**How to submit to TCF-Please share with your Processor!**

**Email submissions to** [**rlucentral@tcfbank.com**](mailto:rlucentral@tcfbank.com)

Max attachment size is 9MB. May need multiple emails to submit. You will get Auto Reply for each email sent to [rlucentral@tcfbank.com](mailto:rlucentral@tcfbank.com) If you don’t get an Auto Reply your email was not received!

**The following items must be included in all submissions:**

* **TCF Qualifying Worksheet (fillable form, do not hand write) and Submission Sheet**
* **2 TCF Disclosures: 1)Notice and Authorization (Borrower signs) and**

**2) Mortgage Broker Services checklist**

* **Provide brokers authorization form signed by borrower(s)**
* **First mortgage 1008/1003** –HELOC payment under Secondary Financing
* **Tri Merged Credit Report –** Primary wage earner mid score 720 in CA or higher
* **2 years Income Documentation**
* **DU or LP Findings for first mortgage – if AUS only requires one yr income, TCF will follow**
* **Photos IDs for all borrowers**
* **If your borrower has rental properties or a second home – TCF will require copies of mortgage statements, tax bills, etc. We need to verify full PITI owed on all non- subject properties.**
* **Appraisal -OK to submit with appraisal to follow. Must always be a separate attachment in PDF format. Desk Review will take 3-5 business days.**
* **Purchase Contract and any addendums, if applicable**
* **Preliminary Title Report**