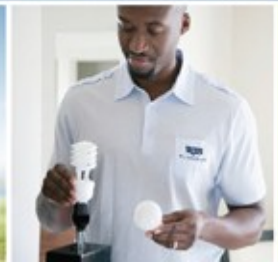




POWER SAVER PROGRAM



PowerSaver Product Overview

The PowerSaver loan is a new FHA-insured product specifically designed for energy-efficient home improvements. W.J. Bradley is proud to be one of only a handful of lenders nationwide authorized to offer the loan.

Maximum Loan Amount:	\$25,000
Minimum Loan Amount:	\$7,500
Minimum FICO Score:	660
Amortization Schedule:	15 years
100% CLTV	<input checked="" type="checkbox"/>
First Disbursement:	50% at work commencement
Second Disbursement:	50% at work completion

Eligible Improvements:

A qualified loan applicant may use PowerSaver funds to make energy-efficient improvements that include but are not limited to:

- Wall Insulation
- Heating Systems
- Attic Insulation
- Storm Doors
- Duct Sealing
- Water Heater
- Skylight Replacement
- Air Conditioners
- Doors
- Ground Source Heat Pump
- Crawl Space Insulation
- Roofs
- Windows

Additionally, applicants may apply 25% of the total loan amount for any home improvement as defined under the loan guidelines, with the exception of the following improvements which are not eligible for funding with a PowerSaver loan:

- Barns
- Choir lofts
- Decks, gazebos
- Lattice work
- Boathouses
- Cabinets (unless the improvement results in health benefits)
- Docks
- Piers
- Boat slips
- Door chimes
- Porches
- Bookcases (built-in)
- Driveways

Important Note:

As part of the guidelines provided by FHA, WJB mandates that each loan applicant have an energy audit performed on their home. The energy audit, at no additional cost to the homeowner, is performed in conjunction with a standard appraisal. Once work is completed, a final inspection will take place prior to the second disbursement of funds. The final inspection will determine that the work was completed per the original estimate of work and a test-out will be performed as defined by the energy audit.



For more details on the PowerSaver loan contact us at:
 888.WATT.OX.8 powersaver.greenoxenergy.com

or have your contractor help you get started today!