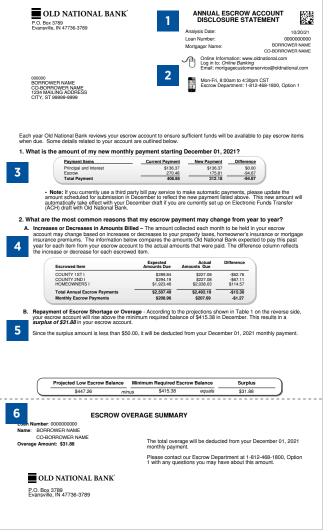
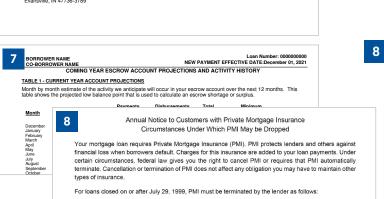


## **Guide to Your Annual Escrow Account Disclosure Statement with Overage**





Borrower Requested Cancellation. The borrower must submit a request in writing to the lender to begin cancellation. The lender must cancel PMI coverage if the following conditions are met:
 Cancellation Point Based on Original Value - The principal balance of the loan must be 80% or less of the original value of the property. Original value is defined as the lesser of the sales price of the

- Statement Description
  Shows the type of statement as well as the date your statement was generated.
- Available Resources
  Have questions about your loan? Visit us online,
  call or mail and we will be happy to assist.
- New Monthly Payment
  Explanation of the differences between your
  Current Payment and your New Payment.
- Explanation of Escrow Payment Changes
  Comparison of the amounts Old National Bank is
  expected to pay this year for each item from your
  escrow account to the actual amounts that were paid.
- Snap shot of how your surplus will be credited towards your payment.
- 6 Escrow Overage Summary
  Summary of how total overage will be deducted from your monthly payment.
- **Tables**Details your coming year escrow account projections and activity history.
  - Annual Notice
    Annual Private Mortgage Insurance (PMI) notice discloses important information about your loan account including circumstances under which you can drop your PMI.