

What to bring? Follow this easy Home Equity to-do list.

Making home improvements, consolidating debt, buying a new car, paying for college...the equity you've built in your home can be a powerful financial tool with a home equity loan or line from Old National Bank. Use this handy list to organize your financial information before you apply. Depending on your individual application, more information may be required.

Be prepared to share your:

- Addresses and dates of residence for the past two years
- Social Security number or tax ID
- Employment information, including employer contact and dates of employment, for the past two years

Be prepared to provide your:

- Driver's license or state-issued identification card
- Most recent W2 and pay stub for all income sources
- Federal tax returns for the past two years (Please include tax-applicable schedules if you are self-employed, have rental or farm income, or have 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:
 - Divorce decree (if applicable)
 - Proof of extra income such as rental income, dividends, Social Security, retirement, disability, pension or welfare (Supporting documentation is required.)

You'll also need to provide this information about your home:

- Most recent mortgage statement for any outstanding mortgage (including equity loans and lines of credit)
- Most recent property tax bill
- Most recent hazard insurance declaration page
- Most recent flood insurance declaration page (if applicable)



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Subject to credit approval. Property insurance required. Collateral restrictions may apply. Equity loans and lines have rates that vary based on loan-to-value and other credit factors and are eligible for a .25% discount with automatic payment from an ONB checking account. Annual fee of \$50 applies to home equity line of credit after the first year. 0719-005 (P1141 7/19)