TCF National Bank

NOTICE AND AUTHORIZATION

(Piggy Back and Piggy Back Delayed)

Mortgage Loan Originator Name _____ Mortgage Origination Firm (Name) _____

NMLS Number _____ Office or License Number _____

By signing below, I acknowledge and agree as follows:

- I have submitted an application for a mortgage loan, along with other documentation concerning my loan application and home purchase, to the Mortgage Loan Originator identified above. I agree that the Mortgage Loan Originator may give a copy of my application and the other documentation to TCF National Bank (TCF), and upon receipt, TCF will treat this as an application by me for a loan.
- TCF may contact me directly using the home telephone number or e-mail address on my application or at the following mobile telephone number: _____ (if none, write "N/A").
- I authorize TCF to obtain my credit report, which contains information on my credit worthiness, credit standing, credit capacity, and general reputation, from one or more consumer reporting agencies and to obtain additional credit reports at any later time while I have a business relationship with TCF for the purpose of reviewing the account, increasing the credit line on the account, taking collection action on the account, or for other legitimate purposes associated with the account. If I so request, you will inform me whether a consumer report was obtained, and, if so, you will give me the name and address of the consumer reporting agency which furnished the report. If I apply for a renewal or extension of my loan, TCF may obtain subsequent consumer reports. I understand that TCF will report information about my account to credit reporting agencies.
- I understand that the Mortgage Origination Firm will be compensated as follows:

  ☐ TCF will pay the Mortgage Origination Firm a fee for services provided on my loan application in the amount of .5% of the loan amount, but no less than $250 or more than $750. I will not pay any fee to the Mortgage Origination Firm.

  OR

  ☐ TCF will **not** pay the Mortgage Origination Firm a fee for services provided on my loan application. I will not pay any fee to the Mortgage Origination Firm.

- TCF will notify the Mortgage Loan Originator if my application is or is not approved, and will also notify me directly if my application is not approved. The Mortgage Loan Originator is not TCF's agent and is not authorized to make a loan commitment on TCF's behalf.
- For New Mexico applicants only: I certify that an escrow account will be established on my first mortgage for the payment of taxes and insurance if the loan-to-value ratio is 80% or greater.

Applicant Signature _____ Applicant Signature _____

Print Name _____ Print Name _____

Date _____ Date _____