



Easy. Affordable. Smart.

About Michigan Saves

Michigan Saves is a nonprofit organization dedicated to making energy improvements easy and affordable. Energy loan programs to finance the cost of energy efficiency and renewable energy improvements for Michigan businesses and residents are available. Michigan Saves helps provide a streamlined process for securing financing at preferred rates.

www.michigansaves.org
mortgageloans@michigansaves.org
(855) 887-2313 (toll free)

About Prospect Mortgage

As the nation's largest independent residential retail lender, and second largest renovation home loan lender, Prospect Mortgage has highly experienced loan officers who take the time to carefully listen to you and understand your goals, and then provide a consultative approach to helping you find the right loan. That's why Prospect Mortgage offers a wide range of loan programs that most other lenders can't match. It's all about finding the right loan for you.

www.myprospectmortgage.com/MISaves
(269) 983-3633



DTE Energy

Your Energy Savings

www.yourenergysavings.com

Purchasing or Refinancing a Home? Save Money and Energy with Special Michigan Saves Financing and DTE Energy Cash Incentives

The ideal time to make energy-saving home improvements, such as a new furnace, insulation, sealing leaks, and windows, is often when you buy or refinance a home. The **Michigan Saves Home Mortgage Program** makes it easy and affordable to package these and other improvements into a home mortgage. To help you save even more, Michigan Saves has teamed up with **DTE Energy**, which is providing special **YourEnergySavingsSM** rebates to participating homeowners and home buyers to offset the cost of energy-saving improvements.

Michigan Saves Mortgage Program Facts*

- Upgrade your home at the time of purchase, or refinancing, with no out-of-pocket expenses
- Include your home improvement costs in your mortgage payment
- Make energy-saving improvements such as new windows, doors, insulation, appliances, heating and air conditioning, as well as other remodeling to suit your taste and needs
- Upgrade your new home hassle-free with authorized contractors
- Homes served with natural gas from DTE Energy can access special, limited time DTE Energy rebates up to \$2,500 to save even more**

* Contact Prospect Mortgage for details. DTE Energy has no affiliation with Prospect Mortgage and will not be financially obligated for any loans. ** Rebates are available on first-come, first serve basis to homes receiving natural gas service from DTE Energy. Rebates range from \$500-\$2,500 and are based on size of home and the type of improvements.

Getting Started

The special DTE Energy rebates are limited, so **sign up now!**

GET PRE-APPROVED NOW

- 1 Go to <http://www.MyProspectMortgage.com/MISaves> to fill out a short, online application through Prospect Mortgage.
- 2 After you've been pre-qualified and identify a home to purchase (or if you are refinancing your current home), we'll connect you to an authorized contractor to identify improvements, with cost estimate, expected savings, and estimated DTE rebate.
- 3 Work with Prospect Mortgage to finalize the process for the loan application, appraisal, and closing. After closing, the contractor will install the improvements, and will be paid directly by Prospect Mortgage when the work is completed. DTE Energy rebates will be provided at loan closing or shortly thereafter.



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