



## Home Equity Application

**Our bank complies with Section 326 of the USA Patriot Act. This law mandates that we verify certain information about you, including your name, legal address, date of birth and social security or tax identification number, while processing your account application.**

### Lending Options

Are you a Canadian Resident?	No
Estimated current value of property to be secured by the loan	1800000.00
What is this property's use?	Primary Residence
What is this property's type? Note: Not available for mobile homes.	Condo
*Street address (not a P.O. Box)	534 W 42nd St Apt 8
City	New York
State	NY
Zip code	10036
How much would you like to borrow?(minimum \$25,000)	500000
Would you like a Home Equity Line of Credit, EquityAccess PLUS Line of Credit or Home Equity Loan?	Line of Credit
Would you like to set up Automatic Payment Deduction?	No
How many people will sign the loan?	1
How many outstanding loans do you have on the collateral property?	0
Are any of the borrowers a TD Bank or TD Ameritrade employee?	No
Do any of the borrowers have a TD Bank checking account?	Yes
For a discounted rate, please enter your TD Bank checking account number	0000000

### Loan Purpose

Home improvement	Yes
Have you applied for a TD Bank mortgage that has not closed yet?	No

### Borrower 1 Personal Information

First name	Claude
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Last name	Simon
Is your mailing address the same as your collateral property address?	Yes
Street address (no P.O. Box)	534 W 42nd St Apt 8
City	New York
State	NY
Zip code	10036
E-mail address	Csimon@fairlane.biz
Confirm e-mail address	Csimon@fairlane.biz
If we need to contact you during business hours, what is your preferred phone number?	Cell
Home Phone	912-441-0062
Cell Phone	912-441-0062
Work Phone	212-683-9300
Social Security Number (ex. 123-45-6789)	106-50-1158
Birth date	03/05/1956
Residency	US Citizen
Marital status	Married
Do you rent or own the property at your legal address?	Own
Years	0
Months	7
Would you like a Visa®Equity Access Card?	No
How was the information for this applicant received?	Phone Interview
<b>Borrower 1 Income and Employment</b>	
Self-employment	Yes
Is this job your primary employment?	Yes
Business name	Veratex Inc
Nature of business	Textiles
City	New York
State	NY
Telephone	212-683-9300
Is this job:	Full-time
Start Date (ex. MM/DD/YYYY)	01/01/1974

I currently work here	Yes
Years self-employed	40
Months self-employed	5
Years in the same field	40
Monthly gross salary	33333.00

### Real Estate/Rental Income

Do any borrowers collect rental income on real estate owned?	Yes
Street address	534 W 42nd St Apt 8
City	New York
State	NY
Zip code	10036
Street address	336 E 56th St
City	New York
State	NY
Zip code	10022
Monthly rental income	12000.00
Primary Owner	Borrower1
Street address	71 Tonjes Rd
City	Callicoon
State	NY
Zip code	12723
Primary Owner	Borrower1

### About the Property

Interested party	Claude Simon
Property interest	Owner
What county is the subject property in?	New York
What was the purchase price of the subject property?	18000000.00
When was the subject property purchased? (ex. MM/DD/YYYY)	12/30/2013
Is the subject property held in a trust?	No

### Monthly Expenses

Annual hazard insurance premium on the subject property (Note: Can not enter 0.)	1000.00
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Annual property taxes for the subject property(Note: Can not enter 0.)	8400.00
Monthly homeowners association dues on the subject property(Note: Enter 0 if no dues. Can not enter 0 if subject property is a condo.)	2300.00
Besides your principal and interest, select other payments included in your monthly mortgage payment	None
Street address	534 W 42nd St Apt 8
City	New York
State	NY
Zip code	10036
Property Use	Primary Residence
Property type	Condo
Do you have a mortgage on this property?	No
Are taxes and/or insurance included in your mortgage payment?	No
Annual property taxes (note: Enter 0 if included in mortgage payment).	8400.00
Annual hazard insurance premium (note: Enter 0 if included in mortgage payment).	1000.00
Monthly homeowners association dues (Note: Enter 0 if no dues. Cannot enter 0 if property is a condo.)	2300.00
Street address	336 E 56th St
City	New York
State	NY
Zip code	10022
Property Use	Investment Property
Property type	Condo
Do you have a mortgage on this property?	No
Are taxes and/or insurance included in your mortgage payment?	No
Annual property taxes (note: Enter 0 if included in mortgage payment).	48000.00
Annual hazard insurance premium (note: Enter 0 if included in mortgage payment).	3200.00
Monthly homeowners association dues (Note: Enter 0 if no dues. Cannot enter 0 if property is a condo.)	2000.00
Street address	71 Tonjes Rd
City	Callicoon
State	NY

Zip code	12723
Property Use	Second Home
Property type	Single Family
Do you have a mortgage on this property?	No
Are taxes and/or insurance included in your mortgage payment?	No
Annual property taxes (note: Enter 0 if included in mortgage payment).	7700.00
Annual hazard insurance premium (note: Enter 0 if included in mortgage payment).	850.00
Monthly homeowners association dues (Note: Enter 0 if no dues. Cannot enter 0 if property is a condo.)	0
Primary Owner	Borrower1
Primary Owner	Borrower1
Is any borrower obligated to pay alimony, child support or separate maintenance?	No
Is any borrower a borrower or guarantor on a TD Bank Commercialor Small Business Loan?	No

### Store Locator

Store #:	40445
TD Bank NA - NMLS ID	#399800

### Authorizations, Disclosures and Other Information

Are you faxing (or scanning and emailing) additional information at the time of application?	Yes
Tax Returns--personal	Yes
Tax Returns--business	Yes
Interviewer Name	Dmitry Gurvich
NMLS ID	431999

Notice: By submitting this application you authorize TD Bank, N.A. (Bank) to make or have made any credit, employment, or investigation inquiry that the Bank determines appropriate for the extension of credit, periodic evaluation of your account, or the collection of amounts owed to the Bank. The Bank may furnish information concerning your account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report. You agree that this application will remain the property of the Bank. You certify that no essential information has been concealed and that no misrepresentations have been made on this application. If approved, you agree to the terms and conditions applicable to the account for which you are approved.

Important notice regarding insurance

You are not required to purchase insurance from the Bank or any of its affiliates, but instead have the right to purchase any insurance required for this loan from an agent, broker or insurer of your choice, whether or not that agent, broker or insurer is affiliate with the Bank. Your choice of an agent, broker, or insurer will not affect the Bank's current or future credit decisions or terms in any way. The Bank may not, and, except in the case of application submitted by mail, has orally disclosed to you that it may not, condition an extension of credit on either: (1) Your purchase of insurance product or annuity from the Bank or from any of its affiliates; or, (2) Your agreement not to obtain, or prohibition on your obtaining, an insurance product or annuity from an unaffiliated entity. Insurance products are not deposits or other obligations of, or guaranteed by, the Bank or any of its affiliates, and are not insured by the FDIC or any other federal agency.

Notice:Check with your legal advisor and with other mortgage lien holders as to whether any prior liens contain acceleration clauses which would be activated by a junior encumbrance.

Certain mortgage loan products impose an early termination fee. If appropriate, the amount of the early termination fee, if any, and the conditions under which you may incur an early termination fee, will be disclosed to you in your commitment letter. By submitting this application you acknowledge that you have read, understand and agree to the authorization, disclosures and notices.

Applicant Signature:  Date: 7-14-14

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_