



PO BOX 1527 | MIDLAND, MI 48641-1527
1-800-823-5363 | TTY 1-800-343-6145
Return Service Requested



Insurance Claim Package

for Homeowners' and Flood Insurance Claims

We understand that the loss of or damage to your property can be devastating, and the processes you must go through to get it back to its best condition can be difficult to navigate. TCF National Bank is here to help you through that process.

This packet contains all necessary paperwork needed to deal with the disbursement of insurance loss proceeds and outlines what you need to do step-by-step to ensure the process is as painless as possible.

Before moving forward with the claims process outlined in this packet, the following steps should be completed:

1. File insurance claim with your insurance company.
2. Obtain a copy of your Insurance Adjuster Report from your insurance company after they have assessed the damage.

For your convenience, all of our contact information is provided below. Be sure to save this information to refer to throughout the insurance claims disbursement process. Please reach out to us if you have any questions regarding the information provided or if you need assistance completing the forms in this packet.

Contact Information

Mailing address: TCF National Bank | Attn: Claims Department | PO Box 1527 | Midland, MI 48640

Overnight address: 1315 Washington Avenue | Midland, MI 48640

Phone: 800-TCF-LEND (800-823-5363)

Fax: 989.633.0424

Email: LSC.ClaimsInsurance@TCFBank.com

Website: www.TCFBank.com

Secure Email Portal

If you are sending any files that may contain personal information (full name, date of birth, SSN, home address, etc.) via email, please utilize our secure email portal by visiting www.TCFBank.com/Secure-Email and following the steps below:

1. To: LSC.ClaimsInsurance@TCFBank.com
2. Subject: Include your last name and the name(s) of the document(s) you are sending
3. Mark the box next to "Send me a copy"
4. Click the "Add" button to attach your documents (maximum file size is 15MB)

PLEASE PRINT AND READ ALL PAGES.

STOP: If your loan is more than 30 days past due on payments at the time of loss, do not complete the forms included in this packet. Please contact the Claims Department at 800-TCF-LEND (800-823-5363), Monday-Friday, 8am-6pm ET.





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Claims Less than \$20,000

- Step 1:** After your insurance company has determined an amount based on the claim you filed with them, report the claim to us by calling our Claims Department.
- Step 2:** Once you have received the insurance proceeds check from your insurance company, please bring the check into your local banking center or mail this to the mailing address provided. The proceeds will then be deposited into an escrow account.
Note: The check will need to be endorsed by all parties listed on the check (excluding TCF National Bank). If the check is not endorsed by all required parties when we receive it, it will be returned to you to obtain all of the appropriate signatures. The insurance proceeds disbursement process can't begin until the check has been endorsed by all required parties and all appropriate documentation has been submitted.
- Step 3:** Submit the Insurance Adjuster Report provided by your insurance company by mail, fax, or email. Provide the Declaration of Intent to Repair provided in Appendix B with your Insurance Adjuster Report. If sending information via email, please use our Secure Email tool at www.TCFBank.com/Secure-Email. Be sure to include the Loan Number in the subject line.
- Step 4:** Please complete the Loss Draft Disbursement Form provided in Appendix A and send to our Claims Department via mail, fax, or email every time a disbursement of any insurance proceeds is requested. This form will need to be completed before any insurance proceeds you requested are released from escrow.
- Step 5:** Once all steps are completed, a check for the amount of the insurance proceeds requested will be mailed to you at the address you have on file with your loan account..
If you would like the insurance proceeds mailed to an alternate or temporary address, please complete the Authorization to Mail insurance proceeds to Alternate/Temporary Address in Appendix F.
If you would like the insurance proceeds deposited to a TCF National Bank account, please complete the Request to Deposit insurance proceeds into a TCF National Bank Account in Appendix G.

Final Checklist

- File a claim with your insurance company.
- Report the claim to us by calling our Claims Department.
- Bring the insurance proceeds check indorsed by all payees other than TCF National Bank into your local banking center or mail to the mailing address provided to be placed in an escrow account.
- Provide us with:
 - Insurance Adjuster's Report
 - Declaration of Intent to Repair – Appendix B
- Request an inspection by calling our Claims Department when all repairs are complete.
- Complete the Loss Draft Disbursement form in Appendix A and send via mail, fax, or email.
 - Complete the Authorization to Mail Insurance Proceeds to Alternate/Temporary Address (optional)
 - Complete the Request to Deposit Insurance Proceeds into a TCF National Bank Account (optional)



