



Finance home improvements **AND** save on your monthly energy bills

FHA and VA Energy Efficient Mortgages

Energy Efficient Mortgages* that can be used in conjunction with other mortgages, allowing you to roll up the cost of certain energy saving improvements into your mortgage with a single closing. You can reduce your monthly energy bills and possibly even qualify for local and federal tax advantages** -- all in one mortgage!

- ▶ 100% of the qualifying improvements, such as furnace/cooling systems, weatherization or replacing doors and windows can be financed up to the allowable limits.***
- ▶ Increased monthly mortgage payment offset by the lower monthly utility bills
- ▶ Potential for greater resale value
- ▶ Potential federal and local tax advantages**

Call us today to find out how you can save on energy bills.

* VA Energy Efficient Mortgages can cover up to \$3,000 in improvements based solely on the documented costs or up to \$6,000, provided the increase in monthly mortgage payment does not exceed the likely reduction in monthly utility cost. Amounts larger than \$6,000 are subject to a value determination by VA. FHA Energy Efficient Mortgages can cover improvements that are the lesser of 5% of the value of the property, 115% of the median area price of a single family dwelling or 150% of the conforming Freddie Mac limit.

** Borrowers should consult their tax professionals.

*** Cost-effectiveness of the energy improvement using HERS guidelines is required. Cost will apply.