



HELOC Submission Form

TCF Submission Site: tcfbank.com/brokerloans

Purpose:

- Purchase
- Home Improvement
- Refinance
- Other

Application Type:

- Piggyback (TCF 2nd closing simultaneously with new 1st mortgage)
- Piggyback Delayed (Application for TCF 2nd is submitted within 90 days of recently closed 1st Mtg)
- Stand Alone (1st Mtg was closed more than 90 days ago)

Company Name: _____

LO Name: _____

Telephone #: _____

Processor Name: _____

Borrower's Name: _____

Co-Borrower's Name: _____

1st Mtg Amount / LTV: _____

(Note: Can **NOT** be Interest Only)

2nd Mtg Amount / TCF Loan: _____

Appraised Value/Property Value: _____

Collateral State: _____ Date: _____

Company NMLS #: _____

LO NMLS #: _____

LO Email: _____

Processor Email: _____

Branch NMLS #: _____

Borrower's Email: _____

Co-Borrower's Email: _____

TCF BDM Name: _____

Date Docs Needed by: _____

Date 1st Mtg closed (Stand Alone only): _____

Items Needed for Conditional Approval**ALL SUBMISSIONS**

- Notice and Authorization (TCF Doc 765 RLU for Piggyback and Piggyback Delayed OR TCF Doc 765 SA for Stand Alone)**
- 1st mortgage **1003/1008 – including HMDA addendum** (Demographic Information Addendum) 1st generation 1003 required
- Tri-Merge Credit Report (under 120 days)**
- All applicable income documentation:** pay stubs, w-2's, tax returns (if self-employed)
- Mortgage statements and proof of taxes and insurance, HOA dues if not escrowed (for all non-subject properties owned)
- TCF Qualifying Worksheet (TCF Doc 1017)

PIGGYBACK DELAYED – additional items required:

- FINAL 1008/1003, Signed NOTE, Final Signed CD

STAND ALONE - additional items required:

- Mortgage Statement for subject property

Items to Send As Soon As Possible**PIGGYBACK AND PIGGYBACK DELAYED**

- Appraisal (XML or 1st generation PDF format) which cannot exceed 120 days at time of submission
- Fully executed purchase agreement (purchase transactions)
- Title work from first mortgage: concurrent closing only
- Hazard Insurance Binder on subject property with TCF mortgagee clause
- Closing disclosure on 1st mortgage (to release docs)

STAND ALONE

- TCF Appraisal Questionnaire (TCF Doc 1931SA) or your Appraisal (XML or 1st generation PDF format), which cannot exceed 120 days at time of submission
- Hazard Insurance Binder on subject property with TCF mortgagee clause

STATE SPECIFIC FORMS**Florida**

- Anti-Coercion Insurance Notice (TCF Doc 1376)

New York

- TCF New York Pre-Application Disclosure and Fee Agreement (TCF Doc 1328)



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

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: *Check one or more*

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadorian, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: *Check one or more*

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:*

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – *Print Race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander – *Print race:*

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview Telephone Interview Fax or Mail Email or Internet
- (includes Electronic Media w/Video Component)*

Borrower Name: _____

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