

# Evergreene HOMES

## PREFERRED LENDERS & SETTLEMENT AGENCY

As an Evergreene Homes Purchaser, you have the right to select a lender and settlement agency of your choice to obtain financing and conduct the closing on your future home. Your lender will play an important role in the coordination of numerous administrative and clerical functions related to underwriting the transaction and managing the collection of documents and the disbursement of funds required to carry out the terms of the Agreement of Sale. To help facilitate a successful closing, Evergreene Homes would like to present our six Preferred Lenders and Affiliated Settlement Agency:

### PREFERRED LENDERS



**Rick Munch**  
*SunTrust Mortgage*  
Business: 571.248.6204  
Fax: 703.754.7114  
Cell: 703.222.4466  
Rick.Munch@SunTrust.com



**Fernando A. Marquez**  
*George Mason Mortgage, LLC*  
Business: 202.627.3063  
Fax: 703.653.8112  
Cell: 703.627.3733  
FMarquez@GMMllc.com



**David Black**  
*First Home Mortgage*  
Business: 703.754.0100  
Fax: 443.725.0514  
Cell: 703.282.0054  
DBlack@FirstHome.com



**Rob Ross**  
*MVB Mortgage*  
Business: 571.266.6503  
Fax: 703.935.4455  
Cell: 703.568.3749  
RRoss@MVBmortgage.com



**Andrew Lunenfeld**  
*EagleBank*  
Business: 240.406.1139  
Fax: 301.841.9793  
Cell: 240.498.7273  
ALunenfeld@EagleBankCorp.com



**Tan Tunador**  
*Atlantic Coast Mortgage*  
Business: 571.234.5757  
Fax: 703.991.8290  
Cell: 703.328.0628  
Tan@ACMllc.com

### PREFERRED SETTLEMENT AGENCY



**Centerview Title Group**  
Business: 571.318.5032  
Fax: 571.921.9373  
www.CVTitle.com

If you select, and are approved by and close using one of the above Preferred Lenders **AND** you select Evergreene Homes' Preferred Settlement Agency, you shall receive up to **\$5,000** at Settlement (the "Settlement Costs Credit") paid by a contribution from Evergreene Homes and/or the Preferred Lender toward the "Approved Settlement Costs." Approved Settlement Costs means: Any Settlement Costs defined in the Agreement of Sale that, for the loan program selected by you, the Preferred Lender allows you to receive a credit for from Lender and/or Evergreene Homes. Approved Settlement Costs shall not include any prepaid items, such as mortgage insurance premiums, real estate taxes, hazard insurance premiums or interest. Lenders and certain loan programs (e.g. FHA, VA etc.) may not allow certain specified Settlement Costs to be paid by you nor allow you to receive a credit for such items from Evergreene Homes and Lenders. Any such disallowed items do not constitute Approved Settlement Costs.

The **maximum** Approved Settlement Costs Credit that you shall receive is **\$5,000**. In the event that at the time of Settlement, the actual Approved Settlement Costs are less than the maximum, you shall receive only the actual costs incurred.

## EVERGREENE ENERGY EFFICIENCY

It is quite easy for a Builder to claim that they build an energy efficient home, but much more difficult for most Builders to substantiate that claim with hard data. What separates Evergreene Homes from our competition is that we can clearly demonstrate, with 3rd party verification, that each and every one of our homes is truly an energy efficient home. We do this by testing and ranking energy efficiency with a nationally accepted protocol so that each home can be fairly compared against others. This is what we call The Evergreene Difference.

