

ENERGY EFFICIENT MORTGAGES

There is an emerging market force towards energy efficient homes. Mortgage lenders are increasingly using energy mortgages to make homes more affordable and poising their companies to capture this new market trend. What is an energy mortgage? An energy mortgage is a mortgage that credits a home's energy efficiency in the home loan. There are two types of energy mortgages:

Energy Improvement Mortgage -

Finances the energy upgrades of an existing home in the mortgage loan using monthly energy savings

Energy Efficient Mortgage - Uses the energy savings from a new energy efficient home to increase the buying power of consumers and capitalizes the energy savings in the appraisal.

Fannie Mae, Freddie Mac, FHA, and VA have adopted special underwriting guidelines to make financing energy efficiency less burdensome Call for more information.



smart energy SOLUTIONS



ENERGY SMART SOLUTIONS

- HOME ENERGY RATINGS
- PERFORMANCE TESTING
- PROBLEM IDENTIFICATION
- CODE COMPLIANCE
- ENERGY STAR VERIFICATION
- ENERGY EFFICIENT MORTGAGES AND ENERGY IMPROVEMENT MORTGAGES
- IRS TAX CREDIT CERTIFICATION
- THERMAL SCANS
- ROOF MOISTURE SURVEYS

Technology

AN ENERGY CHECK UP MAY BE JUST THE

Home Energy Rating System (HERS) raters are energy specialists. A professional home energy rating can estimate the likely energy usage and determine cost-effective improvements for homeowners. Energy specialists are also trained to assess how well energy efficiency measures have been installed and perform diagnostic testing on building components.

The primary benefit of a home energy rating is the ability to accurately predict costs and benefits prior to

flexible solutions for

BENEFITS OF AN ENERGY STAR HOME

The true cost of your home is not just the “sticker” price, but also what it costs to run the home every month. The ENERGY STAR home cost advantage makes use of the idea that monthly utility savings can significantly offset the costs of improvements. A typical new home built to ENERGY STAR specifications reduces utility bills by an average \$35 per month or \$420 a year. A recent EPA study revealed that these savings can add \$8,400 to the market value of an ENERGY STAR home.

- Improved Comfort
- Improved Indoor Air Quality
- Higher Resale Value

THERMAL INFRARED SCANS

Thermal Infrared scanning makes it possible to detect and identify problems invisible to the naked eye. Infrared scanning provides concrete proof of problem areas that often go unseen during a standard inspection.

- Roof failure and roof moisture detection
- Insulation evaluation
- “Hot Spot” identification
- Conditioned air leakage

at work for you

PRESCRIPTION YOUR HOME NEEDS

installation. You can identify which improvements are most cost-effective and prioritize upgrades for maximum benefit.

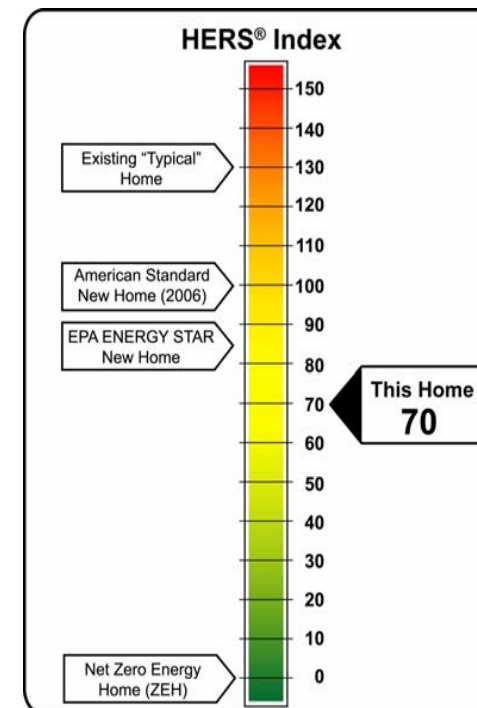
Problem areas most often associated with energy inefficiency include mechanical equipment such as air conditioners and furnaces, leaky ducts, and home air leakage. Energy specialists use special pressurization equipment to measure air leakage and infrared scanners to pinpoint any problem areas.



your home energy needs

MAKE A POSITIVE ENVIRONMENTAL STATEMENT

It feels great knowing that you can have an important impact on helping the environment. American household energy use contributes significantly to air pollution, including 20 percent of all U.S. carbon dioxide gas



emissions. By making our homes more energy-efficient, we can make an important difference. ENERGY STAR homes are projected to lock in over \$100 billion in utility savings and prevent the pollution equivalent to removing more than three million cars from U.S. roads.

For more information on ENERGY STAR programs, call the U.S. EPA hotline at 1-888-STAR-YES or visit ENERGY STAR on the web at <http://www.energystar.gov>

HOME SEALING

Sealing the home's envelope is one of the most cost-effective ways to lower energy bills and improve comfort. Home Envelope products such as insulation, weather stripping, caulk, and energy efficient windows can help save roughly 10% on the home's heating and cooling bills.

LIGHTING PRODUCTS

Lighting products that have earned the ENERGY STAR meet the government's strict energy efficiency criteria and save energy without compromising on product quality and performance. They use less energy, lowering homeowners' utility bills while preventing greenhouse gas emissions.

APPLIANCES

Appliances that have earned the ENERGY STAR meet strict energy efficient criteria without sacrificing performance or design. They have the same features consumers look for in conventional models, but they use less energy and less water. This means ENERGY STAR qualified appliances help protect the environment while saving consumers money

- Clothes Washers
- Dishwashers
- Refrigerators/Freezers
- Air conditioners
- Air Cleaners

