

NEW YORK Pre-Application Disclosure and Fee Agreement

Applicant(s) Name and Address ("I," "My")

LENDER NAME AND ADDRESS ("You," "We")

TCF National Bank
2508 South Louise Avenue
Sioux Falls, SD 57106

LENDER FEE ACKNOWLEDGMENT

I understand that I am not required to pay any fees at the time of application to you.

PROCESSING FEE (if any)

Processing Fee \$ N/A

PREPAYMENT PENALTY

I understand that certain mortgage products impose a prepayment penalty on the borrower. My loan will not contain a prepayment penalty or an early termination fee.

COSTS FOR TITLE INSURANCE AND MORTGAGE RECORDING TAX

I understand that the cost of the title insurance, if required, and the mortgage recording tax will be based on the maximum amount of the credit line available to me, whether advanced or not.

INITIAL INTEREST RATE

I understand that you will set the initial interest rate on my Home Equity Line of Credit after closing, on the last day of the month in which I sign the Home Equity Line of Credit Agreement and Disclosure Statement. My initial interest rate will be the highest U.S. prime rate published in The Wall Street Journal (currently under "Money Rates") any time during that month. My interest rate may change monthly.

APPLICATION QUESTIONS

I understand that I may contact Bret Knettel at 1-800-TCF-LEND or 1-800-823-5363 about problems with my application.

SENIOR LIEN DEFAULTS

YOU SHOULD CHECK WITH YOUR LEGAL ADVISOR AND WITH OTHER MORTGAGE LIENHOLDERS AS TO WHETHER ANY PRIOR LIENS CONTAIN ACCELERATION CLAUSES WHICH WOULD BE ACTIVATED BY A JUNIOR ENCUMBRANCE.

By signing below, I acknowledge receipt of a copy of this Pre-Application Disclosure and Fee Agreement.

Applicant: _____ Date: _____
(Signature)

Applicant: _____ Date: _____
(Signature)

Applicant: _____ Date: _____
(Signature)

Applicant: _____ Date: _____
(Signature)