



## **Build on Our Expertise**

Grow your mortgage business  
with PNC Partnership Solutions, LLC



## To some, new obstacles. For you, new opportunities.

The mortgage landscape has changed in recent years, but its growing complexity needn't keep you from offering a full array of mortgage solutions to your customers.

Through a joint venture with ***PNC Partnership Solutions***—a subsidiary of PNC Bank, NA—processing home loans for your customers has never been easier.\*

Strategically designed around your business goals, our mortgage services address the realities of the marketplace—and the evolving needs of today's borrowers—through cost-efficient and easily implemented solutions.

The result: when you form a joint venture with ***PNC Partnership Solutions***, the joint venture will have access to a national, leading mortgage lender structured to provide premier mortgage services to your customers.

\*Joint ventures are able to enter in a service agreement with PNC Mortgage, a division of PNC Bank, NA. The purpose of this agreement is to provide certain services to the joint venture, including some services related to origination of loans, such as underwriting, processing, and closing services. There are also provisions for services related to the operation of the joint venture, such as administration services, human resources, training and marketing.

## We've built a better mortgage solution.

At **PNC Partnership Solutions** your company's needs form the foundation of our mortgage lending partnership.

It's a business partnership that gives you access to a full, custom-built suite of integrated mortgage solutions. The streamlined lending process greatly reduces the logistical and financial burdens typically associated with offering such services to customers.

Here are just a few of the many benefits:

- **Broadens your product service line to enhance and strengthen customer relationships.**
- **Provides a more streamlined mortgage process, making it easier for customers to purchase a home and obtain a mortgage.**
- **Assists customers in reaching mortgage closings more quickly—improving your potential revenue stream and enhancing your customers' borrowing and home buying experiences.**



**Broader product offerings.  
Deeper customer relationships.  
New revenue streams.**



The breadth of the **PNC Partnership Solutions**<sup>®</sup> program provides you with access to innovative avenues for building capital, increasing revenue and strengthening relationships with customers.

- **Provide competitive mortgage products, including end-to-end mortgage lending.**
- **Rely on an advanced technology infrastructure for originating and processing mortgage loans.**
- **Focus on your core business while we focus on regulatory and compliance requirements.**
- **Deploy a state-of-the-art Affiliated Business Arrangement (AfBA) marketing platform branded with your joint venture company name.**
- **Count on our third-party Human Resource group to handle all aspects of the employment process—from payroll to benefits and employment regulations to assistance in the recruitment and training of professional loan officers.**

Effectively, a joint venture with PNC provides you with far more than the opportunity for a new capability. It provides comprehensive access to a team with more than 150 years of mortgage market leadership, experience and knowledge to help you succeed in the mortgage industry.

## Take ownership of a full-service mortgage operation.

Through **PNC Partnership Solutions** your company becomes the co-owner of a new business entity, set up to service customers under an AfBA.

Operating under an AfBA, you share the profits in this new limited liability company. Yet as your business partner, **PNC** provides the infrastructure platform, service, process and expertise needed to enable and support an efficient lending infrastructure.

The new mortgage lending business includes a full range of loan products (varying by state):

- **Fixed- and adjustable-rate conventional loans**
- **Jumbo and balloon mortgages**
- **Purchase and refinance services**
- **FNMA, FHLMC, FHA/VA**
- **Home Affordable Refinance Program (HARP)**
- **Community Home Buyer Mortgages**
- **USDA**

With **PNC** you gain all the benefits of a mortgage operation—including the additional revenue it can bring—*without* devoting the time and expense to managing the complex process yourself.

## A better mortgage service platform comes from access to better technology.

Your joint venture **with PNC** gives you access to a most valuable asset: our advanced technology infrastructure for originating, processing and servicing mortgage loans.

While other lenders may retool their existing systems and processes over time to keep up with the changing regulatory environment, **PNC** has invested in building a state-of-the-art technology platform from scratch. One that has been optimized for the post-financial-crisis mortgage market.

Our web-based, geographically neutral system is capable of tracking the mortgage process from origination through closing. It enhances your customers' experience by greatly simplifying the application process, while making management of the mortgage process much more efficient.

