

- ✓ 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.

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 \$97,000
- 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 **Robert** today to see if you may be eligible for **Energy Spark Home Loan** or to learn more about available options.

RobertWilliamsHomeLoans.com



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