



**Bank**

America's Most Convenient Bank®

06/25/2014

Claude Simon  
534 W 42nd St Apt 8  
New York, NY 10036

Dear Claude Simon

We are pleased to inform you that your Home Equity Account application has been conditionally approved based on the information you provided on your application and is SUBJECT TO the receipt of and satisfactorily meeting the conditions listed below. In the event we are unable to verify the information stated on your application, the original terms and conditions are subject to change.

#### CUSTOMER CONDITIONS

The following conditions are your responsibility and must be received no later than ten (10) calendar days from the date of this letter:

Copy of Condominium/Co-Op master insurance policy listing TD Bank as mortgagee

Explanation of recent credit bureau inquiries

Identification of properties securing mortgages on the credit report

Closing needs to occur before 08/22/2014 (Loan Expiration Date)

Monthly Condo or Co-op Fee

Most recent 2 yrs complete signed personal tax returns with all schedules & W-2s

Subject to acceptable debt to income once all requested info has been reviewed

Most recent 2 years S-Corp or Partnership tax returns with all schedules (including K-1's) if ownership is 25% or more. If ownership is less than 25% provide K-1's only.

Annual cost for property taxes, homeowner's ins and homeowner's association fee (if applicable) on the subject property.

Please note that we will also need your assistance to ensure timely performance of an appraisal, if required.

If the information is not received by 07/05/2014, we will regrettably be unable to give further consideration to your credit request.

#### BANK CONDITIONS

The Bank will order and verify the following items when appropriate:

Flood Certification

Title Report

Appraisal (Must meet LTV requirements)

#### CLOSING CONDITIONS

Upon final approval, the following conditions will be required at closing:

Lender to validate UCID results prior to ATC

#### BANK/PRODUCT RELATED REQUIREMENTS:

The following requirements apply to the product you have requested:

New York collateral property-signed application (all borrowers) required prior to closing  
Qualifying TD Bank deposit account required for the rate requested

You may be charged a prepayment penalty if you prepay the entire outstanding balance and interest and close your account within 24 months of the date of your note.

After review of the conditions stated above we may request additional documentation from you to clarify any items received or provide additional support to the credit request.

We appreciate the opportunity to assist you with your financial needs, and look forward to working with you. If you have any questions, please feel free to contact your store representative listed at the bottom of this letter.

Thank you again for selecting us for your borrowing needs.

Sincerely,

Sal J Cappucci  
42nd & 9th - Times Square  
582-586 9th Avenue  
New York, NY 10036  
(212) 247-8206

Application ID 2609337

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006.