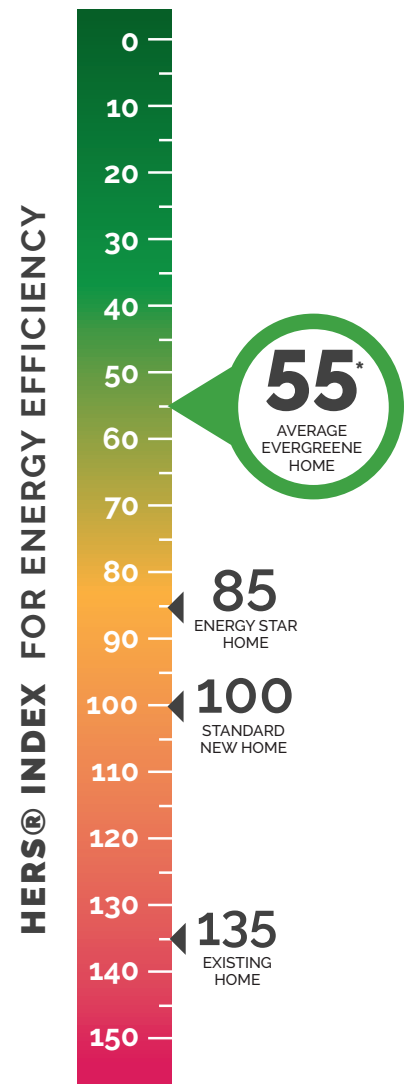
To understand how our homes are evaluated, it is first necessary to understand the HERS (Home Energy Rating System) Index. The HERS Index is a scoring system created by the Residential Energy Services Network in 2006. In this system, a home built to the specifications of the HERS Reference Home (based on the 2004 International Energy Conservation Code) scores a HERS Index of 100, while a net zero energy home scores a HERS Index of 0. The lower the home's HERS Index, the more energy efficient it is.

Each 1-point decrease in the HERS Index corresponds to a 1% reduction in energy consumption compared to the HERS Reference Home. Thus, a home with a HERS Index of 85 is 15% more energy efficient than the HERS Reference Home and a home with a HERS Index of 80 is 20% more efficient.

To calculate the HERS Index for a home, the home must be reviewed, inspected and tested by an independent party known as a Rater. The Rater will conduct a number of onsite inspections, including a blower door test and a duct test. Results of these tests, along with inputs derived from an architectural plan review, are used to generate the HERS Index for the home.

Due to its reliability, the HERS Index scoring system has been widely adopted by both the private and public sectors. The Energy Star program designed by the U.S. EPA uses the HERS Index as one of its critical measurements. In Version 2.0 of Energy Star, a home is required to achieve a HERS Index of 85 or lower. By comparison, since January of 2015, the average Evergreene Single Family Home achieved a HERS Index of 55. These Evergreene Homes were 45% more efficient than the HERS Reference Home and 30% more efficient than the baseline Energy Star qualified home. To put this into perspective, for every dollar spent on heating and cooling the HERS Reference Home, the baseline Energy Star homeowner spent \$0.85 and the Evergreene homeowner spent only \$0.55.

A HERS Index Score Card is standard with every new Evergreene home and given to the homeowner after the home has been completed. Our homeowners are encouraged to proudly display these cards to show their friends and family that they have chosen to go "e-Greene." Energy Efficiency has been instrumental in helping us achieve our company goal of creating a more sustainable future – all while saving our homeowners substantial energy costs.



# Evergreene HOMES

## THE EVERGREENE STORY

Evergreene Homes is a privately owned company founded by industry veterans with the vision of making the homebuilding process more personalized and enjoyable for all involved.

We believe the finest homes are distinguished by great locations, magnificent architecture, premium building materials and high-end finishes. Our success is credited to quality craftsmanship, attention to detail and designs to fit your family needs and compliment your lifestyle.

Our homes meet or exceed the strict energy efficiency guidelines set by the U.S. EPA. Our homes are quieter and more comfortable, have lower utility bills and help the environment by reducing greenhouse gas emissions.

Evergreene Homes partners with trusted mortgage companies as our designated lenders to provide you with the best financial options and solutions available with superior customer service.

Whether you speak with our homeowners, Realtors who have sold our homes, or our trade partners, we are confident that they will tell you that choosing an Evergreene Home is the right decision and a wise investment.

As the founders of Evergreene Homes like to say:

**“We’re building friendships,  
one home at a time.”**