The permission hereby granted shall be effective only upon the applicant obtaining all other necessary permits required by local or state law.

PASSED:

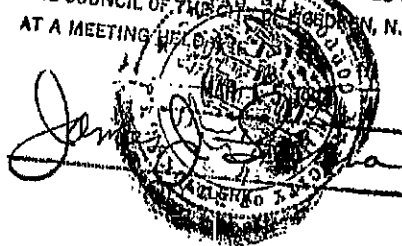
President of the Council

APPROVED:

Mayor

city clerk

A TRUE COPY OF AN ORDINANCE ADOPTED BY
THE COUNCIL OF THE CITY OF HOBOKEN, N.J.
AT A MEETING HELD ON



BK4585PG206

Return to:

Douglas M. Angoff, Esq.
Keane, Brady & Burns
574 Summit Avenue
Jersey City, New Jersey 07306

UNOFFICIAL

65A

PERCENTAGE INTERESTS

<u>Unit #</u>	<u>Unit Area (sq. ft.)</u>	<u>% Interest In Common Elements</u>
1	949.40	3.88
2	1271.54	5.22
3	890.06	3.64
4	954.59	3.90
5	869.12	3.55
6	840.42	3.43
7	766.88	3.13
8	701.69	2.87
9	869.12	3.55
10	840.42	3.43
11	766.88	3.13
12	701.69	2.87
13	869.12	3.55
14	840.42	3.43
15	766.88	2.87
16	701.69	2.87
17	779.39	3.18
18	775.46	3.17
19	661.40	2.70
20	639.02	2.61
21	779.39	3.18
22	775.46	3.17
23	661.40	2.70
24	639.02	2.61
25	1482.23	6.05
26	1631.94	6.67
27	886.90	3.62
28	1164.28	4.76