

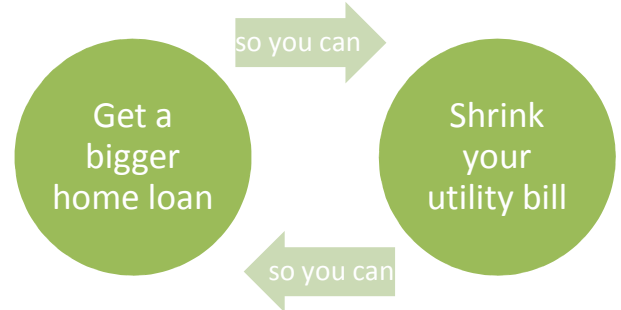


# Energy Efficient Mortgages

Cash Flow • Home Comfort • Resale Value • Environment

An Energy Efficient Mortgage (EEM) or an Energy Improvement Mortgage (EIM) enables you to buy a better, healthier, more comfortable home that saves you money by shrinking your utility expenses.

It can be applied to most mortgages!



## NEW • EXISTING HOMES

## PURCHASE • REFINANCE

- lower your monthly expenses by financing green technologies like solar and geothermal
- earn the ENERGY STAR label for efficiency
- improve the resale value of your home

A recent Environmental Protection Agency-commissioned study concluded that a home's value increases \$20 for every \$1 reduction in an average annual utility bill.

- maximize indoor air quality & occupant health
- reduce your greenhouse emissions & protect the environment

Did you know that your home can be a greater source of pollution than your car? In fact, 16% of U.S. greenhouse gas emissions are generated from the energy used in houses nationwide.

## CASE STUDY

A HERS Rating on this home recommended:

- 1) two-stage ultra-efficient furnace
- 2) closed-cell insulation blown into the finished basement's walls
- 3) 12-inches of added attic insulation
- 4) programmable thermostat

Monthly Costs	Without Energy Improvements	With \$8,000 of HERS-Recommended Improvements
Mortgage payment/mo	\$1,048.84	\$1,104.76
Utility bill/mo	\$300.00	\$225.00
Total cost/mo	\$1,348.84	\$1,329.76
Cash flow/mo	\$0	<b>\$19.08</b>
Improved home value		<b>\$18,000</b>

