

- ✓ Buy A House
- ✓ Save Energy
- ✓ Save Money



...It's That Simple!

Welcome to the newest and **GREENEST** home loan program from the Washington State Housing Finance Commission.

Apply Today!



HOME BUYERS SAVE TWO WAYS:

1. **The Mortgage Rate and Down Payment**
Borrowers who buy an energy-efficient home, or make upgrades to an existing home at the time of purchase, have the potential to save .25% on their interest rate.* Plus, they can still qualify for our down payment assistance.
2. **The Utility Bill**
Utilities are among the hidden costs of homeownership. The more efficient the house, the more money saved.

HOME BUYERS WHO MAY QUALIFY:

- Household income under \$145,000
- Credit score at least 620
- **Purchases either:**
 - A new home that exceeds Washington State energy standards by at 15%** or
 - An older home that can be upgraded for 10% energy savings over it's current use.***

Contact **Kevin** today to see if you may be eligible for an **EnergySpark Home Loan** or to learn more about available options.

SchmidtHomeLoans.com



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*The commission may not be able to offer a .25% interest rate reduction on all days and on every rate. **New Construction: Northwest Energy Star Homes, LEED for Home Silver, Gold or Platinum, Department of Energy Zero Energy Ready Home, Passive House, and Built Green 3, 4 or 5 Star Certification. ***Existing Construction: Work with your lender to make improvements (per underlying mortgage guidelines, subject to lender approval) that improve home's efficiency by at least 10% based on a pre and post energy audit. This is not an offer for extension of credit or a commitment to lend and is subject to change without notice. Certain restrictions apply on all programs. Complete guidelines, loan applications, interest rates and annual percentage rates (APRs) are available through Summit Mortgage Corporation. Licensed in CA by the Department of Business Oversight. Loans will be arranged or made pursuant to the California Financing Law. Questions and Concerns may be directed to support@go-summit.com, 4700 SW Macadam Avenue, Portland, OR 97239. www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/3236. Other restrictions or limitations to any program may apply. Not all applicants will qualify. This is not a commitment to lend. Schmidt Home Loans is a division of Summit Mortgage Corporation. Kevin Schmidt is licensed to originate mortgage loans in OR/WA/CA.



An energy assessment shows the most cost-effective upgrades for the home, and EnergySpark helps finance the work!