

Guide to Your Construction Loan Statement

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

000001
JOHN SAMPLE
SALLY SAMPLE
1234 STREET ADDRESS
CITY, ST 99999-9999

Property Address:
1234 PROPERTY ADDRESS
PROPERTY CITY, ST 99999

1 Construction Loan Statement

Statement Date: **November 15, 2017**

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

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

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

Loan Number: 1600679100
Next Payment Due Date: 12/01/2017
Total Amount Due: **\$375.39**
If payment is received after 02/16/2017, \$25.00 late fee will be charged.

3 Account Information

Effective Date	11/01/2017
Borrower Funds Available Balance	\$0.00
Outstanding Principal	\$73,693.87
Credit Limit	\$265,900.00
Available Credit	\$192,206.00
Interest Rate	5.0000%
Prepayment Penalty	No
Maturity Date	07/2048

4 Explanation of Amount Due

Principal	\$0.00
Interest	\$222.09
Escrow (Taxes and Insurance)	\$0.00
Regular Monthly Payment	\$222.09
Total Late Charges and Fees Due	\$0.00
Past Due Payment(s)	\$153.30
Total Amount Due	\$375.39
Suspense Balance	\$0.00

5 Transaction Activity (10/06/2017 - 11/15/2017)

Description	Principal	Interest	Escrow	Additional Monthly Amount	Charges and Fees	Partial Payment (Unapplied)	Total
10/19/17 BORROWER TO BORROWER	\$7,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,000.00
10/19/17 BORROWER TO BORROWER	\$14,620.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,620.87
10/19/17 BORR SECOND DRAW	-\$14,620.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$14,620.87
10/19/17 BORR FIRST DRAW	-\$7,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$7,000.00
10/19/17 BORROWER TO BORROWER	-\$14,620.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$14,620.87
10/19/17 BORROWER TO BORROWER	-\$7,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$7,000.00
10/06/17 BUILDER INITIAL DRAW	-\$52,073.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$52,073.00

6 Interest Charges

DAYS	DAILY BALANCE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE	FINANCE CHARGE
22	\$73,693.87	0.0136986%	5.00000%	\$222.09

7 Past Payments Breakdown

	Paid last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total Payment	\$0.00	\$0.00

*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 Special Messages

Transaction phase interest-only bills are due and payable on the first of the month.

Payments received after the 16th of the month are subject to a late fee.

Outstanding billed amounts may prevent additional disbursements until paid.

If you are experiencing financial difficulty, please see reverse.

9 Member FDIC

CONSTRUCTION LOAN STATEMENT

Total Amount Due **\$375.39**

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

Please do not send any correspondence with your payment.

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

PAYMENT COUPON

Total Amount Due **\$375.39**

Additional Monthly Payment

Additional Principal

Additional Escrow

Total Enclosed \$

10 IMPORTANT TELEPHONE NUMBERS

PAYMENTS	CLIENT CARE	COLLECTIONS	LOSS DRAFTS / INSURANCE CLAIMS
P.O. Box 3789 Evansville, IN 47736-3789	1-800-731-2265	1-800-830-0363 Fax: 1-812-461-0657	1-812-468-1800 Option #3 Mon - Fri 7:30 am to 4:30 pm CST

IMPORTANT CONTACT INFORMATION

OVERNIGHT ADDRESS	CORRESPONDENCE ADDRESS	PROPERTY TAX	ERROR AND DISPUTE REQUEST	ADDRESS CHANGES
Old National Bank Attn: Mortgage Servicing 101 West 4 th Street Evansville, IN 47708	Old National Bank Attn: Mortgage Servicing P.O. Box 3789 Evansville, IN 47736-3788 Fax # 1-812-461-9354	Old National Bank Attn: Escrow Department P.O. Box 3788 Evansville, IN 47736-3788	Old National Bank Attn: Mortgage Servicing Disputes 101 West 4 th Street Evansville, IN 47708	Old National Bank Attn: Mortgage Servicing P.O. Box 3788 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 must notify us within ninety (90) days after remitting excess funds to change how funds are applied. Please notify us as soon as possible, if you believe

- 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 Interest Charges**
Explanation of interest charges including the annual percentage rate.
- 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 Special Messages**
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.