



Dreaming of Buying a Home?

YOU MAY BE CLOSER THAN YOU THINK!

Introducing the Old National Bank Down Payment Assistance Program¹, that works alongside a ONB Home Manager, Fannie Mae HomeReady®, or Freddie Mac Home Possible® mortgage² to help make it easier to help afford a home. Learn more at oldnational.com/down-payment.

How do you qualify?

Connect with an ONB mortgage expert to review the program details.

Alonzo Stanley, Community Development Mortgage Loan Officer
Phone # 615-975-2355 | NMLS#628412 | oldnational.com/St Stanley

You may be eligible for up to \$15,000 toward your down payment

If your home is in certain communities, you could be eligible to receive \$15,000, regardless of purchase price.

OR

Receive up to 3% of the purchase price, up to a \$10,000 maximum, to use toward your down payment.

PROGRAM BENEFITS

	ONB HOME MANAGER ²	FANNIE MAE HOMEREADY ¹ & FREDDIE MAC HOME POSSIBLE ^{1, 3}
Your Down Payment	• 3% of purchase price • Seller can help pay closing costs and prepaid items • \$500 minimum borrower contribution	• 3% of purchase price • Get help from multiple sources like gifts and grants • No minimum personal funds required
Homebuyer Status	Must be a first-time homebuyer	First-time and repeat homebuyers
Your Co-Borrowers	Owner occupied; no non-occupying co-borrowers allowed	Owner occupied; co-borrowers don't have to live in the property
PMI Requirement	No Private Mortgage Insurance (PMI) required	Ability to cancel Private Mortgage Insurance
Your Income	Maximum income limits apply	
What You Need to Do	Successful completion of online homeownership course or Homebuyer Education Program from a HUD-approved agency	

 Subject to credit approval. Property insurance is required. Rates are subject to change daily. Contact an Old National Mortgage Lender for product details. NMLS #459308. ¹Funds are limited; subject to availability. Amounts applicable in the following counties: (IL) Cook, DuPage, Grundy, Kane, Kendall, Lake, and Will; (MI) Kent and Washtenaw; (IN) Allen and Marion; (MN) Hennepin and Ramsey; (KY) Jefferson; (TN) Cannon, Davidson, Hamilton, Knox, Rutherford, Sumner, and Williamson; and (WI) Dane and Milwaukee. Specific census tracts and other restrictions may apply. Program conditions subject to change. Old National reserves the right to discontinue the program at any time. ²Available for first-time homebuyers. Borrower is required to make a minimum contribution from their own funds toward the purchase of the home. All funds will be verified. Additional program qualifications and requirements apply. ³Available for purchase transactions only. Additional program qualifications and restrictions apply. Member FDIC. 2635173-0426-064



OLD
NATIONAL
BANK

ONB HOME MANAGER PROGRAM

Making home ownership possible for first-time homebuyers.

Are you dreaming of buying your first home, but wonder how to take the first step? You may be asking yourself:

Can I qualify for a home loan?

Can I handle a monthly payment along with other expenses?

The Home Manager Program at Old National Bank can help make the dream of owning a home a reality. It starts with an affordable Home Manager Mortgage¹ and provides additional tools you need to succeed as a new homeowner.

What makes the Home Manager Mortgage different?

- You can purchase your home with a low down payment.²
- It's a fixed-rate mortgage with a set principal and interest payment, making it easier for you to budget and keep track of spending.
- You'll enjoy a lower monthly payment with no Private Mortgage Insurance (PMI) requirements.
- The seller can help pay closing costs and prepaid items.

How do you qualify for a Home Manager Mortgage?

Income

To be eligible for a Home Manager Mortgage, qualifying applicants income must be 80% or less of the area median income where the property is located. An Old National Mortgage Loan Officer can help with the details. In addition, we will review your application to ensure that it meets the following guidelines:

- It may be possible for Borrowers with a credit score as low as 600 to receive a loan, even if they have minor credit blemishes. Certain non-traditional credit sources can be used for those borrowers with no credit scores reporting.
- It's suggested that you have saved one month's mortgage payment, including taxes and insurance.
- Your mortgage payment, including taxes and insurance costs should be less than 36% of your total monthly income before taxes.
- Total monthly payments, including all housing costs and other monthly payments, should not exceed 43% of your total monthly income before taxes.

Property

To meet our Home Manager Mortgage guidelines, a home should be:

- A single-family residence
- Occupied by the owner
- Financed with a loan amount within program guidelines—ask your lender for details

Other Items

- In order for you to be well-equipped for the responsibilities of owning a home, the successful completion of a Home Buyer Education Program certified by the Department of Housing and Urban Development (HUD) is required.
- You are required to make a minimum contribution of \$500 from your own funds toward the purchase of the home.²

Take the first step toward home ownership. Contact:

Alonzo Stanley | NMLS # 628412
mobile 615-975-2355
email: alonzo.stanley@oldnational.com



Additional program qualifications and requirements may apply. Home Manager Program available only for first-time homebuyers. ¹Subject to credit approval. Property insurance required. ²All funds will be verified. Member FDIC. 2430435-0124-065 | P1227



Loan Originator: **Alonzo Stanley**

NMLS ID: **628412**

Phone Number: **629-296-6200**

Email: **alonzo.stanley@oldnational.com**

Closing Cost Worksheet * Home Manager with \$30K in DPA based on 4250 Oakland Ave

Your actual rate, payment, and costs could be higher.

Get an official Loan Estimate before choosing a loan.