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Claims \$20,000 - \$40,000

- Step 1:** After your insurance company has determined an amount based on the claim you filed with them, report the claim to us by calling our Claims Department.
- Step 2:** Once you have insurance proceeds check from your insurance company, please bring the check into your local banking center or mail this to the address provided. The insurance proceeds will then be deposited into an escrow account.
- Note: The check will need to be endorsed by all parties listed on the check (excluding TCF National Bank). If the check is not endorsed by all required parties when we receive it, it will be returned to you to obtain all of the appropriate signatures. The insurance proceeds disbursement process can't begin until the check has been endorsed by all required parties and all appropriate documentation has been submitted.*
- Step 3:** Submit the following required forms to our Claims Department via mail, fax, or email. If sending information via email, please use our Secure Email tool at www.TCFBank.com/Secure-Email. Be sure to include the Loan Number in the subject line.
- Insurance Adjuster Report (provided by your insurance company)
 - Estimate(s) from contractor(s)
 - Declaration of Intent to Repair – Appendix B
 - Contractors' Lien Waiver – Appendix C
 - W-9 Form completed for the contractor – Appendix D
- Step 4:** After the suggested repairs have been completed, you will need to request a final inspection by calling the Claims Department at the number provided. A final inspection must be conducted before any insurance proceeds can be requested to be released from escrow; this inspection is conducted by a third-party vendor at no cost to you.
- Step 5:** Complete the Loss Draft Disbursement Form provided in Appendix A and send to our Claims Department via mail, fax, or email every time a disbursement of insurance proceeds is requested. This form will need to be completed before any insurance proceeds can be released from escrow.
- Step 6:** Once all steps are completed, a check for the insurance proceeds will be mailed to you at the address you have on file with your loan account.
- If you would like the insurance proceeds mailed to an alternate or temporary address, please complete the Authorization to Mail Insurance Proceeds to Alternate/Temporary Address in Appendix F.
- If you would like the insurance proceeds deposited to a TCF National Bank account, please complete the Request to Deposit Insurance Proceeds into a TCF National Bank Account in Appendix G.
- Please note ALL insurance claims over \$20,000.00 will have 10% of the total amount of the insurance proceeds withheld until an inspection is completed.



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Claims \$20,000 - \$40,000

Final Checklist

- File a claim with your insurance company.
- Report the claim to us by calling our Claims Department.
- Bring the insurance proceeds check endorsed by all payees other than TCF National Bank into your local banking center or mail to the mailing address provided to be placed in an escrow account.
- Provide us with:
 - Insurance Adjuster Report (provided by your insurance company)
 - Estimate(s) from contractor(s)
 - Authorization to Release Information to a Third Party (if desired)
 - Declaration of Intent to Repair – Appendix B
 - Contractors' Lien Waiver – Appendix C
 - Completed W9 form from contractor
- Request an inspection by calling our Claims Department when all repairs are complete.
- Complete the Loss Draft Disbursement form in Appendix A and send via mail, fax, or email.
 - Complete the Authorization to Mail insurance proceeds to Alternate/Temporary Address (optional)
 - Complete the Request to Deposit insurance proceeds into a TCF National Bank Account (optional)



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Claims More than \$40,000

Step 1: After your insurance company has determined an amount based on the claim you filed with them, report the claim to us by calling our Claims Department at the phone number provided.

Step 2: Once you have received the insurance proceeds check from your insurance company, please bring the check into your local banking center or mail this to the mailing address provided. The insurance proceeds will then be deposited into an escrow account.

Note: The check will need to be endorsed by all parties listed on the check (excluding TCF National Bank). If the check is not endorsed by all required parties when we receive it, it will be returned to you to obtain all of the appropriate signatures. The insurance proceeds disbursement process can't begin until the check has been endorsed by all required parties and all appropriate documentation has been submitted.

Step 3: Submit the following required forms to our Claims Department via mail, fax, or email. If sending information via email, please use our Secure Email tool at www.TCFBank.com/Secure-Email. Be sure to include the Loan Number in the subject line.

- Insurance Adjuster Report (provided by your insurance company)
- Estimate(s) from contractor(s)
- Copy of the contractor(s)' license(s)
- Declaration of Intent to Repair – Appendix B
- Contractors' Lien Waiver – Appendix C
- W-9 Form completed for the contractor – Appendix D

Note: Repairs on claims of more than \$40,000 must be completed by a contractor licensed in the state in which the property in question is located.

