

## We make it easy:

**Step #1.** Tell me that you want an Energy Efficient Mortgage (EEM) when you apply for your home loan. To take advantage of this program, we MUST contact a Certified Energy Rater before we select your loan and closed escrow. (I'll handle it)

**Step #2.** An HERS (Home Energy Rating System) auditor will visit your property and evaluate it thoroughly for current energy usage and potential energy efficiency upgrades that qualify under an EEM program. The HERS auditor is an independent third party, his or her fees (typically \$300 to \$350) paid out of escrow as an allowable closing cost. This ensures that the audit is conducted in a neutral and unbiased manner. (We have the Best)

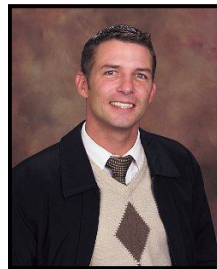
**Step #3.** The HERS auditor will then provide a report that profiles your property's current energy usage and outlines the relevant energy efficiency improvements that qualify under an EEM loan program. This report typically includes the installed costs, annual realized savings, upgrades known and proven to lower your monthly utility costs.

**Step #4.** Decide on the energy improvements that you want. We will prepare the necessary documentation for your loan file and forward it to your lender. The total cost of improving your property is then added to your mortgage, not to exceed the predictable monthly savings in your utility bill.. The total cost of your energy improvements cannot exceed the estimated savings they will generate.

**Step #5.** As soon as the loan is closed, we will coordinate with you and the contractors to install your selected energy improvements.



When you think of lending,  
**USLENDING CO.**  
think of US!



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### Other Mortgages:

FHA  
VA  
Conventional  
USDA  
CALPERS/CALSTRS  
203K Rehab  
Commercial  
2nd Mortgage / Equity Lines

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## ENERGY EFFICIENT PROGRAM

**Improve the energy  
efficiency of this home  
when you buy!**

**Save up 20-50% on your  
monthly utilities, and we  
do all of the work!**

**Helping Shasta  
Stay GREEN!**

**Jonathan Bell**  
530-356-8658



## The Energy Efficient Mortgage. For The Comfortable Home You Can Afford.

Home energy efficiency makes sense. Effective insulation, modern central AC/heating systems and fully weatherized doors and windows deliver more than a significantly lower monthly utility bill: they provide the amenities of happier living, in a house that stays cooler in summer and warmer in winter. Better living in a comfortable home that you can afford.

Recommended and supported by the U. S. Department of Energy and ENERGY STAR, **Energy Efficient Mortgage (EEM)** programs enable you to finance costly and valuable energy-related home improvements directly with your mortgage, and in a manner that ensures that the upgrades are paid for with the savings that they generate. Any increase in your monthly mortgage payment will be more than offset by a corresponding decrease in your utility bills (by as much as 30-50%!).

With an Energy Efficient Mortgage loan program managed by Federal Energy Services, you can now affordably:

- Replace/convert outdated furnace and air conditioning units to modern, energy efficient central systems
- Install vinyl-frame dual pane windows
- Upgrade or install attic and wall insulation
- Upgrade your water heater
- Weatherize your doors, windows, walls and pipe penetrations
- Upgrade to energy efficient appliances

Would you like to learn more?

## Was This Home Built Before 1994? What You Need To Know When Buying An Older Home.

Most new homes already feature extensive energy efficiency amenities such as modern central air, energy efficient appliances and weatherized windows. But if you are purchasing an older home - particularly one built before 1994 - you should strongly consider having it evaluated from an energy efficiency standpoint. Energy codes have come a long way in recent years, and your house may not have kept pace. In 1993, the major existing international building code organizations joined forces to create the International Code Council (ICC). In the years since, new and stricter energy efficient building standards have been adopted for use in all newly built homes in the United States. If your house was built before the new ICC energy codes came into force, it likely lacks one or more significant energy upgrades available today - and you will pay for it with higher utility costs.

An [Energy Efficient Mortgage](#) offers the perfect solution for purchasers of older homes. The major drivers of home energy expenses - mechanical systems, water heaters and insulation - have all enjoyed significant efficiency and design improvements in the years since the 1993 ICC standards were adopted. Many of these upgrades qualify for financing under EEM loan programs:!

With an Energy Efficient Mortgage managed by Federal Energy Services, you can make the energy upgrades you need before you move in - and pay for them directly from the utility cost savings they generate, resulting in no additional monthly cost to you. If you plan to purchase an older home, you owe it to yourself to consider an Energy Efficient Mortgage program managed by Federal Energy Services.

## Rebates

Get cash rebates and tax rebates for more savings!

1. **Federal Tax Rebate**
2. **City Rebates**
3. **PG&E**

**Ask me what this home is eligible for and how to apply!**

## Also Solar and Wind Available!

