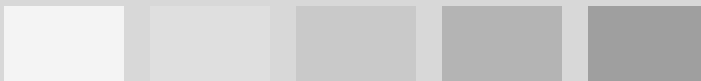


Combine *home financing* with *energy efficient* improvements in one loan, one closing.



Energy Efficient Mortgage

- o Up to \$8,000 + for 'cost effective'** improvements
- o Higher Loan Limits - 3% down
- o Protects Value of your Home
- o Qualify for a bigger home

An Energy Efficient Mortgage calculates the increase in your cash flow and allows you to qualify for a larger mortgage that includes both costs.

EXAMPLE:

Laura and Jack buy a house and need \$7,000 for energy efficient repairs. They add the cost of improvements to their loan. They have a higher mortgage payment but save money each month by significantly reducing their utility costs.

	Standard Mortgage	EEM Mortgage
Purchase Price	250,000	250,000
Down Payment	15,000	15,000
Balance	235,000	235,000
Add repair costs		7,000
Total Loan	235,000	242,000
Monthly payment*	1,408	1,450
Monthly utility costs	188	94
Monthly Total	1,596	1,544
Monthly EEM savings	0	\$ 52
Annual savings	0	\$ 624

*interest 6% for example. Rates subject to change. Actual results may vary. Owner occupied, primary residence.

** The value of energy saved must be greater than cost of improvements.

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