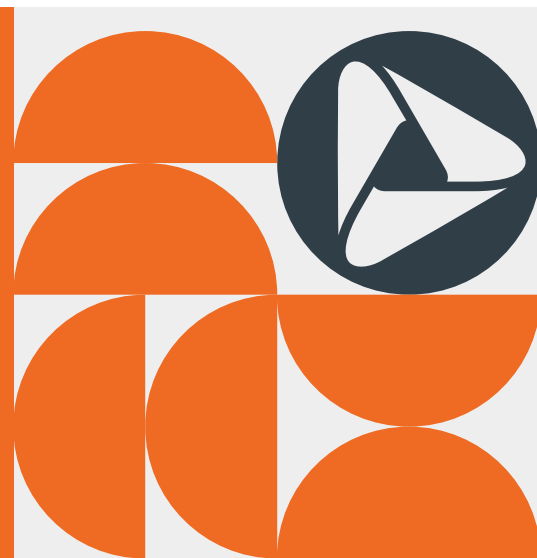
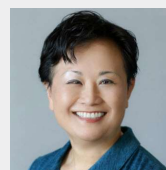


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Cynthia Lowry
Mortgage Emerging Markets Loan Officer
(MLO)
NMLS# 2064092
919/813-4484
cynthia.lowry@pnc.com



This home, 5503 Fieldcross Ct, Raleigh, NC 27610, is located in a qualified community eligible for up to a \$5,000 PNC grant toward closing costs.

If you qualify for this grant 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

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). Qualification factors include, but are not limited to, property location, qualifying income and first mortgage product. Additional eligibility criteria may apply.

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

Use of the PNC Grant may limit or preclude utilization of other discounts or programs and may be considered taxable income. Consult with your tax advisor. Appropriate Internal Revenue Service (IRS) form will be issued.

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