



BORROWER'S ASSISTANCE CALL GUIDE

If you are struggling to make your current home loan or line of credit payments, but you are unsure of what to expect from PNC when you call, we have developed this quick guide as a resource. Some of the initial questions we will ask, as well as the information you should have at hand are listed to help you through the process.

In addition, you can also prepare in advance by writing down any questions you may have before the call, or questions that arise after the call. This will help you get the most out of each conversation.

Preparing for your first call

Have your loan number ready. My loan number: _____

Be prepared to discuss your financial situation and the reason you anticipate having a problem making your home loan or line of credit payments.

Some examples of a hardship borrowers have experienced can include:

- Unemployment or lost hours
- Financial situation affected by an illness or injury
- An Adjustable Rate Mortgage (ARM) reset
- Loss of spouse
- Lost rental income on investment property

Our Account Specialists will explain options based on your individual situation, so the more detail you can provide the better.

Date of phone call: _____ **Specialist name:** _____

My questions: (prior to the call) _____

Next Steps / Things to do: (ex. Gather pay stubs, provide W-2s)

Follow-up questions:



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worksheet

Follow-up questions:

Date of phone call:

Specialist name:

Notes:

PNC Bank Borrower Assistance



pnc.com/homeownersassistance

Mortgage: 1-800-523-8654



Home Equity: 1-866-622-2657

Email: haa@pnc.com

Fax: 1-855-288-3974

Hours of Operation

Mon–Thu: 8am–9pm ET

Fri: 8am–7pm ET, Sat: 8am–2pm ET

THIRD PARTY RESOURCES

These third-party resources for homeowners may provide additional information.

U.S. Department of Housing and Urban Development:
portal.hud.gov/hudportal/HUD

Office of the Comptroller of the Currency (OCC):
helpwithmybank.gov/

Fannie Mae:
fanniemae.com/

Freddie Mac:
Freddiemac.com/mymortgage

NeighborWorks®:
neighborworks.org/home

Hope Now: 888-995-4673