Case Study

(same size house with a 660 credit score)

LOWTILITY by PRMI

Traditional Mortgage (No Solar)	Lowtility Mortgage (Solar)
Traditional **Sale Price:** $350k	Lowtility **Sale Price:** $350k + $20k
Traditional **5% Down Payment:** $17,500	Lowtility **5% Down Payment:** $17,500
Traditional **Rate:** 4.25% (4.482 apr)	Lowtility **Rate:** 3.75% (4.265 apr)

rates subject to change and can vary by customer, ltv, dti, credit

Traditional **Mortgage (PI) Payment** $1,636	Lowtility **Mortgage (PI) Payment** $1,657
Traditional **Mortgage Insurance** $195	Lowtility **Mortgage Insurance** $249
Traditional **Power Bill:** $200/mo	Lowtility **Power Bill:** $25/mo
Traditional **Total monthly (PI + U) expense** **$2,031**	Lowtility **Total monthly (PI + U) expense** **$1,931** Saves customer $86 per month from month one.
Traditional **Tax Credit:** $0	**Lowtility Tax Credits:** Fed: $6,000 + Utah: $1,600 = **$7,600**

Lowtility is the name of a suite of mortgage loan programs designed to allow qualified borrowers to make home energy improvements to their home. It is not affiliated with a utility company or a DBA. Primary Residential Mortgage, Inc. NMLS#: 919520 Utah DRE Mortgage Office License # 8335595. MLO 0117736. MC3094-122. All loans subject to credit and property approval. PRMI NMLS 3094. PRMI is an Equal Housing Lender. Some products and services may not be available in all states. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.
801-726-7736 1165 East Wilmington Avenue, Suite 250, Salt Lake City, UT 84106

Additional Benefits of Lowtility

- Customer owns solar. No extra liens or payments.
- Including solar financing in the mortgage essentially means that the power bill payment is now helping pay down the mortgage. How? When solar is included in the mortgage, the interest and payments go to the mortgage instead of the power company.