

You may qualify for up to \$5,000 toward closing costs. And make buying a home of your own more affordable.

If you qualify for this special credit by meeting income requirements or residing in a qualified community,* you can use it to:

- Reduce or eliminate your mortgage closing costs
- Cover other prepaid costs such as prepaid insurance premiums and establishing an escrow account for property taxes
- Put toward a down payment**

PNC Bank is committed to helping you achieve the dream of responsible home ownership. Call me today to see if you can take advantage of this special credit.

*A PNC Mortgage Loan Officer can help determine your eligibility for this offer. To qualify, borrower's household income must be at or below 80% of the median household income for the metropolitan statistical area (MSA) or the financed property must be located in a low- or moderate-income census tract as designated by the FFIEC. The amount of a PNC Closing Cost Assistance Grant may not exceed actual closing costs and prepaids and may be limited by program requirements. The PNC Closing Cost Assistance Grant may be applied to primary residence purchase or limited cash-out refinance transactions (purpose of refinance must be rate and term only).

**Subject to first mortgage product guidelines. Offer subject to change or modification at any time.

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Kathleen McTague Mortgage Loan Officer NMLS# 512526 713-858-4678 kathleen.mctague@pnc.com www.pncmortgage.com/kathleenmctague



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