



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)