Step 4: After the suggested repairs have been completed, you will need to request a final inspection by calling the Claims Department at the number provided. A final inspection must be conducted before any insurance proceeds can be requested to be released from escrow. This inspection is conducted by a third-party vendor at no cost to you.

Step 5: Complete the Loss Draft Disbursement Form provided in Appendix A and send to our Claims Department via mail, fax, or email every time a disbursement of insurance proceeds is requested. This form will need to be completed before any insurance proceeds can be released from escrow.

Step 6: Once all steps are completed, a check for the insurance proceeds will be mailed to you at the address you have on file with your loan account. A separate check will also be issued for the interest earned on the insurance proceeds deposited in the escrow account.
If you would like the insurance proceeds mailed to an alternate or temporary address, please complete the Authorization to Mail insurance proceeds to Alternate/Temporary Address in Appendix F.
If you would like the insurance proceeds deposited to a TCF National Bank account, please complete the Request to Deposit insurance proceeds into a TCF National Bank Account in Appendix G.

Please note ALL insurance claims over \$20,000.00 will have 10% of the total amount of the insurance proceeds withheld until an inspection is completed.



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Claims More than \$40,000

Final Checklist

- File a claim with your insurance company.
- Report the claim to us by calling our Claims Department.
- Bring the insurance proceeds check indorsed by all payees other than TCF National Bank into your local banking center or mail to the mailing address provided to be placed in an escrow account.
- Provide us with:
 - Insurance Adjuster Report (provided by your insurance company)
 - Estimate(s) from contractor(s)
 - Copy of the contractor(s)' license(s)
 - Authorization to Release Information to a Third Party (if desired)
 - Declaration of Intent to Repair – Appendix B
 - Contractors' Lien Waiver – Appendix C
 - Completed W9 form from contractor
- Request an inspection by calling our Claims Department when all repairs are complete.
- Complete the Loss Draft Disbursement form in Appendix A and send via mail, fax, or email.
 - Complete the Authorization to Mail insurance proceeds funds to Alternate/Temporary Address (optional)
 - Complete the Request to Deposit insurance proceeds into a TCF National Bank Account (optional)



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Frequently Asked Questions

Q: Why is my insurance claim check also made payable to TCF National Bank?

A: TCF National Bank holds a secured interest in the property pursuant to the terms of the security instrument, TCF National Bank as a loss payee for your insurance policy. TCF National Bank needs to ensure that the insurance claim proceeds are used to restore the property securing the loan to its original or a better condition.

Q: Can I have the proceeds mailed to a different address than what's on file with my loan account?

A: Yes. To do so, please complete the Authorization to Mail Insurance Proceeds to Alternate/Temporary Address in Appendix F and submit to us with your Loan Draft Disbursement Form.

Q: Can I have the proceeds released to someone other than a borrower listed on the mortgage (e.g. a contractor)?

A: Yes. To do so, please complete the Authorization to Release Information to a Third Party in Appendix E and submit to us with your Loan Draft Disbursement Form.

Q: Can the proceeds be deposited directly into my TCF National Bank account?

A: Yes. To do so, please complete the Request to Deposit Insurance Proceeds into a TCF National Bank Account in Appendix G and submit to us with your Loan Draft Disbursement Form.

Q: Can the proceeds be deposited into an account at a financial institution other than TCF National Bank?

A: No, if you wish to have the proceeds directly deposited to an account, the account must be with TCF National Bank.

Q: Why does TCF National Bank need to inspect my property before the proceeds are released?

A: TCF National Bank holds a secured interest in the property and needs to ensure that the insurance claim proceeds are used to restore the property securing the loan to its original or better condition.

Q: What happens if all appropriate parties haven't signed the insurance claims check?

A: The check will be returned to you in order to obtain all needed signatures. We can't begin the claims process until the check is fully endorsed and the proper documents have been provided to us.

Q: What if I don't have all the forms submitted?

A: There will be a delay and/or proceeds won't be disbursed.



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Appendix - Forms

In this Appendix, you will find forms referenced throughout this packet. The forms that are not included in the Appendix are those forms that should be provided by the insurance company or contractor(s).

