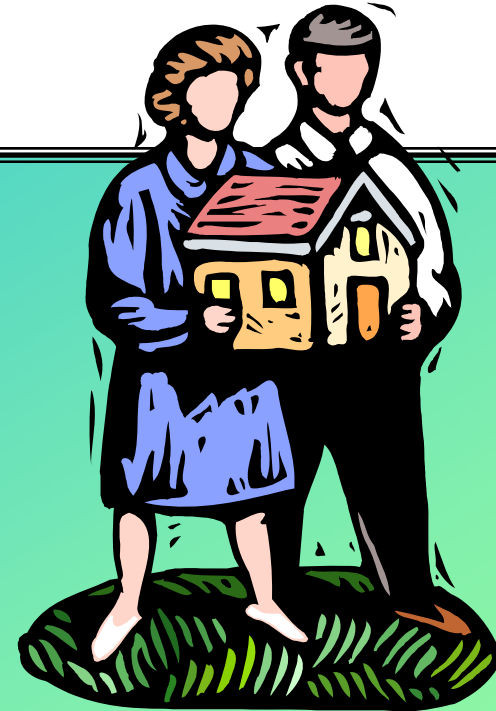


TRANSFORMING

New Jersey's

Older Home Market with

ENERGY EFFICIENT MORTGAGES



Home Energy Ratings (HERS) and Energy Efficient Mortgages

- ✓ A timely national program with significant consumer benefits including increased home ownership opportunities



Mission

The mission is to stimulate demand for and create housing that is energy efficient, affordable, and comfortable.

Natural byproducts of these qualities include greater safety and durability, more resource efficiency, and reduced green house gasses



Residential Energy Professionals, LLC

- ✓ Provide Diagnostic Home Energy Audits
- ✓ Assist the RE Professional
- ✓ ENERGY STAR HOMES Ally



A Timely Opportunity

- ✓ Ideal mortgage interest rates
- ✓ Home heating costs are sky-rocketing
- ✓ Existing New Jersey homes are not very energy efficient
- ✓ Improve comfort, IAQ, savings



What is a HERS “Energy Rating”?


- ✓ HERS is a uniform national system for evaluating a home’s energy efficiency
- ✓ HERS index:

0 - 100 points;



to



85 points =  = ***“Energy Efficient”***

A typical older home = 120 to 140 points



HERS Rating Process

A HERS Rating includes:

- ✓ A comprehensive evaluation of the building envelope and the heating and cooling systems
- ✓ Data analysis using nationally approved rating software
- ✓ Recommendations for the most cost-effective improvement measures
- ✓ Final score after measures are installed



Why Use Energy Ratings?

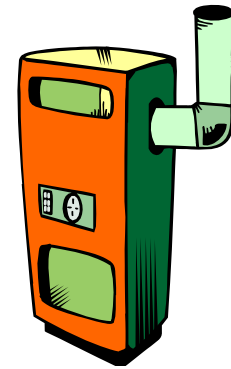
- ✓ To recommend cost-effective energy improvements or new home construction options for energy efficiency
- ✓ To objectively quantify future energy cost savings benefits for each item recommended



Energy Improvement Opportunities



- ✓ Greater insulation
- ✓ Reduced air leakage
- ✓ Heating system upgrade
- ✓ High efficiency water heater
- ✓ Quality windows



Which Homes are Appropriate?



**Most homes built
before 1980
have the potential for
significant energy savings!**



Annual Residential Energy Drain



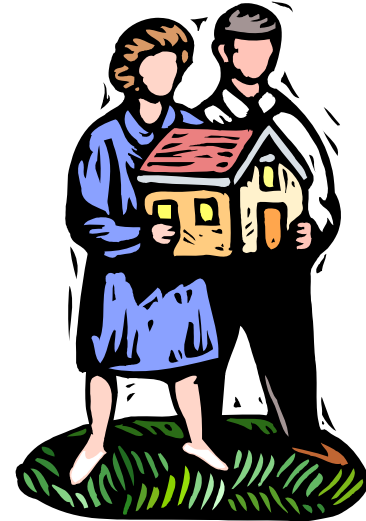
For example, a small town in New Jersey

	Households	Residential Energy \$\$ Spent per Year	Potential Annual Savings @ 20% Energy Reduction
One Family	1	\$1,200	\$240
Moorestown NJ	8,142	\$9,770,000	\$1,954,000
Burlington Co. NJ	37,975	\$45,570,000	\$9,100,000



How Will Home Buyers Benefit ?

- ✓ By **Solving** their energy problems
- ✓ By **Reducing** their energy costs and making home ownership more affordable
- ✓ By **Increasing** their home's comfort and resale value
- ✓ By helping them **Qualify** for a mortgage



Our Key Services

- ✓ **Home Energy Ratings**
- ✓ **Contractor Arranging Service**
- ✓ **Lender Training**
- ✓ **Developing Co-Marketing with lenders, non-profits, Realtors, and builders**



Home Energy Rating Service

As part of our services, we

- ✓ **Explain** the HERS and EEMs to buyers.
- ✓ **Inspect** and test the home, perform "as-is" Energy Ratings.
- ✓ **Recommend** energy improvements.
- ✓ **Document** work completion, re-rate the home, and inform lender to release escrow.



Contractor Arranging Service

- ✓ **Prepare** detailed specifications for proposed energy improvements.
- ✓ **Manage** the collection of firm-fixed bids from contractors.
- ✓ **Help** homeowner select contractors.
- ✓ **Contract Preparation**
- ✓ **Document** work completion, re-rates the home, and informs lender to release escrow.



Help Your Customers
Buy Smart!



**Residential Energy
Professionals, LLC**

*...with Home Energy Ratings
and Energy Mortgages*