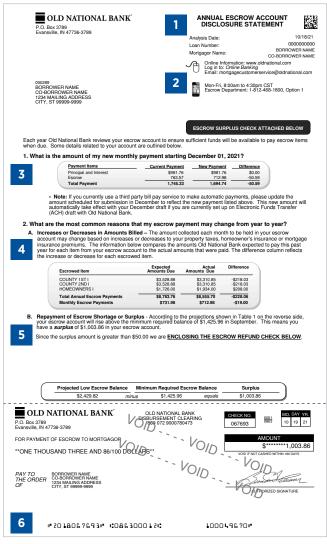


Guide to Your Annual Escrow Account Disclosure Statement with Overage and Refund Check



BORROWER NAME
CO-BORROWER NAME
COMING YEAR ESCROW ACCOUNT PROJECTIONS

Month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow shortage or surplus.

Month
Described

Annual Notice to Customers with Private Mortgage Insurance
Circumstances Under Which PMI May be Dropped

February
Mach
May
June
May
June
Annual Notice to Customers with Private Mortgage Insurance
Circumstances Under Which PMI May be Dropped

February
Fe

For loans closed on or after July 29, 1999, PMI must be terminated by the lender as follow

I. 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.
- Repayment of Escrow Shortage or Overage
 Snap shot of your surplus.
- Escrow Refund Check

 Please take the attached refund check to your local
 Old National banking center or use the Old National
 Mobile App for easy mobile deposit.
- 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.