Energy Costs ($/yr)

<table>
<thead>
<tr>
<th>End-Use</th>
<th>As Is</th>
<th>With All Improvements</th>
<th>Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heating</td>
<td>701</td>
<td>702</td>
<td>-1</td>
</tr>
<tr>
<td>Cooling</td>
<td>66</td>
<td>66</td>
<td>0</td>
</tr>
<tr>
<td>Hot Water</td>
<td>177</td>
<td>126</td>
<td>51</td>
</tr>
<tr>
<td>Lights and Appliances</td>
<td>1200</td>
<td>1200</td>
<td>0</td>
</tr>
<tr>
<td>Photovoltaics</td>
<td>-0</td>
<td>-0</td>
<td>0</td>
</tr>
<tr>
<td>Service Charge</td>
<td>356</td>
<td>356</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>2500</td>
<td>2450</td>
<td>50</td>
</tr>
<tr>
<td>NY HERS Score</td>
<td>87.6</td>
<td>88.4</td>
<td></td>
</tr>
</tbody>
</table>

Total Costs ($/yr)

<table>
<thead>
<tr>
<th></th>
<th>As Is</th>
<th>Improved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost</td>
<td>2498</td>
<td>2447</td>
</tr>
</tbody>
</table>

HERS Index

- As Is: 62
- Improved: 58

Information For Lenders and Appraisers

- Installed Cost of Improvements ($): 600
- Cost Weighted Life of Measure (Years): 30
- Mortgage Term (Years): 1
- Discount/Mortgage Rate (%): 0.000
- Present Value Factor: 30.0
- Expected Annual Energy Savings ($): 50
- Expected Annual Maintenance Costs ($): 0
- Expected Annual Savings ($): 50
- Increased Annual Mortgage Costs ($): 600
- Present Value of Savings ($): 1502
- Expected Annual Cash Flow ($) -550

Cost Comparison ($/yr)

- As Is: 2498
- Improved: 3047

This information does not constitute any warranty of energy cost or savings.
Recommended Improvements

Component | Life | Cost | Index
---|---|---|---
1. Equip 2: DHW: | | | |
   Existing: AOSmith50gal, 61% | 30 | 600 | 58
   Proposed: Gas, Instant, 85% | |
   Measure: 61%->85% EF DWH | |

Criteria

<table>
<thead>
<tr>
<th>Ranking Criteria: SIR</th>
<th>Maximum $ Limit: No Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cutoff: 0</td>
<td>Measures: Interactive</td>
</tr>
</tbody>
</table>

The home’s energy efficiency is rated using the HERS Index as defined in the RESNET “Mortgage Industry National Home Energy Rating Systems Accreditation Standards,” 2006. An Index of 100 represents a home that meets current energy codes. A lower Index indicates the home uses less energy than a code home, a higher Index indicates the home uses more energy than a code home. The rating considers all energy use in the home. The rating should be used only for comparison, since it assumes average climate and thermostat settings, quantities of hot water, and internal loads for a typical household. Energy costs are based on local energy prices at the time of rating. If energy efficiency improvements are made to the home, or energy prices change significantly, the rating and annual energy costs may change. Although every effort has been made to provide accurate information, this rating does not constitute a warranty, expressed or implied, about the energy efficiency or operating costs of the house. Estimated savings are calculated assuming that the improvements are implemented in the order listed, and in accordance with all local codes and standards. The cost estimates for improvements are established by the local HERS provider.
Use this Energy Report to show the Energy Savings (for underwriting purposes in accordance with the requirements of the Energy Efficient Mortgage product) to determine the Energy Savings related to the property. This Report is to be completed by the Energy Rater and submitted to the Lender. This Report must be retained by the Lender in the Loan File.

Borrower Name(s): Mr. Sample Residence

Property Address: 1 Sample Court Albany, NY 12210

**Energy Savings**

**Monthly Energy Savings** 4

Enter Monthly Energy Savings Value into Section V "Monthly Income and Combined Housing Expense Information" in Desktop Underwriter®.

**Energy Value**

**New Homes or Energy Efficient Existing Homes**

Energy Savings Value 1502

Enter Energy Savings Value into "Additional Data" in the Desktop Underwriter® screen by adding this value to appraised value.

**OR**

**Energy Improvements to Existing Homes**

Energy Savings Value 600

Enter into Section VII "Details of Transaction". Add to Line B "Alterations, improvements, repairs"

AND

Enter Energy Savings Value into "Additional Data" in the Desktop Underwriter® screen by adding this value to appraised value.

**Rater's/Provider's Signature**

______________________________

**Date**

______________________________