



EEM—Loan Comparison

**Saving money with
the Energy efficient
Mortgage**



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When you think of lending,

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think of US!

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Sample Sales Price
\$185,000

FHA Mortgage

Energy Efficient Loan

Purchase Price: \$185,000
Down Payment: 3.5%= \$6475.00
Loan Amount: w/ MIP: \$181,649
Rate: 5.0% / APR 5.598%
Term: 30 YR Fixed 360/360months

Purchase Price: \$185,000
Down Payment: 3.5%= \$6475.00
Loan Amount: w/ MIP: \$197,903
Rate: 5.0% / APR 5.633%
Term: 30 YR Fixed 360/360months
Upgrade Amount: \$9500

Housing Expense

Principle & Interest: \$975.13
Hazard Ins: \$52.07
Taxes: \$185.96
Mortgage Ins: \$81.28

Housing Expense

Principle & Interest: \$1062.39
Hazard Ins: \$52.07
Taxes: \$185.96
Mortgage Ins: \$88.55

Total: \$1294.44

Total: \$1388.97

Payment Increase: \$94.53

Potential Energy Bills Monthly: As-Is \$204.28 and Improved \$74.83

Savings on Energy \$129.45 Monthly or \$1553.4 Annually

Combined Savings: 34.92 a Month
PLUS City, PG&E and Federal REBATES!

The loan comparison above is only a reference and not a loan commitment. All figures are used for estimates to show the potential monthly saving when looking in to energy efficient improvements, nor is it a guarantee of any kind. Information is based solely on estimated figures and information available at the time of preparation. The estimate of energy bills shown in this sample depends on many factors. Construction, year of home, conservation features of the home. Each home should be evaluated by a CHEERS Inspector for each individual recommendation. Each home has a max improvement amount and should be looked at prior to any offers to be made. CA DRE#01398653