



Lead Service Line Pipe Replacements

Loan Information & Eligibility for Property Owners

TD Bank, N.A. offers home equity loans to District of Columbia homeowners to finance replacement of lead pipes.

How Do You Qualify?

- The applicant must be the property owner.
- Standard credit underwriting is required including credit scoring, proper loan-to-value ratios and proper debt-to-income ratios.
- Collateral for the loan shall include single family, townhouses, twin home, row house, duplex and condominium.

What is the Maximum Term?

- 29 years

What are the Pricing and Fees?

- The home equity product loan may be either fixed or floating. The rate is determined by credit reports, loan-to-value ratios and loan terms.

Where Can I Apply?

- At any TD Bank location (visit www.tdbank.com)

Additional Requirements

- An appraisal shall be required and ordered by TD Bank.
- A Flood Hazard Determination Certificate is required prior to loan closing.
- Homeowner's Insurance and title search are required on all loans.

Disclosures

Consult your tax advisor concerning interest deductibility.

Refinancing pre-existing debt with a home equity loan may increase the total number of monthly debt payments, as well as the aggregate amount paid by a borrower over the term of the mortgage loan.

All loans and lines of credit are subject to credit approval, verification and collateral evaluation. Initial decision may be subject to applicant meeting specific underwriting requirements and final approval will be based upon applicant satisfying these requirements. Products are not available in all states and are subject to change without notice. Rates are subject to change without notice.