

HomeStyle® Energy Mortgage Loans

Financing to Help Your Energy-Conscious Borrowers Save

Fannie Mae's HomeStyle® Energy helps you offer affordable financing to borrowers interested in improving the energy and water efficiency of their homes.

New research reveals that homeowners prefer "features that will help them save energy and keep the home organized." And, most buyers want homes with energy-efficient windows and highly rated insulation, according to a recent study from the National Association of Home Builders.¹

No special approvals needed!

HomeStyle Energy mortgages can be originated by any Fannie Mae lender.

Did you know today's existing homes are 37 years old on average?²

HomeStyle Energy makes it easy for buyers to invest in energy improvements at the time of purchase or refinance.

Simple Options

- Pay off higher-interest energy improvement debt, including PACE (Property Assessed Clean Energy) loans.³
- Finance up to 15% of the as-completed appraised property value of a home.
- Finance up to \$3,500 in weatherization or water-efficient improvements with no energy report.

Benefits

- Expand your market to new customers purchasing homes that need upgrades and strengthen your relationships with real estate professionals.
- Help customers reduce their energy costs and improve the comfort of their homes with refinance opportunities.
- \$500 loan-level price adjustment (LLPA) credit.
- 1-to-4 unit properties eligible.

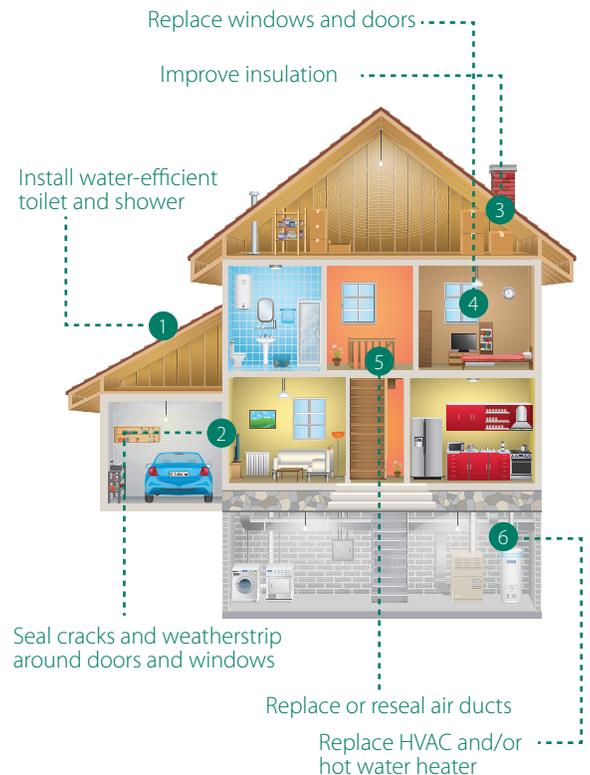
When to Consider HomeStyle Energy

- Is your borrower buying an older home?
- Are your customers looking to improve the comfort of their homes?
- Are your refi customers paying too much on energy costs?
- Does your refi borrower have an existing energy-improvement debt to pay off?

Learn More

HomeStyle Energy can be used with most standard Fannie Mae products, including HomeReady® mortgage.

Visit fanniemae.com/singlefamily/homestyle-energy to learn how easy it is to offer your customers the benefits of HomeStyle Energy.



Pay off existing PACE loans or other energy improvement debt.

1. Rose Quint, "Housing Preferences across Generations (Part 1)," *Eye on Housing* (March 7, 2016).
 2. Na Zhao, "The Aging Housing Stock," *Eye on Housing* (August 11, 2015).
 3. Refer to Section B5-3.4-01 of the *Selling Guide*, which discusses Fannie Mae's restrictions on PACE loans.