

**NEW JERSEY CASH-OUT REFINANCE CERTIFICATION
(Settlement Agent)**

Date:

Loan Number:

Lender:

Borrower(s):

Property Address:

I, _____ (Settlement Agent), hereby acknowledge and affirm that, to the best of my knowledge, none of the proceeds of this cash-out refinance transaction are being used directly for home improvement purposes, or paid directly 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 may 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.

Settlement Agent's Signature

Date