

July 28, 2023

<<Customer First Name>> <<Customer Last Name>>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>

It's almost here! Your loan is maturing on <<Maturity Date>>.

On <<Maturity Date>> your Home Equity Line of Credit ****<<Masked Account Number>> will mature. Your current balance is <<Current Balance>>. That means that on your maturity date, your advancement period will end and repayment of any balance will be due in full.

There are many options available to you. Some loan options may include:

- Requesting a new Home Equity Line of Credit, using the equity in your home.
- Moving to a fixed rate loan, which pays off your balance in equal payments until it's paid in full.
- Refinancing your first mortgage and including your Home Equity Line of Credit balance.

Don't forget to ask us if there are any specials running in your area. We value your business and appreciate the trust you have placed in Midland. It's important to us that you are satisfied with your loan and we didn't want an unexpected surprise when it matures. If you have questions about your existing Home Equity Line of Credit or would like to apply for a new line or loan, please contact us at 1-855-696-4352.

Sincerely,

Customer Care
Midland States Bank