

A brilliant way to convert home equity into cash on hand

A PNC Home Equity Loan offers:

- Upfront, lump-sum access to funds
- Fixed APR¹ with consistent monthly payments
- No out-of-pocket fees
- Potential tax benefits²

A home equity loan may be right for you if:

- You're looking to convert your home's equity into cash
- You don't want to refinance your first mortgage
- You have a one-time financial need and you know the amount of cash required
- You have a financial goal such as consolidating your debt, paying school tuition, or making a home repair or improvement

Key points to consider

Access to funds	One-time lump sum at closing
Maximum loan amount	Up to \$250,000
Origination fee	None
Eligible states	AR, CT, IA, ID, ME, MT, NE, NH, OK, OR, RI, UT, VT, WA and WY
Terms	A variety of loan terms to choose from
Lien positions	Second lien only

¹ The Annual Percentage Rate (APR) offered will vary based upon your creditworthiness, the loan amount, collateral value, your choice regarding discount points, and other factors.

² Interest on home equity loans that are not considered home acquisition debt may not be tax deductible. Please consult your tax advisor.

Refinancing at a longer repayment term may lower your mortgage payment, but may also increase the total interest paid over the life of the loan. Refinancing at a shorter repayment term may increase your mortgage payment, but may lower the total interest paid over the life of the loan. Contact us to discuss the option that best meets your needs.

If you are currently eligible for benefits provided by Servicemembers Civil Relief Act (SCRA), refinancing current debt may not be beneficial.

Brilliantly Boring since 1865 is a service mark of The PNC Financial Services Group, Inc.

PNC is a registered mark of The PNC Financial Services Group, Inc. ("PNC"). All loans are provided by PNC Bank, National Association and are subject to credit approval and property appraisal.



©2025 The PNC Financial Services Group, Inc. All rights reserved.
PNC Bank, National Association. Member FDIC.

MORT PDF 0425-093-2668502



Speak to a Home Lending
Center representative
about your options.

Call 1-855-762-9545



BRILLIANTLY
BORING
SINCE 1865™