Borrower(s):	Future Homeowner	Date Prepared:	10/1/2026	Loan Number:	TBD
Loan Type:	Conventional	Term/Due In:	360/360 mos.	Interest Rate:	7.500%
Amortization:	Fixed	Base Loan Amt:	\$178,500.00	APR:	7.612%
Purpose:	Purchase	Total Loan Amt:	\$178,500.00	LTV/CLTV:	89.250%/96.750%
Occupancy:	Primary	Est. Value:	\$200,000.00	Property Type:	Detached

Origination	
Loan Origination Fee	\$975.00
	\$975.00
Services	
Appraisal Fee	\$595.00
Credit Report	\$244.20
Tax Service	\$72.00
Flood Certification	\$6.70
Homeownership Counseling	\$75.00
	\$992.90
Title & Closing	
Settlement Fee	\$375.00
Document Preparation Fees	\$99.00
Document Storage/Archive/Copies	\$30.00
Recording Services	\$5.25
Title Search/Abstract	\$275.00
Owner's Title Insurance	\$304.20
Lender's Title Insurance	\$1,229.49
	\$2,317.94
Recording & Transfer	
Recording Fees	\$179.00
State Tax/Stamps	\$944.17
	\$1,123.17
ESTIMATED CLOSING COSTS	\$5,409.01
Prepays	
Daily Int. Charges 11 days @ \$36.68	\$403.48
Property Taxes	\$1,860.00
	\$2,264.25
Reserves (Escrows)	
Homeowner's Insurance	\$495.00
3 mths @ \$165.00	
Property Taxes	\$1,860.00
12 mths @ \$155.00	
Aggregate Adjustment	\$-495.00
	\$1,860.00
ESTIMATED PREPAIDS & RESERVES	\$4,124.25

Summary of Transaction

Purchase Price	\$200,000.00
Estimated Closing Costs	\$5,409.01
Estimated Prepays & Reserves	\$4,124.25
Total Costs	\$209,532.49

The City of Chattanooga	\$15,000.00
ONB GRANT	\$15,000.00
Earnest Money/Deposit	\$1,000.00
Loan Amount	\$178,500.00
Total Credits	\$209,500.00

Cash From Borrower	\$32.49
(Total Costs – Total Credits)	

Estimated Monthly Payment

Principal & Interest	\$1,248.10
Hazard Insurance	\$165.00
Real Estate Taxes	\$155.00
Total	\$1,568.10

**The information reflected in this Worksheet is provided for illustrative purposes only. While every effort has been made to ensure the accuracy of the calculations and estimates, closing costs can fluctuate based upon a variety of factors, including, but not limited to, property location, third-party service charges and market conditions. The figures presented are estimates and should not be considered a commitment by Old National Bank to lend money. This Worksheet is not a substitute for the official Loan Estimate that will be provided upon the selection of a specific eligible property and the submission of any additional information required for the issuance of a Loan Estimate. The APR, interest rate, monthly payment and other dollar amounts displayed are not guaranteed and what you actually pay may vary.*



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NMLS ID: **628412**

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Closing Cost Worksheet * THDA Great Choice with The City of Chattanooga \$21K in DPA based on

Your actual rate, payment, and costs could be higher.

Get an official Loan Estimate before choosing a loan.

Borrower(s):	Future Homeowner	Date Prepared:	10/1/2026	Loan Number:	TBD
Loan Type:	FHA	Term/Due In:	360/360 mos.	Interest Rate:	6.500%
Amortization:	Fixed	Base Loan Amt:	\$187,800.00	APR:	7.299%
Purpose:	Purchase	Total Loan Amt:	\$191,086.00	LTV/CLTV:	93.900%/104.400%
Occupancy:	Primary	Est. Value:	\$200,000.00	Property Type:	Detached

Origination		
Loan Origination Fee	\$975.00	
		\$975.00
Services		
Appraisal Fee	\$645.00	
Credit Report	\$244.20	
Tax Service	\$72.00	
Flood Certification	\$6.70	
		\$967.90
Title & Closing		
Settlement Fee	\$375.00	
Document Preparation Fees	\$99.00	
Document Storage/Archive/Copies	\$30.00	
Recording Services	\$5.25	
Title Search/Abstract	\$275.00	
Owner's Title Insurance	\$253.80	
Lender's Title Insurance	\$1,279.89	
		\$2,317.94
Recording & Transfer		
Recording Fees	\$179.00	
State Tax/Stamps	\$959.45	
		\$1,138.45
ESTIMATED CLOSING COSTS		\$5,399.29

Prepays		
Daily Int. Charges 11 days @ \$34.03	\$374.33	
Mortgage Insurance Premium	\$3,286.50	
Property Taxes	\$1,860.00	
		\$5,520.83
Reserves (Escrows)		
Homeowner's Insurance	\$495.00	
3 mths @ \$165.00		
Mortgage Insurance	\$622.80	
8 mths @ \$77.85		
Property Taxes	\$1,860.00	
12 mths @ \$155.00		
Aggregate Adjustment	\$-806.40	
		\$2,171.40
ESTIMATED PREPAIDS & RESERVES		\$7,692.23

Summary of Transaction

Purchase Price	\$200,000.00
Estimated Closing Costs	\$5,399.29
Estimated Prepays & Reserves	\$7,692.23
Total Costs	\$213,091.52

Chattanooga & THDA	\$21,000.00
Earnest Money/Deposit	\$1,000.00
Loan Amount	\$191,086.00
Total Credits	\$213,086.00

Cash From Borrower **\$5.52**
(Total Costs – Total Credits)

Estimated Monthly Payment

Principal & Interest	\$1,207.79
Hazard Insurance	\$165.00
Real Estate Taxes	\$155.00
Mortgage Insurance	\$77.85
Total	\$1,605.64

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