ALL IN ONE™ LOAN

The Smarter Way To Borrow®

No other mortgage product does more to lower costs and maximize the benefits of homeownership.

> We are making more than we're spending and that is just driving the debt down. We ended up with our dream home that we've renovated, plus a second beach home, all because of the All In One.

DEAN A., CUSTOMER

> You don't pay your bills all in one day, so that money sits in your regular checking account earning no interest at all. But if you put it into your mortgage, you are buying the mortgage principal down. Every day that the money sits in there you are paying less.

JENNIFER D., CUSTOMER

> We are going to save a lot of money on interest. The most significant savings is that we will pay-off our mortgage so much faster and that will open up our financial picture tremendously giving us the opportunity to even retire sooner than expected.

ELLEN O., CUSTOMER

Gain greater control of your housing costs and live more securely with the All In One Loan™

What Is It?

It is a 30-year HELOC with an integrated sweep-checking account. In other words, it combines your home financing and personal banking needs into one dynamic tool.

How Does It Work?

If you're like most Americans, you probably earn more income in just 5 to 10 years than you owe on a mortgage. That volume of money far outweighs your housing debt. Why not put it to work to reduce your mortgage interest expense?

Because the All In One Loan™ comes with integrated banking, the flow of your income dollars and idle savings are 'swept' to the HELOC automatically and used to lower your loan's daily balance. Monthly interest recomputes nightly based on your loan's unpaid principal balance. Deposited cash left in the HELOC compounds interest savings and accelerates home pay-off.

What Can Be Accomplished?

Borrowers can save tens, if not hundreds of thousands of dollars in mortgage interest and own their home in half the time or less compared to a traditional loan. The best part is, funds that are deposited and used to pay down principal, as well as equity dollars, remain available for use without needing to refinance over thirty years.

What Does It Comes With?

All the same features you're accustomed to with your current checking account.

A Smarter Loan for the Home.

Secured banking access to control your mortgage balance and manage your bills.

	Feature	Description
Account Servicers	**Bank Name and Location**	Merchants Bank of Indiana - Carmel, IN Northpointe Bank - Grand Rapids, MI
	Website	www.merchantsbankofindiana.com www.northpointe.com
	Hours of Operation	Open Monday-Friday
General Features	**Online Banking, Bill-Pay & External Acct Link**	Yes - No cost
	Monthly Statements	Available for download online or by mail
	QuickBooks Compatible Account	Transaction history can be downloaded at no cost from the account portal and uploaded into QuickBooks manually
	Direct Deposit & Mail Check	Yes - No cost
Mobile	**Mobile Banking App with Alerts**	Yes - No cost
	Mobile Deposit & Alerts	Yes - No cost
Point of Sale (POS) - VISA®	**ATM/Point of Sale (POS) Cards**	ATM-VISA® cards are Issued to all borrowers automatically and non-borrowing authorized users can be added
	ATM Cash Withdrawal Limit	$1,000 per day, per card
	ATM Fees	None from servicer - 3rd party bank fees are elible for reimbursement
	Visa Purchase Limitations	$2,500 to $5,000 per day
Checks	**Personal Checks**	Checks can be ordered once the account is activated once the loan has funded
	Check Order Fee	Standard fees - varies by type
	Cashiers-Checks	Available
Electronic Transfers	**Incoming ACH Transfer**	No limit or fee
	Outgoing ACH Transfer	"Transfer Now" limited to $25K per day, and available credit on HELOC. No fee.
	Incoming & Outgoing Domestic Wire Transfer	Incoming: no limit or fee Outgoing: Limited to available credit on HELOC - Up to $25 fee
	Outgoing International Wire Transfer	Limited to available credit on HELOC - Up to $60 fee
Fee	**Annual Fee**	Applicable fee waived first year - **IA:** $15; **MN:** $50; **MO:** $0; **NJ:** $0; **OH:** $50; **PA:** $50; **WA:** $50; **ALL OTHER STATES:** $60

Merchant Bank of Indiana and Northpointe Bank are Equal Housing Lenders and FDIC Insured.

Frequently Asked Questions

What happens when I make a deposit into the checking account?

Deposits are swept nightly to the HELOC-side of the account and applied to loan principal. This makes higher use of idle money in order to save monthly interest expenses on the mortgage, before it's spent.

How can I access my money to pay bills?

Deposited cash and home equity dollars become one and remain available for use 24/7 over the 30-year term of the HELOC. Money can be accessed through the ATM-VISA cards, by writing checks or paying bills and transferring funds online through the All In One Loan™ bank portal and your mobile device.

What are the terms of the HELOC?

The All In One Loan™ is a 30-year home equity line of credit with an integrated sweep-checking account. The credit limit is established in underwriting and is based on borrower qualifying characteristics. The limit remains unchanged for the first ten years then steps-down each month by 1/240th for the remaining 20 years until it reaches $0.

How fast can I pay my loan off?

It is up to you! There is no payment schedule to hold you back. All In One Loan™ clients typically eliminate more than 10% of their principal balance annually and are on track to be paid off in half the time or less compares to a traditional mortgage.

What resources are available to learn more?

Ask your All In One Loan™ Certified Mortgage Professional about the interactive Simulator and ongoing weekly webinars.

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