

**Mortgage Brokers**



**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**

## CMHC/Genworth **Green Homes Refund!!!**

- Up to 25% refund of CMHC/Genworth/Canada Guaranty premium
- Differentiate your company from competition
- Get more referrals from customers
- Sign up for Ridge Energy Newsletter to keep up-to-date!
- Ridge Energy is presently in Ontario and will be expanding soon

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

## HOW IT WORKS

Your customers may receive a 15% or 25% refund on the mortgage insurance premium they paid by upgrading the efficiency of their home within 2 years after the closing date of their mortgage.

### Steps

1. Home initially assessed by a Ridge Energy Advisor - An EnerGuide label and reports will be provided.
2. Completion of upgrades to the home that meet the targets listed below.
3. A Ridge Energy Advisor will perform the second qualifying assessment.
4. Homeowner completes and submits an application to mortgage insurer with the Energy Audit documentation.

**Example:** A standard \$1,000,000 mortgage with 7.5% down costs \$37,000 insurance premium, your customer will receive up to 25% refund of the premium they paid.

The cost is \$400 plus tax for each 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.