



# HELOC Submission Form

TCF Submission Site: [tcfbank.com/brokerloans](http://tcfbank.com/brokerloans)

**Purpose:**

- Purchase
- Home Improvement
- Refinance
- Other

**Application Type:**

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

Company Name: \_\_\_\_\_

LO Name: \_\_\_\_\_

Telephone #: \_\_\_\_\_

Processor Name: \_\_\_\_\_

Borrower's Name: \_\_\_\_\_

Co-Borrower's Name: \_\_\_\_\_

1<sup>st</sup> Mtg Amount / LTV: \_\_\_\_\_

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

2<sup>nd</sup> 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 1<sup>st</sup> 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)**
- 1<sup>st</sup> mortgage 1003/1008 – including HMDA addendum (Demographic Information Addendum) 1<sup>st</sup> 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 1<sup>st</sup> 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 1<sup>st</sup> mortgage (to release docs)

**STAND ALONE**

- TCF Appraisal Questionnaire (TCF Doc 1931SA) or your Appraisal (XML or 1<sup>st</sup> 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)



**TCF National Bank**  
**NOTICE AND AUTHORIZATION**  
 (Stand Alone)

\_\_\_\_\_  
 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 1% of the loan amount, but no less than \$750 or more than \$1500. 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  Samoan Chamorro
  - 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:** \_\_\_\_\_

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

**Borrower Name:** \_\_\_\_\_

# Property and Appraisal Questionnaire for HELOC

Borrower's Name: \_\_\_\_\_ Property Address: \_\_\_\_\_  
Borrower's Estimated Value: \_\_\_\_\_ Property Address Line 2: \_\_\_\_\_

**\*\*\*TCF REQUIRES A FULL APPRAISAL OR DESKTOP APPRAISAL FOR ALL TRANSACTIONS\*\*\***

- Yes  No Is the TCF loan amount > \$250K?  
**\*Full Appraisal required if TCF loan amount exceeds \$250K**
- Yes  No Is the collateral property a second home/vacation home?  
**\*Non-owner occupied properties are not allowed. If the property is a second/vacation home, a full appraisal is required.**
- Yes  No Is the borrower's estimate of property value over \$1MM?  
**\*If the estimate of value is over \$1MM, full appraisal is required.**
- Yes  No Is the property more than one unit?  
**\*If the property is a duplex/2-unit property, a full appraisal is required.**
- Yes  No Is the property in a gated community or not visible from the street? If yes, and borrower is willing to allow the inspector access to take exterior photos, desktop appraisal will be allowed. Borrower contact information must be provided to AMC with instructions to call and schedule.  
**\*A full appraisal is required if inspector will not be allowed entrance to community or on property to take photos.**
- Yes  No Is the subject property currently for sale or has it been listed for sale by the current owner within the last 6 months?  
**\*Property currently listed for sale is unacceptable collateral and request is denied. If the property has been listed for sale by the current owner in last 6 months, a full appraisal is Required.**
- Yes  No Have any major renovations been recently completed or in process?  
**\*Work in progress is not allowed and a full appraisal will be required if there is evidence in photo of any remodeling (dumpster or missing siding/roof, etc.) Please note, if a major remodel has been completed (kitchen/bath, addition or other) a full appraisal might be a better option so that the appraiser can see the upgrades/remodel.**
- Yes  No Does the subject property contain two or more parcels that have separate PIDs? (If one PID, desktop appraisal is allowed.)  
**\*A full appraisal is required if yes.**
- Yes  No Is the subject property located on recreational waterfront or premium waterfront site?  
**\*Lake, river, creek or ocean frontage requires full appraisal.**
- Yes  No Is the property a Log Home, Earth or Dome Home? (If a home is atypical for the area, it may require a full appraisal)  
**\*A full appraisal is required if yes.**
- Yes  No Was the subject property built in the past 12 months? If so, county/tax or other public records regarding the subject characteristics may not be available for the appraiser, so a full appraisal would be required.  
**\*A full appraisal is required if yes.**

**\*\*\* If any of the above questions are answered "yes," a full interior/exterior appraisal will need to be completed\*\*\***

**\*\*\* If ALL Questions are answered "No," the file qualifies for an Exterior only Desktop Appraisal that MUST be completed by TCF\*\*\***

- Full  Desktop  
**Please select which appraisal you would like to proceed with if the questions above permit use of a desktop appraisal.**

**TCF Property Qualifications:**

Yes  No Is the subject property more than 10 acres?  
\*If yes, the collateral is not allowed and the loan request is denied.

Yes  No Is the subject property considered to be a Co-op, Leasehold, Manufactured or Condotel?  
\*If yes, the collateral is not allowed and the loan request is denied.

1931 RLU-SA 7-31-2019