

# Guide to Your Construction Loan Statement

**OLD NATIONAL BANK**  
P.O. Box 3789  
Evansville, IN 47736-3789

000083  
**BORROWER NAME**  
**CO-BORROWER NAME**  
1224 MAILING ADDRESS  
CITY, ST 99999-9999

Property Address:  
1224 PROPERTY ADDRESS  
CITY, ST 99999-9999

**1 Construction Loan Statement**

Statement Date: **07/16/2021**

**2** Online Information: [www.oldnational.com](http://www.oldnational.com)  
Log in to: *Online Banking*  
Email: [mortgagecustomerservice@oldnational.com](mailto:mortgagecustomerservice@oldnational.com)

Mon-Fri, 7am to 7pm CST  
Sat, 7am to 12pm CST  
Telephone: 1-800-731-2265

**3** Payments:  
P.O. Box 3789  
Evansville, IN 47736-3789

Loan Number: **000000000**  
Next Payment Due Date: **08/01/2021**  
Total Amount Due: **\$1,162.87**

*If payment is received after 08/16/2021, \$58.14 late fee will be charged.*

| 3 Account Information        |              | 4 Explanation of Amount Due              |                   |
|------------------------------|--------------|--|-------------------|
| Over Funds Available Balance | \$550.00     | Principal                                | \$0.00            |
| Outstanding Principal        | \$453,738.43 | Interest                                 | \$1,162.87        |
| Credit Limit                 | \$472,725.00 | Escrow (Taxes and Insurance)             | \$0.00            |
| Available Credit             | \$18,986.00  | Total Late Charges and Fees this billing | \$0.00            |
| Interest Rate                | 3.1250%      | <b>Regular Monthly Payment</b>           | <b>\$1,162.87</b> |
| Prepayment Penalty           | No           | Past Due Payment(s)                      | \$0.00            |
| Maturity Date                | 02/2052      | <b>Total Amount Due</b>                  | <b>\$1,162.87</b> |
|                              |              | Suspense Balance                         | \$0.00            |

| 5 Transaction Activity (06/16/2021 - 07/16/2021) |              |          |        |                           |                  |              |
|--|--------------|----------|--------|---------------------------|------------------|--------------|
| Description                                      | Principal    | Interest | Escrow | Additional Monthly Amount | Charges and Fees | Total        |
| 07/09/21 BORR CONST DRAW                         | -\$60,435.22 | \$0.00   | \$0.00 | \$0.00                    | \$0.00           | -\$60,435.22 |
| 06/28/21 PAYMENT                                 | \$0.00       | \$969.83 | \$0.00 | \$0.00                    | \$0.00           | \$969.83     |

| 6 Past Payments Breakdown    |                 |                   | 7 Special Messages  |
|------------------------------|-----------------|-------------------|---|
| Principal                    | Paid Last Month | Paid Year to Date |   |
|                              | \$0.00          | \$0.00            | Construction phase interest-only bills are due and payable on the first of the month. |
| Interest                     | \$969.83        | \$3,429.72        | Payments received after the 16th of the month are subject to a late fee.              |
| Escrow (Taxes and Insurance) | \$0.00          | \$0.00            | Outstanding billed amounts may prevent additional disbursements until paid.           |
| Fees and Charges             | \$0.00          | \$0.00            |   |
| Partial Payment (Unapplied)* | \$0.00          | \$0.00            |   |
| <b>Total Payment</b>         | <b>\$0.00</b>   | <b>\$0.00</b>     |   |

\*Partial Payments: Any partial payments that you make are not applied to your mortgage.

| 8 CONSTRUCTION LOAN STATEMENT   |                          | PAYMENT COUPON                |  |
|---|--------------------------|-------------------------------|--|
| Total Amount Due  |                          | Total Amount Due              |  |
| Loan Number   | 000000000                | <b>\$1,162.87</b>             |  |
| Borrower  | <b>BORROWERS NAME</b>    | Additional Monthly Payment \$ |  |
| Co-Borrower   | <b>CO-BORROWERS NAME</b> | Additional Principal \$       |  |
| Total Amount Due  | \$1,162.87               | Additional Escrow \$          |  |
| Due By 08/01/2021   |                          | Total Enclosed \$             |  |
| <i>If payment is received after 08/16/2021, \$58.14 late fee will be charged.</i> |                          |                               |  |

