

OVERVIEW

PNC's Growing and Strong Position in the Lending Market

Affordable Lending Initiatives

PNC Products and Programs

Who is PNC?

- One of the nation's largest diversified financial services organizations
- 6 million consumer and small business customers across 19 states and the District of Columbia

** PNC data as of 6/30/2016*

Who is PNC?

- 2,600 branches in 19 states and District of Columbia
- 9,000 ATM Machines
- National lender with approximately 1,000 mortgage professionals
- Acquired National City Corp. in 2008
- Acquired RBC Bank (USA) in 2012
- PNC has more newly constructed LEED(R)-certified buildings than any company on earth



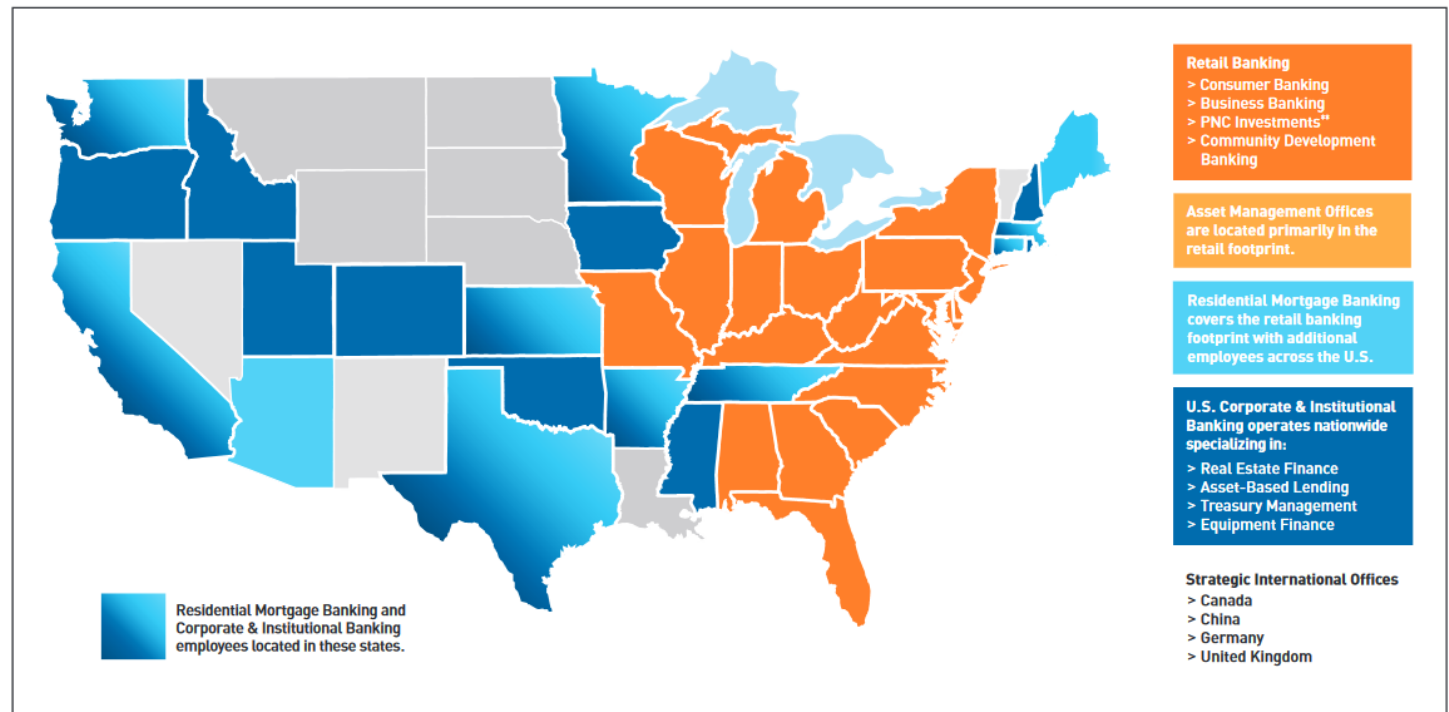
**PNC data as of 6/30/2016*

PNC in the NJ area

- Network with PNC and gain access to:
- 70 Mortgage Loan Officers
- 300 Local Bank Branches

PNC FRANCHISE

PNC's Franchise is one of the Most Attractive in the Industry



*PNC data as of 4/20/2015

Community Commitment

Building Strong Communities

- Outstanding Community Reinvestment Act ratings since 2007
- One of the World's Strongest Banks, *Bloomberg Markets* magazine
- One of *Fortune* magazine's "Most Admired Companies"
- PNC recently received a first-place ranking in the inaugural J.D. Power 2017 National Bank Satisfaction StudySM

Why PNC?

- Committed to the purchase market
- We listen to your clients and recommend sensible mortgage solutions
- Industry-leading reputation for integrity and financial strength

LENDING SOLUTIONS

Grant Program Funding's

- NJ Grants Issued YTD: 108 grants issued at \$170,205.00
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- NJ Pricing Concessions YTD: \$175,166.00

Lending Solutions

- PNC Community Mortgage
- PNC Homeownership Assistance Grant
- Pricing Specials
- Affordable Lending Product Suite

Earning Your Trust and Confidence

- Dedicated to improving the customer experience
- Continued improvement around mortgage process
- Reducing requests for more documents after application
- Commitment to purchase mortgages and the relationships with our referral partners

PNC Homeownership Assistance Grant

- Up to \$2,000 toward closing costs and/or eligible pre-paid items at the time of closing.
- First mortgage must have a 15- or 30-year fixed rate term under one of the following products:
 - HomeReady Mortgage (FNMA)
 - Home Possible (Freddie Mac)
 - FHA
 - Bond loans
 - Conventional Fixed Rate Mortgages
 - PNC Community

PNC Community Mortgage

- 97% LTV
- No Mortgage Insurance requirement
- 40% DTI
- \$500 or lesser of 1% minimum out of pocket requirement from borrower
- Flexible down payment sources
- Purchase or refinance transactions

Affordable Lending Pricing Specials

- Promise to provide for communities
- .5% - 1.5% credit to borrowers
- May be used to lower rate or help with closing costs
- Products
 - Conventional 30-year fixed
 - FHA
 - HomePossible
 - MyCommunity
 - PNC Community
- Available in combination with PNC Closing Cost Assistance Grant
- Purchase or Refinance

Additional Solutions

- FHA
- VA
- USDA
- Fannie Mae Home Ready
- Freddie Mac Home Possible® & Home Possible® Advantage

To learn more about our Lending solutions, visit PNC's enhanced digital customer experience at www.pnc.com/homehq

WRAP UP

Final Takeaways

PNC Bank

- One of the nation's largest financial services organization
- Commitment to community and agent education

Affordable Lending Solutions

- Improving the Customer Experience
- PNC Community Mortgage
- PNC Homeownership Assistance Grant
- Pricing Specials
- Affordable Lending Product Suite

Who can you contact?

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