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NEW JERSEY BORROWER AFFIDAVIT
(Refinances and Second Liens)

Loan Number _____

Borrower _____

Co-Borrower _____

I have reviewed the terms of both the existing and new loans, including rate, term, closing costs, points, fees, payment amount, and my personal circumstances. All factors considered, I believe that the new loan is beneficial to me. My existing loan does not involve a state, tribal or local government or non-profit organization which gives me either a below-market rate or beneficial payment terms.

The new loan provides the following benefits to me:

(examples: lower payments, lower rate, decreased term, cash for medical expenses, college tuition).

I certify that no home-improvement contractor or seller of manufactured homes was involved, directly or indirectly, in my obtaining a loan through The Mortgage Group.

Borrower

Date

Co-Borrower

Date