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



1 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.

