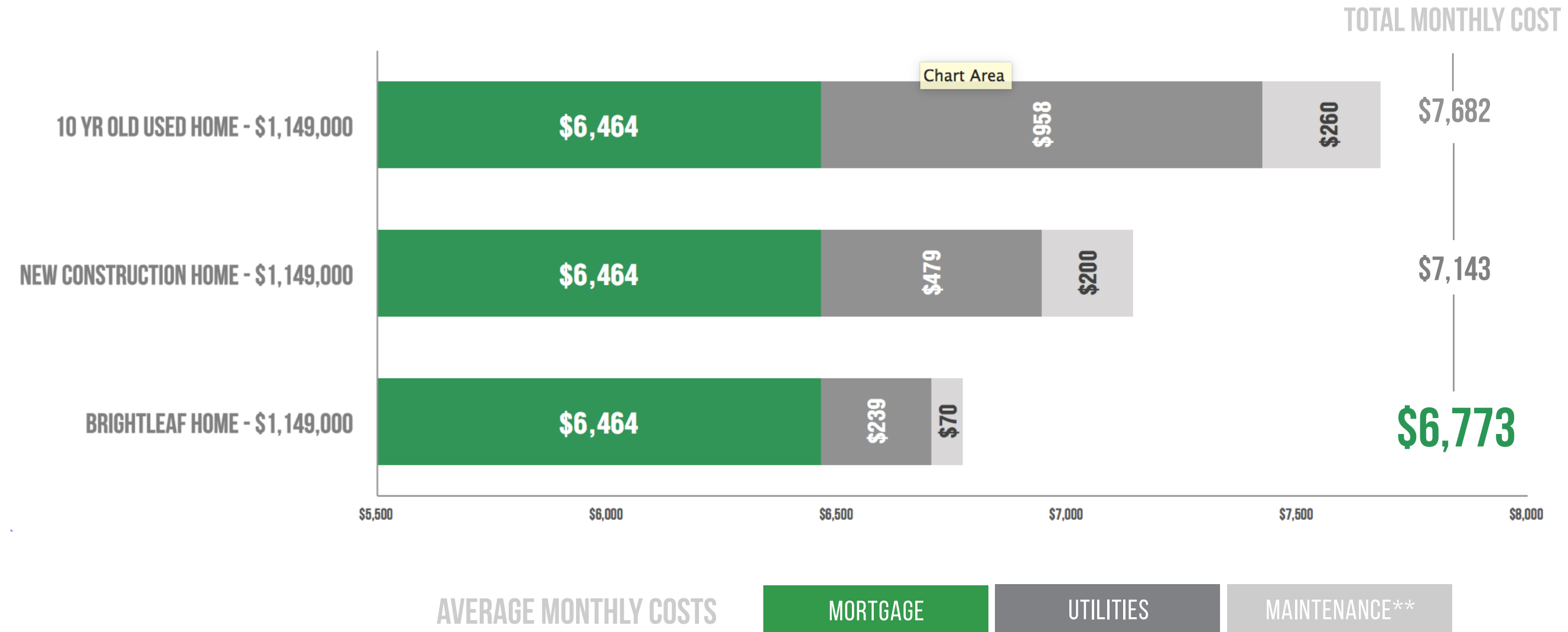


THE TRUE COST OF HOME OWNERSHIP

4436 GILBERT AVENUE | WESTERN SPRINGS, IL 60558



Mortgage costs based on a 30 year loan, at 4% interest, 20% down, 1.25% property tax, PMI .5% and home insurance of \$1000/yr.
<https://www.mortgagecalculator.org/>

Utilities numbers based off of HERS score averages of an average existing home (130), a typical new code home (100), and an average BrightLeaf home (35). With a baseline of \$200 average monthly bill for a typical new code home with a HERS score of 100. Each 1 point decrease in the HERS Index corresponds to a 1% reduction in energy consumption compared to the imaginary HERS Reference Home. A home with a HERS Index of 70 uses 30% less energy than a code-minimum home of the same size and shape.

SOURCE: <http://www.greenbuildingadvisor.com/blogs/dept/musings/how-home-s-hers-index-calculated#ixzz4zIcbGdsu>

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<https://energy.gov/eere/buildings/doe-tour-zero-eco2-brightleaf-homes>

**1% of the purchase price of your home should be set aside each year for ongoing maintenance. For example, if your home cost \$300,000, you should budget \$3,000 per year for maintenance. 1% for existing home. .5% for a typical new build home. .25% for a BrightLeaf home.

SOURCE: <https://www.thebalance.com/home-maintenance-budget-453820>