

Guide to Your Mortgage Billing Statement

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

000005
BORROWER NAME
CO-BORROWER NAME
1234 MAILING ADDRESS
CITY, ST 99999-9999

Property Address:
1234 PROPERTY ADDRESS
CITY, ST 99999-9999

1 Mortgage Billing Statement

Statement Date: **January 16, 2018**

2 Online Information: www.oldnational.com
Click "Mortgage Customer Login"
Email: mortgagecustomerservice@oldnational.com

Mon-Fri, 7am to 7pm CST
Sat, 7am to 2pm CST
Telephone: 1-800-731-2265

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

4 Loan Number: **000000000**
Next Payment Due Date: **2/01/2018**
Total Amount Due: **\$1,226.84**
If payment is received after 02/16/2018, \$0.00 late fee will be charged.

3 Account Information

Payment Due Date	01/01/2018
Outstanding Principal Balance*	\$97,546.26
Escrow Balance	\$853.89
Interest Rate	3.875%
Prepayment Penalty	No
YTD Interest Paid	\$315.39
YTD Principal Paid	\$123.15

* The Principal Balance above is NOT the total amount required to pay your loan in full

4 Explanation of Amount Due

Principal	\$123.95
Interest	\$314.59
Escrow (Taxes and Insurance)	\$174.88
Other Monthly Amounts	\$0.00
Regular Monthly Payment	\$613.42
Total Late Charges and Fees Due	\$0.00
Past Due Payment(s)	\$613.42
Total Amount Due	\$1,226.84
Suspense/Unapplied Balance	\$0.00

5 Transaction Activity (01/02/18 - 01/16/18)

Description	Principal	Interest	Escrow	Additional Monthly Amount	Charges and Fees	Partial Payment (Unapplied)	Total
No transactions have occurred on your loan between the last billing statement and this statement date.							

6 Special Messages

You are currently set up for monthly automatic payments (ACH). Your next automatic payment of \$613.42 will be deducted on 02/01/2018. Please remember that you can obtain your mortgage loan information 24 hours a day through our Online Mortgage Portal. Visit www.oldnational.com to log in and register for account access today.

7 Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Interest	\$0.00	\$123.15
Escrow (Taxes and Insurance)	\$0.00	\$315.39
Additional Monthly Amounts	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total Payment	\$0.00	\$613.42

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

8 Important News

There are many options when selecting a mortgage so we appreciate the opportunity you have given us to meet your financial needs.

9 Total Amount Due

Loan Number	000000000
Borrower	BORROWER SAMPLE
Co-Borrower	CO-BORROWER SAMPLE
Total Amount Due	\$1,226.84
Due By 02/01/2018	

If payment is received after 02/16/2018, \$0.00 late fee will be charged.

PAYMENT COUPON

Total Amount Due **\$1,226.84**

Additional Monthly Payment \$

Additional Principal \$

10 IMPORTANT TELEPHONE NUMBERS

PAYMENTS P.O. Box 3789 Evansville, IN 47736-3789	CLIENT CARE 1-800-731-2265	COLLECTIONS 1-888-423-2151 Fax 1-513-835-5103	LOSS DRAFTS / INSURANCE CLAIMS 1-812-468-1800 Option #3 Mon-Fri 7:30 am to 4:30 pm CST
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IMPORTANT CONTACT INFORMATION

OVERNIGHT ADDRESS Old National Bank Attn: Mortgage Servicing 101 NW 4th Street Evansville, IN 47708	CORRESPONDENCE ADDRESS Old National Bank Attn: Mortgage Servicing P.O. Box 3788 Evansville, IN 47736-3788 Fax # 1-812-461-9354	PROPERTY TAX Old National Bank Attn: Escrow Department P.O. Box 3788 Evansville, IN 47736-3788	ERROR AND DISPUTE REQUEST Old National Bank Attn: Mortgage Servicing Disputes 101 NW 4th Street Evansville, IN 47708	ADDRESS CHANGES Old National Bank Attn: Mortgage Servicing P.O. Box 3788 Evansville, IN 47736-3788
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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 the date on which the remittance is received. If the remittance is not received by the end of the business day, the remittance will be credited to the account on the next business day.

- 1 Statement Information**
Shows the type of statement as well as the date your statement was generated.
- 2 Client Care Contact Information**
We're available to answer your call Monday-Friday, 7am-7pm CT and on Saturday 7am-2pm CT or you can go online at oldnational.com.
- 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 Special Messages**
This space is reserved for special offers or information on our products and services.
- 7 Past Payments Breakdown**
Total of all payments received since your last statement and how it was applied to principal, interest, escrow and fees.
- 8 Important News**
Information regarding your account or other useful/relevant messages from Old National.
- 9 Payment Coupon**
Submit this portion of your statement with your payment.
- 10 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 | 800-731-2265
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