

Energy Mortgage

- Credits a home's energy efficiency in the mortgage
- Finances energy improvements
- Increases the consumer's buying power

Energy Mortgage

- Uses energy savings calculated by a HERS to increase buying power and add value
- For new and existing homes

EEM Underwriting Guidelines

- Fannie Mae, Freddie Mac, FHA, and VA each have special Energy Mortgage guidelines
- All up-to-date EEM guidelines are maintained at www.natresnet.org/lenders, "*Lenders Guide to Energy Efficient Mortgages*."

Mortgage Training & Information

- RESNET has a free lender's help line at www.natresnet.org/lenders
- RESNET contracts workshop training to lenders and HERS