

Ready to refinance and save with our **Quick Home Refi?**

Looking for a lower rate, smaller payments or more cash to use for your dreams? Refinancing your home can give you these options and more. And now, with our **Quick Home Refi** loan, you can refinance for just \$299! That's your total cost – no additional fees or points to pay. To get started, follow these easy steps.

Step 1 Gather your information.

Use this convenient checklist to organize your financial information before you apply.



Identification and income information:

- Prior two years addresses and dates of residence
- Social Security number or tax ID
- Driver's license or state issued identification card
- Prior two years employment information including employer contact and dates of employment
- Most recent W2 and pay stub for all income sources
- Two years federal tax returns, including tax applicable schedules if you are self-employed, have rental income, farm income or additional non-W2 reported income
- Alimony, child support or separate maintenance documentation if you wish to have it considered as basis for repaying this obligation
- Additional information may be required such as:
 - o Divorce decree (if applicable)
 - o Proof of extra income such as rental income, dividends, Social Security, retirement, disability, pension, or welfare (supporting documentation is required)

Property information:

- Balance owed on all liens attached to the property including all mortgages as well as any home equity loans or lines of credit
- Most recent mortgage statement (if applicable)
- Most recent property tax bill
- Most recent hazard insurance declaration page
- Most recent flood insurance declaration page (if applicable)

Step 2 Stop by and apply at Old National Bank.

Step 3 Enjoy the savings!



Member FDIC

1-800-276-5529

www.oldnational.com/quickrefi

Subject to credit approval. Property Insurance required. Exclusively available on first mortgage refinance transactions with 80% maximum loan to value. Rates, terms and conditions effective as of 11-08-11 are for sample purposes only and subject to change, call 1-800-276-5529 for current rates. Based on a \$100,000 loan on a 180 month term, with a payment of \$736 and an interest rate of 3.88% the \$299 fee results in an Annual Percentage Rate (APR) of 3.92%. Rates terms and conditions are subject to change. Other restrictions may apply. Additional costs may apply if escrow is required. 1111-050 P1068(11/11)