



**TCF National Bank**

**NOTICE and**

**CONCERNING YOUR LOAN APPLICATION**

**AUTHORIZATION**

\_\_\_\_\_  
Mortgage Loan Originator Name

\_\_\_\_\_  
Mortgage Broker Company Name

\_\_\_\_\_  
1<sup>st</sup> Lien Mortgage Lender Name

**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 the 1st Lien Mortgage Lender, who will in turn provide it 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 email address on my application or at the following mobile telephone number: \_\_\_\_\_
- 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.
- TCF will not pay the Mortgage Broker Company or the 1st Lien Mortgage Lender a fee for services provided on my loan application. I will not pay any fee to the Mortgage Broker Company or the 1st Lien Mortgage Lender for my TCF loan.
- TCF will notify the 1st Lien Mortgage Lender if my application is or is not approved, and will also notify me directly if my application is not approved. The 1st Lien Mortgage Lender 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