

ETHOS GREENCHOICE

Need help with your Green
Home Mortgage?

One Mortgage . One Payment

GO GREEN WITH ETHOS

- **Funding Amount Allowed**
15% of the "as completed" value of the property
- **LTV Requirements**
Up to 97% LTV or 105% TLTV for Home Possible® purchase transactions. Standard LTV/TLTV/HTLTV ratios apply. See Guide Section 4203.4.
- **Property Types**
1- to 4-unit property types, including condos and manufactured homes and new and existing properties , Manufactured homes, & Cooperative Units, if permitted under the Seller's Purchase Documents.
- **Available for both new purchase & Refinance**
Use our 'no cash-out Refinance Mortgages' to finance solar in existing home & GreenCHOICE Mortgages to add solar to a new purchase



ETHOS
REAL ESTATE
SERVICES

BUYER ADVANTAGE

Ethos GREENchoice loan provides homeowners with a sense of security in terms of their home's energy efficiency. Homebuyers can use the GREENchoice loan to purchase an array of products, such as solar panels, roof insulation, Energy Star windows, and other environmentally friendly solutions, from the outset, which ensures that they are both cost-effective and eco-friendly.

ETHOS HAS PRODUCTS FOR EVERY BUYER...

→ PURCHASE A HOME WITH EXISTING SOLAR

Our team can help you purchase your new home with Solar. All wrapped up into your mortgage at traditionally low rates!

→ PURCHASE A HOME & ADD SOLAR

If you would like solar but it is not already installed on the home you want to buy. No additional money out of pocket we can include it in your mortgage.

→ ENERGY STAR UPGRADES

It's not just solar!! you can add a number of upgrades to your home at the time of purchase. Windows, doors, roof, insulation, etc.

→ INSTALL AFTER YOU CLOSE

Don't stress! You have time to move in and get situated before the work happens. You have up to 180 days to complete the projects.

→ INCREASE YOUR HOME VALUE

With the energy improvements included with your mortgage homeowners see an avg. increase in home value of 4%.

→ YOU GET THE TAX INCENTIVES

there is a 30% tax credit for anything we include in solar projects. Like roof, insulation, upgraded electric panel, etc.