

## VA FHA Energy Efficient Mortgage by imortgage



Lender: VA FHA Energy Efficient Mortgage by imortgage

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*Verified by Lender on: 9/21/2016*

The data provided is for informational purposes only. For actual loan terms specific to borrowers, contact the lender directly.

### Property Types

### Sponsor:

### Financing Type

### Financing & Payment Information

Rate:	Market Rate
Term (years):	years
Minimum Amount:	\$0
Maximum Amount:	N/A
Fees:	None
Money Down Required:	No
Repayment Method:	Unknown
Payment Frequency:	
Pre-Pmt. Penalty:	No

### Allowable Projects

## Other Program Requirements

Financing Approval Time

Equity in Property Needed

No

## Other Variations of this product

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#### Secured

Property Types		
Sponsor		
Financing Type	Secured loan	Secured loan
Term (years)	15, 20, 25, 30 year(s)	0 year(s)
Rate (APR)	Market Rate	Market Rate
Min. Amount	\$50,000 +	\$50,000
Max. Amount	N/A	N/A
One-time Fees	No	No
Ongoing Fees	No	No
Description	<p>The Federal Housing Administration's (FHA's) Energy Efficient Mortgage (EEM) helps homeowners, who are veterans, finance the cost of adding energy efficiency and renewable energy upgrades to their home as part of an FHA-insured home purchase or refinance mortgage. The actual mortgage loan is provided through an FHA-approved lender, such as imortgage, and the FHA provides mortgage insurance to reduce the risk of the additional energy project cost to the lender. The additional energy project cost available to the homeowner through the EEM is determined by the results of an energy audit, usually provided through a professional who conducts a Home Energy Rating System (HERS) test on the house. As with any typical mortgage, EEMs can be structured in many different ways that may include closing costs, fees or points.</p>	<p>The Federal Housing Administration's (FHA's) Energy Efficient Mortgage (EEM) helps homeowners, who are veterans, finance the cost of adding energy efficiency and renewable energy upgrades to their home as part of an FHA-insured home purchase or refinance mortgage. The actual mortgage loan is provided through an FHA-approved lender, such as imortgage, and the FHA provides mortgage insurance to reduce the risk of the additional energy project cost to the lender. The additional energy project cost available to the homeowner through the EEM is determined by the results of an energy audit, usually provided through a professional who conducts a Home Energy Rating System (HERS) test on the house. As with any typical mortgage, EEMs can be structured in many different ways that may include closing costs, fees or points.</p>