

RUBY GROUP ACCOUNTING & TAX

BABU JOSEPH MBA, CPA, CA, EA
ACCOUNTING, AUDITING, TAX & FBAR

**ADMITTED TO PRACTICE
BEFORE THE IRS**

ACCOUNTING TAX BUSINESS
SERVICES
HELPING CLIENTS PROVIDING SOLUTIONS
PROFESSIONAL CONSULTING FIRM



Member of
AICPA[®]

**ENROLLED
AGENT**
IRS

FBAR FILING
IRS/STATE AUDITS
INCORPORATION
PAYROLL SERVICE

CALL (201) 403-1179

Email: bj@babujosephcpa.com

NEW JERSEY OFFICE

589 WESTWOOD AVE, RIVER VALE NJ 07675, TEL: (201) 403-1179, FAX: (201) 510-0280

NEW YORK OFFICE

134 E ROUTE 59, NANUET NY 10954, TEL: (845) 624-1010, FAX: (845) 624-1020

BABU JOSEPH, CPA

MORTGAGE LOAN OFFICER (NMLS ID# 1284633)



LOW RATES*PURCHASE/REFINANCE
FHA/GOVERNMENT*HARP/HAMP

CALL (201) 403-1179

Email: babu.joseph@movement.com

Movement Mortgage LLC

4 Speedwell Ave, 6th floor, Morristown, NJ 07960

Tel: (201) 403-1179; Fax: (201) 254-3023; www.Movement.com/babu.joseph

Disclosures

In accordance with the Equal Credit Opportunity Act, Movement Mortgage, LLC does not discriminate against any applicant on the basis of race; color; religion; creed; national origin; ancestry; sex; marital status; familial status (number and age of children); sexual orientation; age (provided that the applicant has the capacity to enter into a binding agreement); medical history; disability; physical condition; military status; because the applicant has in good faith exercised any right under the Consumer Credit Protection Act or the Service members Civil Relief Act (SCRA); that all or part of a consumer's income derives from a public assistance program; or any other basis prohibited by law.

“Movement Mortgage” is a registered trademark of the Movement Mortgage, LLC, a Delaware limited liability company. 8024 Calvin Hall Road, Indian Land, SC 29707.