

*Live Comfortably
With
EnergyWise Mortgage™*



Plan for Energy Savings in Your New Home

Every New Home Should Include These Energy Saving Features

- High Performance Insulation
- Energy Efficient Furnace—Duct Sealing
- High SEER Airconditioner
- High Performance Doors & Windows
- Air Tight Construction
- Energy Recovery Ventilation
- Energy Saving Lighting Fixtures
- Energy Star Appliances
- Low VOC Materials
- Energy Star Home Certification

Make that older home comfortable and save money at the same time

- Increase Attic and Wall Insulation R-values
- Replace Old Furnace with Efficient Model
- Upgrade/Add 14 SEER Airconditioner
- Replace Old Leaky Doors & Windows
- Caulk and Foam Air Leaks
- Add Programmable Thermostat
- Seal Ductwork



A penny saved...

...is a penny earned.
Benjamin Franklin

Include energy saving features in your new home.

We will loan more money for Energy saving homes, both new and existing.

The savings on utilities will more than pay for the cost to upgrade to a more efficient home.

Reduced Interest Rates for Energy Saving Homes.



Apply Online

The Best Kept Secret in the Home Mortgage Industry

www.EnergyWiseMortgage.com

Nationwide Service

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Buying a Home?

Did You Know...

...It Could Save You Money?



Any style home can be an energy efficient home

Don't wait!

**Include energy saving features
when you purchase your next
home...**

**...We'll finance the improvements
in your home loan.**



The Lender of Choice For High-Performance Homes

The Best Kept Secret in the Mortgage Industry—Revealed!

Are you getting the best deal on your new home?

EnergyWise Mortgage™ is the nation's premier source for Energy Efficient Mortgages. We offer lower interest rates than most local banks. The Energy Efficient Mortgage has two components.

Your New Home

The simplest is for new homes that have been built to be energy saving. We will lend about 7-8% more for energy efficient homes and give a 1/8% interest rate reduction as well. We actually count the annual energy

savings as income for loan qualification.



The best of these new homes have been built to meet Energy Star Home standards. These homes will use at least 30% less energy than standard built homes. If you are looking at new homes, this is a great way to buy that home and save money. The savings will increase as utility costs rise in the future.



A Penny saved is a penny earned.
Benjamin Franklin

The Logical Choice When Purchasing Your Home

Older Homes

Our second program is for the 80% of the market comprised of existing homes. Most homes built before the 1990's are beginning to see furnaces, air-conditioners and water heaters that could be replaced with newer, more energy saving models. Older homes usually have insulation that is below current recommended levels and would really save money by adding more to the attic, and often the walls as well.

Our EEM loan can get you the needed improvements with no additional monthly cost when factoring in the energy savings!

To quote Benjamin Franklin—"A penny saved is a penny earned." Nowhere is this statement more applicable than upgrading the energy features of your home.

If you are looking for a home that is in need of energy improvements, you can have them done as soon as you buy your new home. You will work with a Home Energy Rater who will be able to look at the features the home has currently and determine what can be done to improve the homes performance in a cost effective manner. Cost effective means the improvements will pay for themselves through immediate savings on your utility bills.

Add up to 15% of the home's value in energy related improvements!

Of the two following examples, which home would you choose?

Home A— Standard Efficiency Home

Mortgage \$1,200
Gas and electric \$275
Total Mortgage & Utility Cost: **\$1,475**

Home B— Energy Saving Home ✓

(Includes energy improvements) Mortgage \$1,300
Gas and electric \$125
Total Mortgage & Utility Cost: **\$1,425**
Savings per Month: \$50.00

If you can buy or upgrade your new home and save money on all future utility bills, why wouldn't you do it? If you are like most people, it is because you didn't know you had an affordable choice. Now you know!

Call EnergyWise Mortgage™ for savings on your mortgage and on your future utility bills.

Own the home of your dreams!



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