PNC’s Low- and Moderate-Income (LMI) loan products are carefully designed to meet the CRA investment needs you identify within the geographical dispersion and income limits established by your CRA officer. Federal regulators have given positive CRA investment credit and lending credit consideration to these products in a financial institution’s assessment area.

**PNC DELIVERS**

The family of LMI loan products includes securitized LMI loan transactions that yield CRA investment credit and whole-loan LMI transactions that produce CRA lending credit. PNC professionals work within your loan selection criteria and choice of product to provide you with a list of loans that match your requirements. You then choose which loans to include in the transaction. If necessary, we will reserve the loans you have chosen until we have enough to fulfill your needs in one transaction or complete a series of transactions that will satisfy your CRA needs over time.

**Advantages of securitized LMI loan products**
- Create federal-agency guaranteed pools that are AAA-rated by the major rating agencies
- Have low capital reserve requirements (GNMA securities require a reserve of 0%, and FNMA/FHLMC securities require only 20%)
- Involve no additional fees beyond the initial cost of the security

**CUSTOM-TAILORED, SINGLE-FAMILY MORTGAGE-BACKED SECURITIES**

The securitized LMI loan product is a mortgage-backed security that is guaranteed by FNMA, FHLMC or GNMA. It includes loans made in low- to moderate-income census tracts and/or to low- to moderate-income borrowers based on your bank’s assessment areas. Only loans you choose are included in the security.

**Advantages of whole loan LMI products**
- Conform to applicable federal agency underwriting guidelines
- Involve no additional fees beyond the initial cost of the loans
- Are serviced by PNC

**MEET CRA LENDING REQUIREMENTS**

The whole loan LMI product is structured to help you meet the lending component of CRA requirements. We sell you individual, unsecuritized loans, rather than pooling them through one of the three federal agencies. You choose which loans you wish to include from our weekly mortgage production. Due diligence may be performed prior to execution.

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. To learn more about how we can bring ideas, insight and solutions to you, please contact your Relationship Manager, call the CRA trading desk directly at 216-222-2295 or visit pnc.com/fig.