This streamlining results in superior customer service. For instance, with PNC Mortgage InSight<sup>SM</sup>, customers upload documents electronically to their mortgage application. It also provides them with an online view of their application as it moves through the approval process, enabling them to know the status of their application at any given point of time.

**Our management reporting system provides up-to-the-minute reports and views of every loan, from initial application right through closing day.**



## Take ownership of a full-service mortgage operation.

Our joint ventures benefit from having access to a full complement of marketing and advertising materials. Each is branded with your joint venture's company name.

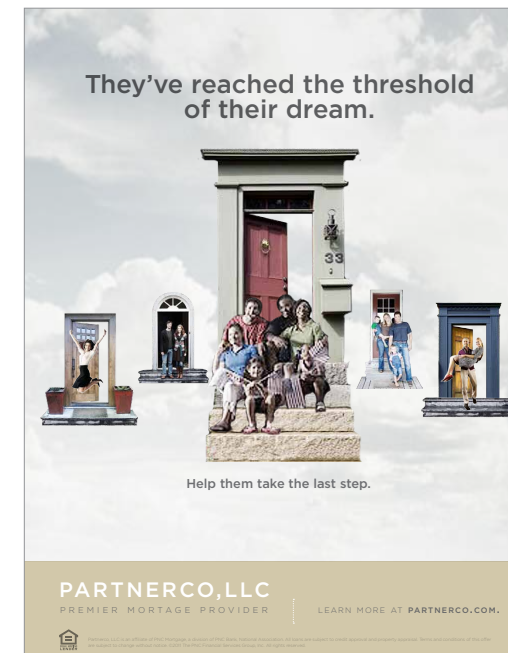
Available in a wide range of printed and online media, these materials address the variety of communication tasks you will face, including:

- **Making company employees aware of the new business**
- **Equipping loan officers to reach out to prospective customers**
- **Showcasing the business and its mortgage services to targeted consumers**

Through the online PNC Brand Center, all of these materials may be personalized, providing the power and flexibility to reach each specific target audience vital to growing your joint venture.

Each piece also shares a common theme: inviting customers to step through the “Doors of Opportunity” into their new home. Consistency in the creative design and copy helps reinforce a unified brand identity in your customers' minds.

Posters



Brochures



Customer-facing Website



Wherever you stand today,  
we can help you move forward.



When you're in business with us, you're in business with a proven leader.

Our community roots run deep. Our organizational experience is vast. And, our mortgage lending business rests on the strength, expertise and stability of PNC Bank, NA.

PNC Bank is:

- #151 in the Fortune 500<sup>1</sup>
- Bank of the Year in the United States<sup>2</sup>
- One of the nation's leading banks and one of the top lenders in the U.S. for mortgage origination and service

PNC is also a fast-growing player in the national mortgage industry, with the leading-edge technological resources to support our advanced mortgage platform.

- CIO 100 for Technology Innovation<sup>3</sup>
- Most Admired Companies<sup>4</sup>
- Top 125 Companies for Employee Training<sup>5</sup>

With the power and commitment of PNC behind us, we are able to take care of your customers' mortgage lending needs.

<sup>1</sup> Fortune magazine, 5/5/11

<sup>2</sup> The Banker, 2010

<sup>3</sup> CIO, 2010

<sup>4</sup> Fortune magazine, 2004-2011

<sup>5</sup> Training magazine, 2/11/11

## A better mortgage service platform comes from access to better technology.

We present our solutions with one simple goal in mind—making the mortgage lending process as easy and efficient as possible so that you can concentrate on serving your customers' nonmortgage needs.

A mortgage joint venture further enhances your business by providing:

- **The foundation on which you can expand your product portfolio and increase your revenue base.**
- **The ideal opportunity to move forward with a business partner who brings a new, streamlined technologically advanced approach.**

When you enter into a business partnership with **PNC Partnership Solutions**, we don't just share a business, we share your passion for helping people achieve their dreams of home ownership.

If you want to open more doors of opportunity for your customers—while maximizing and achieving your business goals—consider a joint venture with: the mortgage business partnership that's built for the future.

**To learn more, please visit us at [pnc.com/jv](http://pnc.com/jv) or call 1-866-765-2199 to schedule an appointment with a PNC relationship manager.**







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