



**RIDGE ENERGY**

With over 150,000 HOME ENERGY AUDITS under our belt, we've got you covered. [www.ridge.ca](http://www.ridge.ca)

**1-888-236-5116**

# Mortgage Insurance Premium **Green Homes Refund!!!**

- Have you purchased an existing home in the last 2 years?
- Are you thinking of doing upgrades to your home?
- Did you pay a CMHC/Genworth/Canada Guaranty insurance premium?
- Would you like up to 25% of that premium back?**

Get up to  
**25%**  
back from your mortgage premium

## HOW IT WORKS

You may receive a 15% or 25% refund on the mortgage insurance premium you paid by upgrading the efficiency of your home within 2 years after the closing date of your mortgage.

**Steps**

1. Have your home initially assessed by a Ridge Energy Advisor - An EnerGuide label and reports will be provided.
2. Complete upgrades to your home that meet the targets listed below.
3. A Ridge Energy Advisor will perform the second qualifying assessment for your application to your mortgage insurer.
4. Complete and submit an application to your mortgage insurer.

**Example:** A standard \$1,000,000 mortgage with 7.5% down costs \$37,000 insurance premium, you will receive up to 25% refund of the premium paid once upgrades have been completed along with the second Energy Assessment and application completion.

Your cost is \$400 plus tax for the first audit.

## THE TARGETS

Energy Audit Measurement	15% Premium Refund	25% Premium Refund
If pre-retrofit rating is 200 GJ/year or higher (post retrofit must be no higher than 250)	Decrease by 45 GJ/Year	Decrease by 90 GJ/Year
If pre-retrofit rating is lower than 200 GJ/year	Decrease by 20 GJ/Year	Decrease by 45 GJ/Year

Prices and conditions are subject to change without notice. Customer must sign the NRCAN ERS Evaluation Authorization Form. Ridge Energy makes no warranty, expressed or implied, with respect to the energy consumption figures, cost estimates or energy efficiency recommendations included in the Energy Assessment. Actual energy consumption and costs depend on a host of factors beyond the control of Ridge Energy. Personal information collected will be protected under PIPEDA and the Privacy Act. Homeowners may be eligible for more than one rebate program, in this case the terms and conditions of different programs may or may not directly affect the eligibility of other programs, the homeowner must be aware of each program's terms and conditions of eligibility. Ridge Energy makes no warranty expressed or implied for the eligibility of multiple programs.