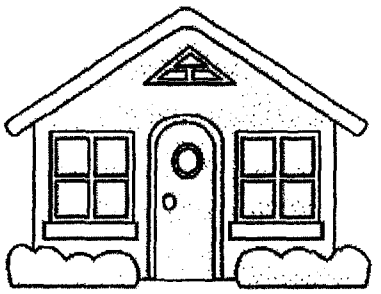
Thinking About Buying a New Home?



Consider the Benefits:

- More House for Less Money
- Improved Mortgage Options
- Enhanced Indoor comfort
- Superior Energy-Efficiency
- More Environmental Sustainability
- Tested Quality Construction
- Greater Resale Value

Congratulations on your decision to purchase a home.

As you know, there are a lot of factors to consider before signing on the dotted line. By now, you've probably checked out the location of the home you like the best. You know how much the seller wants, how many bedrooms there are, whether your dining room table will fit, where you'll park your car and lots of other important things.

But wait, there's still one more important thing you really ought to do.

You wouldn't buy a car without asking how many miles-per-gallon it gets, would you? So why would you even think of buying a house without knowing how much the power bills will be? That's why now is the perfect time to get an EnergyGauge® rating on the house.

Since 1994, there has been a voluntary statewide energy-efficiency rating system for homes in Florida, and prospective home-owners just like you all around the state are getting their homes rated before they make their purchase. There are several very important reasons why:

Energy ratings give homebuyers a market- place yardstick that measures the benefits of energy-efficiency improvements. You get detailed estimates of how much your energy use will cost.

Energy ratings give you clear and specific information that lets you compare similar homes on their energy use. Two homes might look similar, but one may be efficient and comfortable and the other an energy-guzzler with a very uncomfortable interior.

Maybe most important of all, the national Home Energy Rating System (HERS) score on the energy rating can qualify you for a number of special mortgage programs that offer lower interest rates, lower closing costs, and other benefits. More and more lenders are coming into Florida with money-saving packages for buyers of energy-efficient homes.

Before buying your next home, hire a Certified Energy Rater to do a rating.
Your builder or Realtor can help you find a Certified Rater in your area. After the rating, you'll get an easy-to-understand Energy Guide that estimates how much it will cost to pay for energy used in that home, and will allow you to look at a number of separate areas of energy use throughout the house. For many years, buyers have had home inspectors look over a home before making their purchase. This is a great way to find out about potential house problems before you make your purchase. Smart homebuyers around the country are now also asking for a home energy rating to look specifically at the energy-users in a home and determine their efficiency. Because energy costs can often equal house payments, the relatively small cost of a home energy rating can easily be offset by many years of lower energy payments.

Projected Rating Based on Improvements
Field Performance Test Required for Rating Confirmation

90 A Codes & Standards, Anytown
456 Example Way, Big, FL 33510
Central Base, FL 32610

Climate Zone, Heating
Registration No. if
Climate Central Florida

FLORIDA BUILDING ENERGY RATING GUIDE

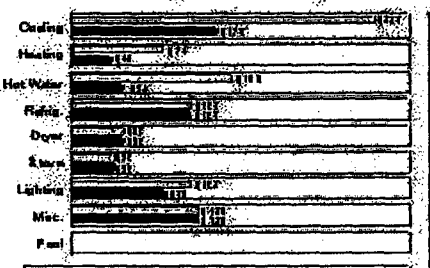
Best $381 | $735 | Worst $2229

18 MBtu | 30 MBtu | 109 MBtu

Improved Home
HERS Reference Home
Savings = $368

Cost basis:
Central Default — Electric Rate $0.082 /kWh
Central Default — Gas Rate $1.077 /Therm
Statewide Prices — Oil: $1.50/gal — LP Gas: $1.75/gal

As compared with other 1500 square foot, 3 bedroom homes without pool pumps.
This Improved Home Qualifies for EPA's Energy Star Label
This Improved Home Qualifies for an Energy Efficient Mortgage (EEM)



HERS Score

Reference: 80 ★★★★★

Improved: 90 ★★★★★



LM Certified — 000000
Certified Rater — I.D. Number

Signature — Date

Notes:
1. This HERS Reference Home is designed to comply with the 2001 Florida Energy Code (FEC) at a HERS score of 80 at climate...
2. The home tested must have a signed Determination of Duct Leakage per 2001 FEC or an Energy Star Homes certificate.
3. Home Energy Rating System (HERS) Score calculated in accordance with national HERS Guidelines (using method).

