As an ENERGY STAR Lender we are proud to offer Energy Efficient Mortgages (EEMs) that can be used for the purchase of ENERGY STAR qualified homes.

**Energy Efficient Mortgages**

Energy Efficient Mortgages, known as EEMs, can make it easier for you to buy an energy efficient home by helping you to qualify for a larger mortgage. The EEM recognizes that energy efficient homes cost homeowners less to operate each month because they use less energy and have lower utility bills. *For more information please contact Jane Doe at (111) 111-1111.*

**ENERGY STAR**

**ENERGY STAR** is the government-backed symbol for energy efficiency. It identifies new homes, commercial buildings and more than 40 types of products that are energy efficient and offer the features, quality and personal comfort that today’s consumers expect. Products that can earn the ENERGY STAR include appliances, lighting, home office equipment, consumer electronics, and heating and cooling equipment.

**ENERGY STAR Qualified Homes**

**ENERGY STAR Qualified Homes** may look no different than standard homes, but they are significantly more energy efficient. These homes often include effective insulation, high performance windows, tight construction, efficient heating and cooling equipment, programmable thermostats, ENERGY STAR appliances and are independently verified to be ENERGY STAR compliant by a third-party inspector. ENERGY STAR homes can save homeowners hundreds of dollars annually on their energy bills while delivering more comfort and helping protect the environment.

Notes:

- ENERGY STAR logos can be downloaded anytime at: [www.energystar.gov/marks](http://www.energystar.gov/marks).
- Lost your username and password? Call the ENERGY STAR Hotline at 1-888-STAR-YES.