



ENERGY IMPROVEMENT MORTGAGES (EIMs)
THE FUTURE OF HOME PURCHASE & REFINANCE

EIM BACKGROUND

- Created by Jimmy Carter, 1979, to deal with the “Energy Crisis”
- Only .01% of all home loans
- Available for new, existing, purchase, or refinance
- Creates bigger mortgage payments but smaller utility payments
- Improves cash flow for homeowner from day-1

THE BEST KEPT SECRET IN THE MORTGAGE INDUSTRY





eMotiv

CASE STUDIES

ENERGY IMPROVEMENT MORTGAGE

CASH FLOW • HOME COMFORT • RESALE VALUE • ENVIRONMENT



Energy Improvement Mortgage #1

Cash Flow • Home Comfort • Resale Value • Environment



CHOSEN ENERGY IMPROVEMENTS

1. Programmable Thermostat
2. R-3 Insulation Behind Brick Walls
3. 50% Air Leakage Reduction
4. R-49 Attic Insulation





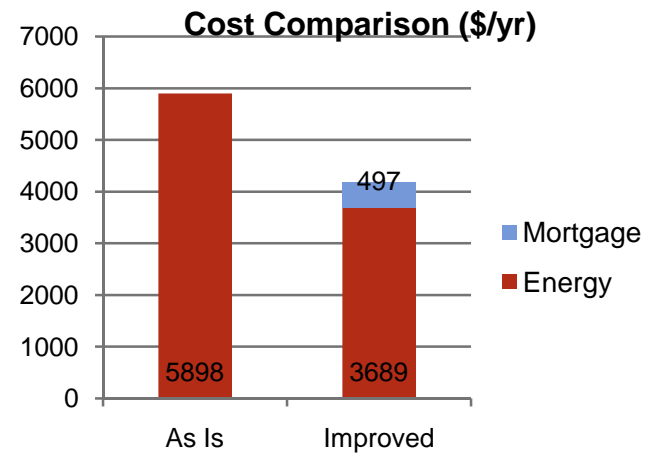
Energy Improvement Mortgage #1

Cash Flow • Home Comfort • Resale Value • Environment

Monthly Costs	Without Energy Improvements	With \$6,235 of *Approved Energy Improvements
Mortgage payment	\$3,038.06	\$3,079.47
Utility bill	\$491.25	\$307.42
Total cost	\$3,529.31	\$3,386.89
Cash flow	\$0	\$142.42
Improved Home Value		\$34,180.00

CHOSEN ENERGY IMPROVEMENTS

1. Programmable Thermostat
2. R-3 Insulation Behind Brick Walls
3. 50% Air Leakage Reduction
4. R-44 Attic Insulation



Energy Improvement Mortgage #2

Cash Flow • Home Comfort • Resale Value • Environment



CHOSEN ENERGY IMPROVEMENTS

1. Programmable Thermostat
2. R-19 Insulation in Exterior Walls
3. 53% Air Leakage Reduction
4. R-6 Basement Insulation
5. Tankless Gas Water Heater





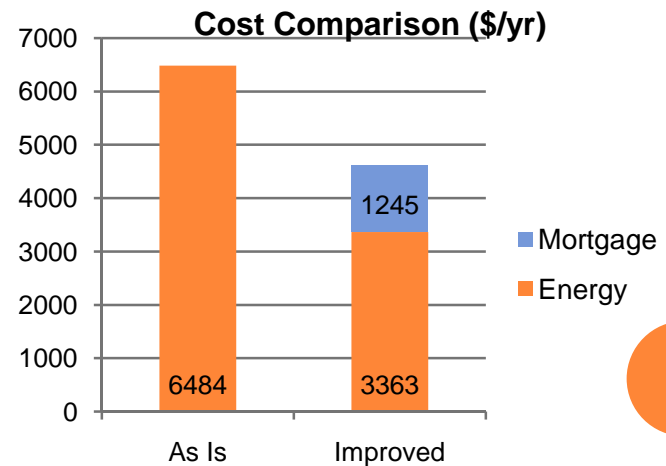
Energy Improvement Mortgage #2

Cash Flow • Home Comfort • Resale Value • Environment

Monthly Costs	Without Energy Improvements	With \$15,602 of *Approved Energy Improvements
Mortgage payment	\$917.42	\$1,021.17
Utility bill	\$540.33	\$280.25
Total cost	\$1,457.75	\$1,301.42
Cash flow	\$0	\$156.33
Improved Home Value		\$37,519.00

CHOSEN ENERGY IMPROVEMENTS

1. Programmable Thermostat
2. R-19 Insulation in Exterior Walls
3. 53% Air Leakage Reduction
4. R-6 Basement Insulation
5. Tankless Gas Water Heater



