

## Save \$ on Your Home Mortgage

(While Helping the Environment)

*Formatted, Printed and Distributed by the Environmental Task Force  
of Unitarian Universalists for Social Justice  
1448 E. 52<sup>nd</sup> St., Box 144, Chicago, IL 60615*

Three forms of home mortgages are available to help home buyers and owners save money while minimizing pollution and energy use.

1. The Energy Efficient Mortgage (EEM) allows a home purchaser to stretch their debt to income ratio and qualify for a larger mortgage.
2. The Energy Improvement Mortgage (EIM) allows owners of existing homes to include the costs of energy improvements in their mortgage.

EEM and EIM are available through many builders and real estate agents. To find out more, log onto [www.Energywisehomes.org](http://www.Energywisehomes.org) or call the Illinois Department of Commerce and Community Affairs at 312-413-4959. Similar programs are available in all 50 states of the USA. A complete listing of these programs is available at [www.Natresnet.org](http://www.Natresnet.org).

3. The Location Efficient Mortgage (LEM) is available in Chicago and some of its suburbs, for low and moderate income home buyers who can use public transportation to minimize travel expenses and pollution. To find out more about LEMs log on to [www.locationefficient.com](http://www.locationefficient.com) or call 1-800-7FANNIE. LEMs are also available in selected areas outside of Illinois. Call the Center for Neighborhood Technology at 773-278-4800 for details.

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