

Mortgage Broker Services Certification

Borrower(s): _____ Property Address: _____

Lender: TCF National Bank ("TCF") Loan Type: TCF CommandCredit Plus Home Equity Line of Credit

I certify that I performed the following services related to the loan application referenced above:

1. I completed the TCF HELOC Worksheet (# 1017) and provided it to TCF.
2. At the time of application, or within three (3) business days of taking an application by telephone, I provided the following disclosures to the applicant:
 - TCF National Bank's *CommandCredit® Plus Application Disclosure – Important Terms of Our Home Equity Line of Credit*;
 - The Consumer Financial Protection Bureau's booklet *What You Should Know About Home Equity Lines of Credit*;
 - TCF's *Notice and Authorization Concerning Your Loan Application* – applicants must sign;
 - For loans secured by properties in Florida, TCF's *Florida Anti-Coercion Insurance Notice* – applicants must sign;
 - For loans secured by properties in New York, TCF's *New York Pre-Application Disclosure and Fee Agreement* – applicants must sign;
 - Any disclosures I am required to provide to the applicant under state or federal law related to the application for a home equity line of credit including, but not limited to, the Mortgage Loan Origination Agreement.
 - Any other disclosures required by TCF.
3. I provided the following signed disclosures to TCF:
 - TCF's *Notice and Authorization Concerning Your Loan Application* – applicants must sign.
 - For loans secured by properties in Florida, TCF's *Florida Anti-Coercion Insurance Notice* – applicants must sign.
 - For refinance loans secured by property in Maryland, the Maryland Net Tangible Benefit worksheet (state promulgated form) – applicants must sign.
 - For loans secured by properties in New York, TCF's *New York Pre-Application Disclosure and Fee Agreement* – applicants must sign.
4. I ordered the Flood Hazard Determination from LPS National Flood showing the lender as:
TCF National Bank
2508 South Louise Avenue
Sioux Falls, SD 57106
5. I analyzed the borrower's income and debt and pre-qualified the borrower to determine the maximum first and second mortgage loans that the borrower qualifies for. I also considered the property value to determine the maximum amount that the borrower could borrow against the property.
6. I educated the borrower in the finance process and the home buying process (if applicable), advised the borrower about the advantages and disadvantages of obtaining a conventional first mortgage loan eligible for sale to Fannie Mae or Freddie Mac and a TCF home equity line of credit, and advised the borrower about TCF's CommandCredit® Plus Home Equity Line of Credit, including information regarding how home equity lines of credit differ from fixed rate mortgage loans.

7. I maintained regular contact with the borrower, realtors, and TCF between the time of application and closing of the home equity line of credit and gathered any additional information required by TCF.
8. I assisted the borrower in understanding and clearing credit problems, if applicable.
9. I obtained the following information for TCF:
 - Fannie Mae/Freddie Mac Uniform Residential Mortgage Loan Application (Form 1003)
 - Fannie Mae/Freddie Mac Uniform Underwriting and Transmittal Summary (Form 1008)
 - Income and asset verification (e.g., tax returns, W-2s, bank, brokerage, mutual fund, IRA/401K statements)
 - Verifications of employment
 - Mortgage and other loan verifications
 - Automated Underwriting/Desktop Underwriter/Loan Prospector findings if obtained on the first mortgage
 - Hazard Insurance binder, endorsement, or certificate listing TCF National Bank as the 2nd loss payee;
 - Purchase agreement (if applicable);
 - Copy of customer identification;
 - Copy of title commitment or preliminary title report;
 - Appraisal;
 - Inspections and engineering reports;
 - Any other information requested by TCF;
 - Tri-merged credit report; and
 - Closing Disclosure
10. I notified TCF of the closing time and location, coordinated the closing with TCF, and requested closing documents using TCF's *Document Preparation Request*.

By signing below, I certify that I have actually performed the services indicated above. I also certify that I have received no other compensation from the borrower or the seller, for my work on this loan, and that I have retained no portion of any closing costs with respect to the loan.

Loan Originator's Signature

Dated:

Loan Originator's Name (please print or type)

Loan Originator's Identifier

Loan Originator's Phone # (w/area code)

Loan Originator Company's Name

Loan Origination Company Identifier

Loan Origination Company Address