Energy Improvement Mortgage #3

Cash Flow • Home Comfort • Resale Value • Environment



CHOSEN ENERGY IMPROVEMENTS

1. R-19 Wall Insulation
2. 50% Air Leakage Reduction
3. 3-Ton Geothermal Heat Pump
4. 2.4 kW Photovoltaic System





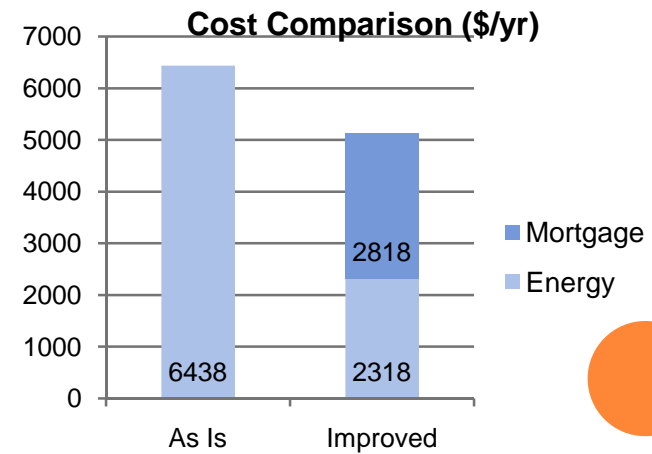
Energy Improvement Mortgage #3

Cash Flow • Home Comfort • Resale Value • Environment

Monthly Costs	Without Energy Improvements	With \$34,972 of *Approved Energy Improvements
Mortgage payment	\$1,421.81	\$1,656.64
Utility bill	\$536.5	\$193.16
Total cost	\$1,958.31	\$1,849.80
Cash flow	\$0	\$108.50
Improved Home Value		\$26,040.80

CHOSEN ENERGY IMPROVEMENTS

1. R-19 Wall Insulation
2. 50% Air Leakage Reduction
3. 3-Ton Geothermal Heat Pump
4. 2.4 kW Photovoltaic System



Energy Improvement Mortgage #4

Cash Flow • Home Comfort • Resale Value • Environment



CHOSEN ENERGY IMPROVEMENTS

1. R-24 Wall Insulation
2. 50% Air Leakage Reduction
3. R-49 Attic Insulation
4. 3-Ton Hybrid System Heat Pump





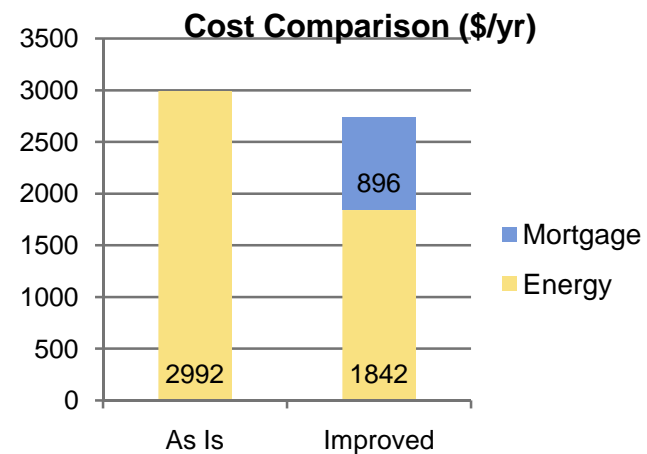
Energy Improvement Mortgage #4

Cash Flow • Home Comfort • Resale Value • Environment

Monthly Costs	Without Energy Improvements	With \$11,115 of *Approved Energy Improvements
Mortgage payment	\$1,245.60	\$1,320.26
Utility bill	\$249.33	\$153.50
Total cost	\$1,494.93	\$1,473.76
Cash flow	\$0	\$21.17
Improved Home Value		\$5,080.00

CHOSEN ENERGY IMPROVEMENTS

1. R-24 Wall Insulation
2. 50% Air Leakage Reduction
3. R-44 Attic Insulation
4. 3-Ton Hybrid System Heat Pump



WHO NEEDS AN EIM?

Someone who...

- has or expects a high energy bill
- owns or wants to buy a pre-1990 home
- needs a new furnace, air conditioner, or windows
- wants a fixer-upper
- wants to “go green”
- doesn't have a lot of capital
- is not deep in debt



BARRIERS TO EIMS

1. **Ignorance-** *Nobody knows about them*
2. **Timetables-** *Lenders and Real Estate Agents are not interested in doing anything that slows down the closing of a deal*
3. **Upfront Expense-** *Energy Raters charge several \$100 for their energy appraisal*
4. **Credit Cards-** *often a bigger crisis than energy bills*

These barriers are easily conquerable





FOR MORE INFORMATION CONTACT

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