



Consumers Offset Ecological Footprints with Green Mortgages from MortgageGreen

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For Immediate Release

LARKSPUR, Calif./EWorldWire/Oct. 25, 2007 --- A growing segment of environmentally conscious home owners are becoming educated about the choices they have in greening their real estate, from adopting green business practices in construction to choosing MortgageGreen's Green Mortgage. A recent survey carried out by Harris Interactive of over 2,000 U.S. adults shows that two-thirds of respondents said they are conscious of the environmental impact of their purchases, and they either have intentions to or are making greener purchase choices; MortgageGreen Founder Tomek Rondio expects his company's offerings will help eco-responsible home buyers reach their green purchase needs. To reduce their impact on the environment and on the use of natural resources, consumers are opting for MortgageGreen's Low-Impact Green Mortgage - it makes use of all available, cost-effective methodologies to reduce the impact housing has on the environment which by experts assessments equates to 65 percent of total U.S. electricity, 30 percent of U.S. greenhouse gases emissions and produces 136 million tons of construction and demolition waste.

To help consumers evaluate lenders' mortgage options, Rondio offers a Top Seven list of actions mortgage companies must take on their dime - to reduce consumers' ecological footprint and to mitigate home carbon emissions:

- . Free rating or assessment of how green a home is and how greening can be improved
- . Provide additional incentives or loan discounts for green home improvement
- . Purchase carbon-offsets on homeowners' behalf
- . Plant trees - lots of them
- . Contribute part of the business profits to environmental or real estate reform
- . Help consumers monitor their global ecological footprint
- . Commit to being a sustainable, carbon-neutral business

Rondio says when MortgageGreen opened its doors seven years ago, most people didn't think twice about green, figuring the reference had something to do with saving money, not the environment. Today, clients are actively seeking out his company and its products to expand their potential for positive, global impact.

According to Rondio, "The universal thinking of the finance industry is all about minimizing risk and maximizing profits; all else is seen as a distraction. With indications that green properties are a better credit risk and a good hedge against rising energy costs, Wall Street is catching on, that the green-backs it seeks can be obtained through financing green properties. Several national lenders have responded by offering up to \$1,000 in closing cost rebates and other incentives."

The most forward-thinking green real estate finance companies are delivering loans with only upside and no downside to the borrower - and that starts with pricing.

"To effectively couple the sale with environmental benefit, clients need to understand that MortgageGreen outperforms most other lenders' pricing, at no additional burden to the borrower - financial or otherwise," added Rondio. "It is possible to provide these benefits easily with minimal impact to the lenders' bottom-line, to greatly enhance sustainability and provide a huge windfall in customer loyalty."

"Greening up is about more than just saving energy - MortgageGreen feels it has an obligation to the public to educate - to boost awareness and provide solutions for minimizing our impact on the environment," stated Rondio. "Pressures on energy, human health, water supply, sustainability of resources and waste accumulation are all related to the inefficiencies in housing. Environmental impact of housing can be corrected by providing proper, cost-competitive, green financing and mitigating environmental impact through the clever use of a

portion of the profits."

To speak with Tomek Rondio about MortgageGreen and its green initiatives, call 415-461-8080 or visit 'http://www.mortgagegreen.com'.

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KEYWORDS: real estate, environment, conservation, ecology, mortgage, finance, home buying, buying a home, financing a home, green, sustainable, real estate financing

SOURCE: MortgageGreen