*Do not send cash or post dated checks. All checks will be deposited upon receipt.*

*Please do not send any correspondence with your payment.*

**9 IMPORTANT TELEPHONE NUMBERS**

|   |                                      |   |   |
|---|--------------------------------------|---|---|
| <b>PAYMENTS</b><br>P.O. BOX 3789<br>Evansville, IN 47736-3789 | <b>CLIENT CARE</b><br>1-800-731-2265 | <b>COLLECTIONS</b><br>1-800-830-0363<br>Fax: 1-812-465-9557 | <b>LOSS DRAFTS / INSURANCE CLAIMS</b><br>1-812-468-1800 Option #3<br>Mon - Fri 7:30 am to 4:30 pm CST |
|---|--------------------------------------|---|---|

**IMPORTANT CONTACT INFORMATION**

|  |  |   |   |   |
|--|--|---|---|---|
| <b>OVERNIGHT ADDRESS</b><br>Old National Bank<br>Attn: Mortgage Servicing<br>101 NW 4 <sup>th</sup> Street<br>Evansville, IN 47708 | <b>CORRESPONDENCE ADDRESS</b><br>Old National Bank<br>Attn: Mortgage Servicing<br>P.O. Box 3789<br>Evansville, IN 47736-3788<br>Fax # 1-812-461-9354 | <b>PROPERTY TAX</b><br>Old National Bank<br>Attn: Escrow Department<br>P.O. Box 3788<br>Evansville, IN 47736-3788 | <b>ERROR AND DISPUTE REQUEST</b><br>Old National Bank<br>Attn: Mortgage Servicing Disputes<br>101 NW 4 <sup>th</sup> Street<br>Evansville, IN 47708 | <b>ADDRESS CHANGES</b><br>Old National Bank<br>P.O. Box 3788<br>Evansville, IN 47736-3788 |
|--|--|---|---|---|

**PAYMENT INFORMATION**  
Payments sent by mail must be received by the end of the day during regular business hours (8:00 am - 5:00 pm CT, Monday - Friday) to be credited as of that date. All other mailed payments received will be credited as of the next business day or as otherwise permitted by law. Your remittance should be for the exact amount shown as the Amount Due on the coupon. If you wish to remit additional amounts to your principal or escrow, please indicate the amount in the blocks provided on the coupon portion of the statement. If you do not provide specific instructions, amounts that you pay in excess of the Amount Due that are less than one monthly payment will be applied to the principal balance. If the excess funds equal or exceed one monthly payment, they will first be applied to prepay your loan by one month and then any remaining funds will be applied to reduce the principal balance. You

- 1 Statement Description**  
Shows the type of statement as well as the date your statement was generated.
- 2 Available Resources**  
Have questions about your loan? Visit us online, call or mail and we will be happy to assist.
- 3 Account Information**  
Details surrounding your loan and remaining balance information.
- 4 Explanation of Amount Due**  
Breakdown of your monthly payment.
- 5 Transaction Activity**  
A snapshot of your account activity since your last Loan Statement including payments, interest and fees.
- 6 Past Payments Breakdown**  
Total of all payments received since your last statement and how it was applied to principal, interest, escrow and fees.
- 7 Special Messages**  
Information regarding your account or other useful/relevant messages from Old National.
- 8 Payment Coupon**  
Submit this portion of your statement with your payment.
- 9 Back of Statement**  
Reverse side of your mortgage statement includes information about making payments, housing counseling, Old National contact information, specific addresses to send correspondence to, and other useful content.

**Member FDIC | [oldnational.com](http://oldnational.com) | 800-731-2265**

1121