



TCF National Bank NOTICE AND AUTHORIZATION CONCERNING YOUR LOAN APPLICATION

Mortgage Loan Originator Name*

Mortgage Origination Firm (Name)*

NMLS Number*

Company NMLS Number*

* Must be Completed for Submission

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 hereby authorize TCF to verify my past and present employment earnings and records, bank accounts, stock holdings and any other asset balances that are needed by TCF in reference to my application. I further authorize TCF to obtain my credit report 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, for the purpose of taking collection action on the account, or for other legitimate purposes associated with the account. I understand that TCF will report information about my account to credit reporting agencies.

Yes No **The Mortgage Origination Company will be compensated****

Mortgage Loan Company Compensated **

If I have applied for a StandAlone** loan, TCF will pay the Mortgage Origination Company 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 Company. Additionally, I certify the Mortgage Loan Originator has provided me with a Home Ownership Counseling Disclosure.

If I have applied for a Piggyback** or Piggyback Delayed** loan, TCF will pay the Mortgage Origination Company a fee for services provided on my loan application in the amount of .5% of the loan amount, but not less than \$250 or more than \$750. I will **not** pay any fee to the Mortgage Origination Company. Additionally, I certify the Mortgage Loan Originator has provided me with a Home Ownership Counseling Disclosure.

Mortgage Loan Company NOT Compensated

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

- 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.
- I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or (iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Applicant Signature

Applicant Signature

Print Name

Print Name

Date

Date

****Loan Type Definitions**

Piggyback: TCF 2nd closing simultaneously with new 1st mortgage

Piggyback Delayed: Application for a TCF 2nd (HELOC) is submitted within 90 days of recently closed 1st Mtg

Stand Alone: 1st Mtg was closed more than 90 days ago or there has been no related first mortgage transaction closed for the borrowers