



# EEM—Loan Comparison

***Saving money with  
the Energy efficient  
Mortgage***



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*When you think of lending,*

**USLENDING CO.**  
*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