

What is the Energy EFFICIENT PROGRAM?

The Energy Efficient Mortgage Program is a nationwide program developed by President Jimmy Carter to allow FHA & Conventional loans to add 100% financing of Energy Improvements into the base loan during the purchase or refinancing of a home. The Energy Improvements are installed after the home records in the buyer's name.

How Much Can I Expect To Save on Utilities a Month With Energy Efficiency Improvements?

According to United States Department of Energy, the national average of energy saving may be up to 50% a month on heating and cooling costs and up to 30% on the annual utility cost. And, because the cost of the energy improvements becomes part of your mortgage, the interest may be tax deductible

How Do I Begin the Process?

As soon as possible after the seller has accepted your offer, immediately let your REALTOR and Lender know that you wish to take advantage of the Energy Rating Inspection and Energy Efficient Mortgage Program

Is There a Time Limit to Automatically Qualify for Energy Improvements?

YES! Once escrow closes, it is too late to request the Energy Efficient Program. A Certified HERS Energy Rating Inspection is required along with firm installation cost must be made part of your lenders paperwork before escrow closes There is no delay in the loan process or closing escrow.

Do I Have To Use a Different or Special Lender or REALTOR?

NO! You can use your favorite REALTOR and almost any HUD approved Mortgage Company, Credit Union or Bank.

ALL HOMES MAY QUALIFY FHA, VA, FANNY MAE FINANCING NO MATTER PRICE OR LOCATION

- No Added Cash Down
- No Added Income Qualifying
- Appraisal Automatically Increases
- Purchase or Refinance
- Can Correct Compliance Issues

**Energy Improvements
Work**

SAVE 'UP TO' 50% ON UTILITY COST

United States Department of Energy

	Older existing home	With energy improvements
Home price (90% mortgage 6% interest)	\$250,000	\$254,816*
Loan amount	\$225,000	\$229,336
Monthly payment*	\$1,348	\$1,373
Energy bills	\$286	\$143
The true monthly cost of homeownership	\$1,634	\$1,516
Yearly Savings	---	\$1,416

*Home qualifies for \$4,816 in upgrades. Estimate based upon principal and interest only.

This brochure is for demonstration only and does not guarantee an actual percentage of energy saving. Loan guidelines and requirements may vary and does not reflect IRS or State tax advice

Printed on Recycled Paper ELIGIBLE IMPROVEMENT UNDER THE ENERGY EFFICIENT PROGRAM

- **CENTRAL HEAT & AIR**
Replace Old Wall Heat & Window Air with New Central Heat/Air
Replace Old Non-efficient Central with a High Efficiency unit
- **Windows**
Replace single pane windows with Beautiful Dual Pane Windows
- **Hot Water Heater**
Replace the old existing Water Heater or install On-Demand Hot Water
- **Attic – Wall Insulation**
Insulation is one of your most important Energy Saving Improvements
- **Other Available Energy Savers**
Check the home & ductwork for Leaks
Install Weather Stripping & Caulking, Florescent Lighting

What Is An HERS Energy Rating?
A HERS (Home Energy Rating Service) Rating is an inspection performed by a certified specialist that provides a more precise energy valuation than a home inspection. A HERS Rating must be completed in order to qualify for the Energy Efficient Mortgage Program.

Saving Energy – It's A Way of Life