



# Energy Friendly Financing

## Why does an energy efficient home matter to me? How do I benefit?

### INCREASE YOUR HOME'S VALUE

From a Lender's viewpoint, less risk is a good thing. That said, a quality built home with added features, sound structure, and superior energy efficiency shows an increased ability to sell in future transactions and provides a safer, lower risk factor when lending money.

From a homebuyer's viewpoint, it's most likely the biggest investment you'll ever make. Don't you want to make sure the choice you make is the right one? Knowing that your home is energy efficient is a key step.

### MONEY

When it's all said and done, money still talks. And why shouldn't we, as lenders and your trusted advisors, listen? At Heartland Mortgage Group, we firmly believe that it is our responsibility to find every way possible to help our borrowers save their hard earned dollars; not only on their mortgages, but on other monthly debts as well.

With the **Energy Smart Home Mortgage**, we can not only offer you the most competitive mortgage financing available, but also help you save money for years to come on your monthly utility bills by helping you finance the most energy efficient homes on the market today.

After all, you work hard for your money. We think you should get to keep it.

### BEAT RISING COSTS

In today's world, rising costs are an every day reality: oil prices, food costs, insurance costs... it's just the cold hard truth. Ask yourself: if you could find a way to guarantee that you could stop gasoline prices from rising, wouldn't you? It would sure save you a lot of money!

The same applies to your utility bills. You can protect your home today and fight rising energy costs dramatically by guaranteeing your home is energy efficient.

After all, a penny saved is a penny earned.

### ENVIRONMENT

Simply put, Heartland Mortgage Group is energy conscious and committed to doing our part to educate realtors and home buyers on the value and importance of conserving energy, saving our homeowners money, and protecting our valuable natural resources.



### Heartland Mortgage Group

Matt Wosmanky  
Senior Loan Officer  
8824 Swanson Blvd. Suite H  
Des Moines, IA 50325  
515-267-9992 Offices  
515-267-9993 Fax  
515-229-1599 Cell  
matt@hmg1.com