About the Forms

Included in this packet:

- Appendix A:** Loss Draft Disbursement Form – This form must be completed any time you request any insurance proceeds be disbursed to the contractor for repairs. This form will need to be submitted each time insurance proceeds are requested.
- Appendix B:** Declaration of Intent to Repair – Completion of this form verifies that you intend to repair the damage to your home.
- Appendix C:** Contractor’s Lien Waiver – This form should be completed by your contractor(s). This confirms that the contractor(s) will waive any claims to a lien once full payment is received.
- Appendix D:** Authorization to Release Information to a Third Party (optional) – Complete this form if you would like any insurance proceeds to be disbursed to someone other than the borrower(s) listed on the mortgage.
- Appendix E:** Authorization to Mail Insurance Proceeds to Alternative/Temporary Address (optional) – Complete this form if you would like the insurance proceeds mailed to an address different than the one on file with the loan account.
- Appendix F:** Request to Deposit Insurance Proceeds into a TCF National Bank Account (optional) – Complete this form if you would like your insurance proceeds deposited into a TCF National Bank account instead of being sent a check for the insurance proceeds.
- Appendix G:** W-9 Request for Taxpayer Identification Number and Certification – This form verifies the contractor(s)’ information that will be used to report any payments made to them in adherence to IRS requirements.

Not included in this packet:

Insurance Adjuster’s Report – This report is provided by your homeowner’s insurance company. It is a list of damages to your property and outlines the total amount designated to each portion of your claim.

Contractor’s License – Your contractor(s) should be licensed within the state that the work is being completed.

Estimate(s) from Contractor(s) – These are written proposals that your contractor(s) provides to you outlining the repairs needed and their total cost.

All forms need to be signed by all individuals that are listed on a loan.



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Loss Draft Disbursement Request

Appendix A

This form is required

Loan number:

Name(s) of
 borrower(s):

Property
 address:

I/we are asking for \$_____ to be disbursed at this time from the insurance process on the above referenced property.

NOTE: If you would like TCF National Bank to disburse any insurance proceeds to a third party, the Authorization to Release Information to a Third Party form will need to be completed.

NOTE: If you would like/need to have the insurance proceeds you request mailed to address other than the one on file with TCF National Bank, an Authorization to Mail Insurance Proceeds to Alternate/Temporary Address form must be completed.

NOTE: If you would like/need to have the insurance proceeds you request to be deposited into a TCF National Bank deposit account, a Request to Deposit Insurance Proceeds into a TCF National Bank Account form must be completed.

Signature(s) of borrower(s):

_____ Date: _____

_____ Date: _____



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Declaration of Intent to Repair

Appendix B

This form is required

Loan number:

Name(s) of borrower(s):

Email Address:

Phone number(s):

Property address:

Amount of claim check:

Cause of damage:

Signature(s) of borrower(s): _____ Date: _____

_____ Date: _____



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Contractor's Lien Waiver

Appendix C

This form is required

Loan number: _____

Name(s) of borrower(s): _____

Property address: _____

Contractor

Legal Contractor/ Company officer signature: _____

Title: _____

Contractor/ Company name (please print):

Contractor/ Company phone number:

Borrow(s)

Signature(s) of borrower(s): _____ Date: _____

_____ Date: _____





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Authorization to Release Information to a Third Party

Appendix E

This form is optional

Loan number: _____

Name(s) of borrower(s): _____

Property address: _____

Please check the appropriate box(s):

I/We would like TCF National Bank to release information about my claim to a third party.

Name of third party: _____

Relationship to borrower: _____

I/We would like the disbursement check(s) made payable to a third party only.

Name of third party:

Signature(s) of borrower(s): _____ Date: _____

_____ Date: _____



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Authorization to Mail Insurance Proceeds to Alternate/Temporary Address

Appendix F

This form is optional

Loan number: _____

Name(s) of borrower(s): _____

Property address: _____

Please check the appropriate box(s):

I/We would like the insurance proceeds mailed to an address different than the one on file. The desired mailing address is:

Address: _____

I/We would like the insurance proceeds mailed directly to the contractor.

The name and address if the contractor to send the insurance proceeds is:

Name: _____

Address: _____

Signature(s) of borrower(s): _____ Date: _____

_____ Date: _____



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Request to Deposit Insurance Proceeds into a TCF National Bank Account

Appendix G

This form is optional

Loan number: _____

Name(s) of borrower(s): _____

Property address: _____

The following criteria must be met for the any insurance proceeds to be deposited directly into your account:

- All payees must be listed on the account you're depositing the insurance proceeds into.
- Payees include all the parties listed on your mortgage, as well as all of the parties listed on the original insurance claim check (except TCF National Bank)
- The account must be a TCF National Bank personal checking or savings account.

I/We would like the insurance proceeds deposited into my/our TCF National Bank account.

The account number is: _____

Signature(s) of borrower(s): _____ Date: _____

_____ Date: _____