

# ELIMINATE YOUR UTILITY COST FOREVER!!

IN YOUR NEXT NEW HOME YOU  
CAN COMPLETELY ELIMINATE  
YOUR UTILITY COSTS

That's right, with today's construction technologies, we are able to build homes so energy efficient that they actually produce as much electricity as they use. They are called **Net-Zero Energy Homes**. They are being built today all over the United States and they work.

**Modern Foundations** is leading the insulated concrete wall industry in furnishing the basic component of that construction technology. Insulated concrete walls are a far better investment for the home owner compared to traditionally framed constructed houses. Energy efficient homes must be designed and built from the ground up!

Modern-izing the home construction industry!

# INSULATED CONCRETE HOMES

## Create Positive Cash Flow Starting With The First Month!

**Model Plan GH103**

**2,455 SqFt.**

**3 Bedroom, 2 1/2 Bath**

Traditional Home - 2x4 Wood Construction

100 HERS Rating

\$368,250

Concrete Home -ICF Construction

50 HERS Rating

\$385,745

Projected Energy Cost Increases

4% P/Year

Additional Cost for Upgrade

17,495 4.75%

Additional Mortgage Pmt

(94) Monthly

Annual Mortgage Payment

(1,127) Annual

1st Year Utility Savings

2,623 Annual

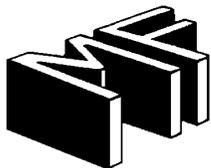
Savings >= Mortgage Payment

1,496 Annual savings

### CASH FLOW TABLE:

Model Plan GH103

	Monthly	YR1	YR2	YR3	YR4	YR5	YR6	YR7	YR8	YR9	YR10	Total
<b>WOOD HOUSE</b>												
Mortgage Payment-PI	\$1,977	23,722	23,722	23,722	23,722	23,722	23,722	23,722	23,722	23,722	23,722	\$237,221
Energy Cost-EC	\$437	5,246	5,456	5,674	5,901	6,137	6,382	6,638	6,903	7,179	7,467	\$62,983
Annual Cost=PI+EC	\$2,414	28,968	29,178	29,396	29,623	29,859	30,105	30,360	30,625	30,902	31,189	\$300,205
<b>ICF HOUSE</b>												
Mortgage Payment - PI	\$2,071	24,849	24,849	24,849	24,849	24,849	24,849	24,849	24,849	24,849	24,849	\$248,492
Energy Cost-EC	\$219	2,623	2,728	2,837	2,950	3,068	3,191	3,319	3,452	3,590	3,733	\$31,492
Annual Cost=PI+EC	\$2,289	27,472	27,577	27,686	27,800	27,918	28,040	28,168	28,301	28,439	28,582	\$279,983
Cash Savings - Annually		\$1,496	\$1,601	\$1,710	\$1,823	\$1,941	\$2,064	\$2,192	\$2,325	\$2,463	\$2,606	\$20,221
											Check	\$20,221



## MODERN FOUNDATIONS

*WE DO MORE THAN YOU THINK!*

For more information about this type of home

Call 410-795-8877

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[www.modernfoundations.com](http://www.modernfoundations.com)