

# ENERGY EFFICIENT MORTGAGE

When you are buying, selling, refinancing, or remodeling your home, you can increase your comfort and actually save money by using the Energy Efficient Mortgage (EEM). It is easy to use, federally recognized, and can be applied to most home mortgages. EEMs provide the borrower with special benefits when purchasing a home that is energy efficient, or can be made efficient through the installation of energy-saving improvements.

Home owners with lower utility bills have more money in their pocket each month. They can afford to allocate a larger portion of their income to housing expenses. If you have more cash, why not buy a better, more comfortable home?

## WHO BENEFITS from the ENERGY EFFICIENT MORTGAGE?

### *Buyers*

- Qualify for a larger loan on a better home!
- Get a more comfortable home NOW.
- Save money every month from Day One.
- Increase the potential resale value of your home.
- Additional savings possible when you use a California REALTOR®

### *Remodelers/Refinancers*

- Get all the EEM benefits without moving.
- Make improvements which will actually save you money.
- Increase the potential resale value of your home.
- Pay for energy improvements easily, through your mortgage.



Give us a call to see if you qualify for this special program!



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