

Everything you need to know about home finance.

Responsible home ownership starts with helping you make smart decisions. PNC Home HQ® can help you answer critical questions like:

- ✓ How does the mortgage process work? Our short video shows you what to expect, how it works and the five steps you should take. Learn about getting started, paperwork, insurance, closing and more.
- ✓ How do I save for a down payment? No matter how much you need, we have the professional experience — and helpful tips — to help you get started.
- ✓ How much can I afford? PNC Home Insight® Planner is an innovative online experience that explains the homebuying process and helps you determine the mortgage payment that fits your budget and lifestyle so you can shop for homes with real-time rates and loan products.
- ✓ How can I stay in the loop during the process? Home Insight® Tracker lets you do everything from checking your application status to accessing the support of your PNC home lending team.
- ✓ Should I use my home's equity to consolidate my debt? A home equity line of credit can be a cost-effective way to pay off higher-interest debt. Our home equity video shows you how it works.
- ✓ Should I consider a loan or a line of credit? We can help you choose the option that works best for you.

Find out more

Let's talk about the home loan options that best fit your life and your goals.



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¹ Rate may increase after settlement.

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Set your goal today,
then bring
it home.

LEADING SOLUTIONS
FROM PNC.



Let's talk about
what PNC can
do for you.



We share your goals.
Let's start working toward them today.

A mortgage from PNC can help simplify the homebuying process every step of the way. From your first conversation with a loan officer to the application, pre-approval and closing, we offer the tools, resources, advice and insight to help you purchase the home of your dreams.

Making the dream a reality

We offer a range of borrowing options to fit your unique situation. The consistent interest rate and monthly payments of a fixed-rate mortgage make budgeting and planning easier. An adjustable rate usually starts with a lower rate and lower initial payments, which may change over time. We'll help you decide which makes the most sense. We also offer resources like PNC HomeHQ to help you make smart decisions. **Go to pnc.com/homehq.**

✓ YOUR FIRST HOME

Buying a home is a big commitment, and you may have questions. We'll guide you through every step of the process, address your concerns, and help you decide what you can afford.

✓ YOUR NEXT HOME

When you're ready to move up, we can help you make sure you're making the right long-term decisions.

✓ OWNING A SECOND HOME

Paying two mortgages can seem daunting. We'll answer your questions.

Pre-qualify. IT'S THE SMART WAY TO START.

Your first step should be pre-qualifying for a mortgage so you know what you can borrow and what kind of homes you should consider. And when you find the right one, you can act quickly.

Refinancing a home.

Interest rates rarely stay the same for long. Even if you have a fixed rate, you may want to refinance to enjoy lower payments. We can walk you through the process and expedite some of the paperwork.

Buying a home and using your home's equity.

Whether you're buying a first home, a second home or a dream home, it's an exciting time.

But all of the changes in home finance over the past few years may have turned some of that excitement into anxiety. At PNC, our goal is to help you buy the right home for you by offering the right financial solutions.

Our relationship begins when you first talk to us about a loan, and it doesn't end the day you move in. That's because, as time goes by, the equity in your home may continue to grow. We can help you make the most of that as well, whether for home improvements or consolidating debt.

Putting your home's equity to work*

Whether you want to make home improvements or consolidate high-interest-rate debt, we can help you put that equity to work.

✓ HOME EQUITY LINE OF CREDIT (HELOC)

Access an amount of money (credit limit) to draw on as needed, then pay interest on only the money you use. It's a great solution for home renovation, unexpected repairs, etc.

*Credit subject to approval.

