

**NEW JERSEY CASH-OUT REFINANCE CERTIFICATION
(Borrower)**

Date:

Loan Number:

Lender:

Borrower(s):

Property Address:

I/We, _____ (Borrower(s)), hereby acknowledge and affirm that none of the proceeds of this cash-out refinance transaction will be used for home improvement purposes, or paid to a home improvement contractor.

I further acknowledge and affirm that WMC Mortgage Corp. (lender) maintains a strict policy for cash-out refinance loan transactions, and no loan will be originated that involves any cash being used for home improvement, or to pay a home improvement contractor. I am fully aware of, and understand, this policy.

Borrower's Signature

Date

Borrower's Signature

Date