



Your actual rate, payment, and costs could be higher.
Get an official Loan Estimate before choosing a loan.

The information provided assumes the purpose of the loan is to obtain a fixed rate 2nd mortgage loan on a single family home. It also assumes that the loan amount (including all liens) to property value or CLTV ratio is 80% or less with a loan amount of more than \$20,000.00. The property is located in Springfield, Illinois and is within Sangamon County and the loan closing will take place at an INB branch. Credit score is assumed to be 740 or better.

Closing fees:

Below is an estimate of the closing fees that will apply to the loan you're considering.

Illinois National Bank's origination charge: \$ 35.00

Loan Documentation Fee: \$ 35.00

Required services we select: \$ 682.55

Appraisal Fee/ Property Valuation: \$ 450.00

Credit Report: \$ 15.05

Flood Certification: \$ 10.00

Verification of Employment \$ 85.00

Document Preparation Fee \$ 122.50

Title insurance fees: \$ 453.00

Closing Fee (if Closing at Title Company) \$ 300.00

Lender's Title Insurance: \$ 150.00

State of Illinois Policy Fee \$ 3.00

Government recording fees: \$ 135.00

Total estimated closing fees: \$ 1,305.55

Please note:

This fee estimate includes fees for items that are required by Illinois National Bank. For a more precise estimate of your closing costs, you will be provided an accurate Loan Estimate upon submission of your completed application.

Interest Rate and Payment Example – Fixed Rate 2nd Mortgage Loans

**Sample payments are based on a Conventional \$100,000 loan and include only principal and interest for this loan. This amount does not include any amounts for prior mortgage liens or amounts for which escrow may be required such as taxes, insurance, homeowner's association dues, etc. Your total payment obligation will be greater than amounts listed below. These are rates that we have used recently and are subject to change. You should check with your lender for our most current rates.

	Interest Rate	Annual Percentage Rate (APR)	Estimated Monthly Payment**
72 month fixed 2 nd Mortgage	5.750%	5.839%	\$1,645.51