



MOUNTAIN WEST FINANCIAL
Making Homeownership A Reality Since 1990

PRESS RELEASE

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Mountain West Financial Offers Energy-Efficient Mortgages (EEM) and Assists Homebuyers with New Government-Sponsored Energy Upgrade Programs for Cash Incentives

California-Based Mortgage Lender Integrates “Energy Upgrade California” Offering Homebuyers Up to \$4,500 from participating California Utility Companies

REDLANDS, CA – Mountain West Financial, Inc., a family-owned business since 1990, has started to emerge and be recognized as a leader in California in the mortgage industry despite the economic down turn. The ever-growing company has the distinct advantage of being a direct lender – all processing, underwriting, and closings are handled locally. Its reputation for integrity, service and staying on top of mortgage-lending news has made an impression on both homebuyers and industry professionals. Mountain West Financial announced today that they will actively educate and assist homebuyers with **Energy Efficient Mortgages (EEM)**, and eligibility efforts regarding beneficial home energy-efficiency programs that offer rewards and cash incentives.

There are government-sponsored home energy efficiency programs designed to help homebuyers make cost effective energy-efficient upgrades at the time of purchase or refinance. In addition, Southern California Edison, The Gas Company, SMUD, PG& E, and others are now offering up to \$4,500 through the state-wide program *Energy Upgrade California*. In addition, when you close, the California Association of Realtors (CAR) is

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offering a \$250 reimbursement of offset the EEM fees. “At a time when green initiatives are important, so are the savings and rewards to homebuyers for their energy-efficient houses”, said Gary Martell, Jr., President, Mountain West Financial. “Our experienced mortgage team has the knowledge to help our clients find ways to increase the energy value and comfort of their home, and noticeably reduce their power bills.”

Being a significant lender in California, Mountain West Financial offers the **Energy Efficient Mortgage (EEM)**. This allows FHA and VA borrowers the opportunity to finance *Energy Conservation Improvements* into the home loan with no additional income qualifying or cash down. The typical energy improvements include central heating and air conditioning, dual-pane windows, increased attic and wall insulation, energy-efficient water heaters, weatherstripping, whole-house ventilation fans, and new heating and cooling duct work. “Whether buying, selling, refinancing, or remodeling your home, you can increase your comfort and actually save money by using the federally-recognized EEM”, said Martell.

After energy improvements and upgrades are completed, the home can be certified if it meets specific standards of being cleaner, quieter, and more comfortable while using less energy. There is a program funded by the California Utility Ratepayers, associated with California Public Utilities Commission (CPUC), that provides a *Performance 4 Home* certification to find out if you qualify for cash rebate incentives.

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“Our achievements and growth over the last two decades has been rooted by hiring and retaining the industry’s brightest and most capable mortgage professionals dedicated to excellent standards in customer service”, Martell continues. “We are here to make home ownership a reality for families in California, and we’re here to guide them with cost-effective energy-efficient solutions, every step of the way.”

Mountain West Financial is headquartered in Redlands, California with a Southern California Regional Operations Center in Orange County, and a recently relocated Northern California Regional Operations Center in Sacramento. They have 28 Branch Locations throughout California providing FHA, VA, Conventional, USDA, and many Down Payment Assistance Programs.

For further information call (909) 793-1500, Toll Free 1-888-793-6470, email info@mwfinc.com, or visit www.mwfinc.com. Mountain West Financial, Inc. is licensed by the Department of Corporations by the California Residential Mortgage Lending Act. NMLS #164497.

Mountain West Financial, Inc. California Branch Locations (MWF)

- MWF Corporate – Redlands, CA
- Regional Operations Center – Anaheim, CA
- Regional Operations Center – Sacramento, CA
- American Freedom Mortgage – Chino Hills, CA
- Esteem Mortgage – Rancho Cucamonga, CA
- Financial 2000 – Redlands, CA
- High Country Mortgage – Hesperia, CA

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- Key Source Mortgage – Redlands, CA
- MWF Antelope Valley – Lancaster, CA
- MWF Blue Jay – Blue Jay, CA
- MWF Cathedral City – Cathedral City, CA
- MWF Chino – Chino, CA
- MWF Corona – Corona, CA
- MWF Highland – Highland, CA
- MWF Huntington Beach – Huntington Beach, CA
- MWF Newport Beach – Newport Beach, CA
- MWF Rancho – Rancho Cucamonga, CA
- MWF Redlands – Redlands, CA
- MWF Rio Linda – Rio Linda, CA
- MWF Riverside – Riverside, CA
- MWF Rosemead – Rosemead, CA
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- MWF West Covina – West Covina, CA
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