You're already familiar with the miles-per-gallon stickers on new automobiles, and the yellow EnergyGuide labels on home appliances. Shoppers use this information to figure out how much that car or appliance is really going to cost them. This information gives the buyer a good estimate of what it will cost to operate that car or use that appliance, over and above the purchase price. A car or product that is cheaper to buy can often be more expensive to operate, so this information can be very important to assure that you make the best purchase decision

Here's how the Florida EnergyGauge program works.

After the rating, you'll get an easy-to-read form like the one above. The Rating Guide has a scale that allows you to compare the specific home you're looking at with the most efficient and the least-efficient homes of the same size with the same number of bedrooms available in your part of the state today. And in addition to this overall estimate of energy use and comparisons, you get a detailed breakdown on the energy costs of the home's air-conditioning, space heating, water heating, refrigerator, clothes dryer, cooking costs, lighting, pool pumping and other miscellaneous equipment.

One of the keys to the success of this program is the uniformity of ratings, made possible by the use of the EnergyGauge® software developed by the Florida Solar Energy Center. It has been specially designed to let Raters input the key data on the home and obtain accurate information for comparison purposes. A unique optimization feature even lets Raters determine what energy-efficiency features can be added to the home to maximize cost-savings and comfort-improvement.

So how can a home energy rating help you reduce your energy use and save money?

That's easy. All energy Raters in Florida can provide cost effective improvement recommendations like the ones shown on the Energy Guide above. Note that the improvements to this home will save the homeowner $368 per year! While the design and construction of your home and the efficiency of its appliances and equipment control the most significant portion of its energy use, occupant life-style will still have a big effect on exactly how much energy gets used. Your comfort preferences and personal habits - the level at which you set the thermostat, whether or not you turn off lights and fans when leaving a room, how much natural ventilation you use, and other factors - all will affect your home's actual monthly energy use.

The Ratings program in Florida closely parallels national activities.

The U.S. Department of Energy has been working to set national standards for Home Energy Rating Systems, and Florida's system surpasses these standards. The Florida Building Energy Rating Guide provides a HERS score for the home. This national score enables homes to qualify for national mortgage financing options requiring a HERS score. This score is computed in accordance with proposed national guidelines, considering the heating, cooling, and hot water energy uses. HERS awards stars to the rating

Tell your Realtor or builder that you want to get the home rated before you buy it.

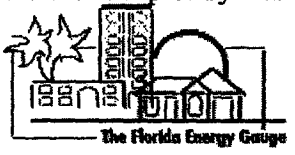
They can give you the names of Raters in your area. Additional information on the program is available from the Energy Gauge Program Office at 407-638-1492, or visit our website at www.fsec.ucf.edu.

Who does Energy Ratings?

It is important to note that only State Certified Raters are allowed to perform ratings. These Raters have undergone rigorous training programs and have passed the required challenge exams. They are also required to undergo continuing education classes and further exams to keep their certifications current. An on-going quality control program also watches over their Ratings and their work. All their Ratings are submitted to a central Registry that checks them for accuracy and compiles generic building data.

Energy Ratings in Florida

The Florida Building Energy-Efficiency Rating Act (Florida Statute 553.990) was passed by the State Legislature in 1993 and amended in 1994. It established a voluntary statewide energy-efficiency rating system for homes. The Rating System has been adopted by DCA Rule 9B-60.



The Florida Energy Gauge Program
Florida's Building Energy Rating System
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E-Mail: EnGauge@fsec.ucf.edu
Website: www.fsec.ucf.edu/ratings/