



A mortgage choice for every lifestyle and budget.

Choose from a variety of mortgage options.

Whether you are looking for a low monthly payment, a fixed rate, no down payment or a low cost refinance to pay for home improvements, Old National has the mortgage loan option for you.

Our Mortgage Team specializes in helping you choose the right mortgage solution for your life and budget.



Talk with a lending expert.

Rick Murray

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Apply online at:

oldnational.com/murray

Subject to credit approval. Property insurance required. ¹Escrow for property taxes and insurance is required. Rates, terms and conditions effective as of May 1, 2018 and are subject to change. Available on first mortgage purchase transactions on owner-occupied residences only. Borrower must commit to moving his/her banking relationship to Old National and be open to being introduced to a Private Banker. Other restrictions may apply. See bank for details. Based on a \$250,000 loan at 100% LTV, on a 360-month term, with a principal/interest payment of \$1,285.35 and an interest rate of 4.625%, the \$1,200 prepaid fee results in an APR of 4.67%. ²Includes associate, assistant and full professors. College or university must have a physical presence in the bank's retail lending footprint. ³Maximum loan amount is \$500,000. ⁴100% loan-to-value ratio on loan amounts up to \$500,000 for medical residents. Member FDIC. 0618-074



Fixed Rate Mortgage

With an interest rate that remains constant for the life of the loan, a fixed rate mortgage makes budgeting predictable regardless of market fluctuations.

- Choose from a variety of terms.
- No "payment shock" if interest rates rise

Adjustable Rate Mortgage (ARM)

It may be an ideal choice if you:

- Plan to own your home for just a few years
- Believe the current interest rate for fixed rate mortgages is too high

Federal Housing Administration Mortgage (FHA)

An FHA loan is great for first-time homebuyers and people without a lot of savings.

- Allows for reduced down payment
- Less restrictive credit requirements

Veterans Affairs Mortgage (VA)

As a veteran of the armed services, you deserve special thanks for your service.

- Enjoy up to 100% financing
- No monthly Private Mortgage Insurance

Lot and Land Loans

When you found the perfect land to build your dream home or use for recreational purposes such as hunting or fishing.

- Flexible repayment period
- Lot up to 5 acres 80% LTV
- Land of 5-20 acres 65% LTV

Jumbo Mortgage

Get more home for your money.

- Aggressive fixed and adjustable rate options
- Loan amount that exceeds \$453,100

One-Step Construction Loan

Great choice if you're building your home.

- Convenient one-time closing
- Lock rate at application to avoid rising rates during construction
- Interest-only payments during construction period, up to 12 months

Guaranteed Rural Housing Loan Program (Section 502)

Designed to help those with qualifying income levels purchase homes located in USDA designated areas.

- Up to 100% financing
- No down payment

Professional Mortgage¹

Specialized mortgage product helps eligible borrowers purchase their primary residence

- Eligible borrowers include physicians, optometrists, dentists, professors² and medical residents³
- 100% LTV ratio on loan amounts up to \$750,000⁴
- 90% LTV ratio on loan amounts greater than \$750,000

Purchase and Refinance Rehab Loans

Can't find that perfect home to buy so you are looking to plan an extensive home improvement, room addition or structural renovation?

- Interest-only payments during the construction period of up to 12 months
- 80% maximum LTV based on "as improved" value

