

**Safe** No Combustion  
**Clean** **Quiet**  
No On-Site Emissions

**environmentally friendly**

Lowest Operating Costs

**30%  
Tax  
Credit**

**ROI**  
Return On Investment

Are you ready for  
geothermal?



There has never been a better  
time to install a geothermal system



**EarthMint**

Geothermal Heating &  
Cooling Systems

# Geothermal Economics

**30%  
Tax  
Credit**

New for 2009 - The American Recovery and Reinvestment Act of 2009 includes a 30% tax credit for homeowners installing a qualified geothermal system.

There has never been a better time to install a geothermal system.

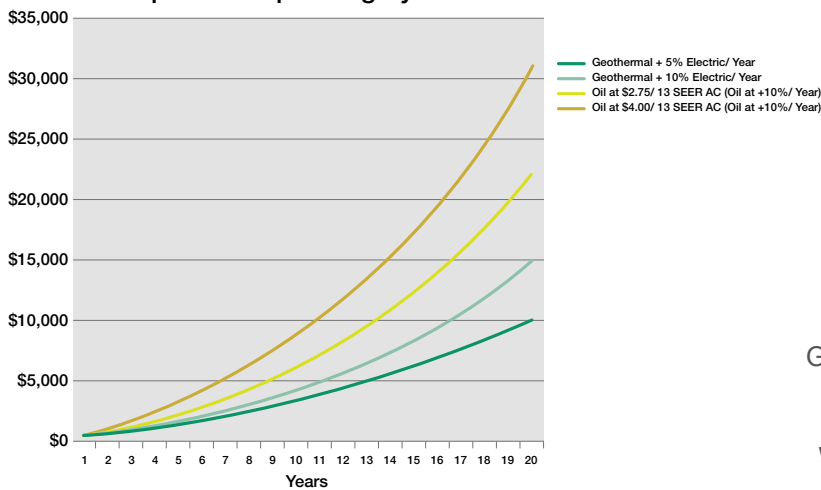
## Add Value



According to The Appraisal Journal, a dollar of energy saved adds approximately \$10 to \$25 to the value of your home.

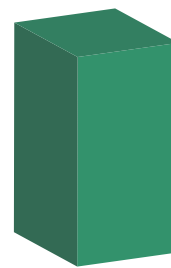
You can expect to get back the installation cost and make the home highly marketable should you wish to sell. In addition, the cost of the geothermal system is exempt from property taxes in Connecticut.

Comparative Operating System Costs

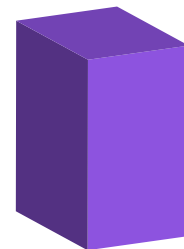


Geothermal systems can cost 50 - 70% less to operate than conventional systems.

Assumptions: 2,250 sq. ft. new home, electric at \$.182/kWh, two heat pumps totalling 4 tons with electric backup compared to oil boiler hydro-air system with two air handlers.



Geothermal Water to Air Heating & Colling



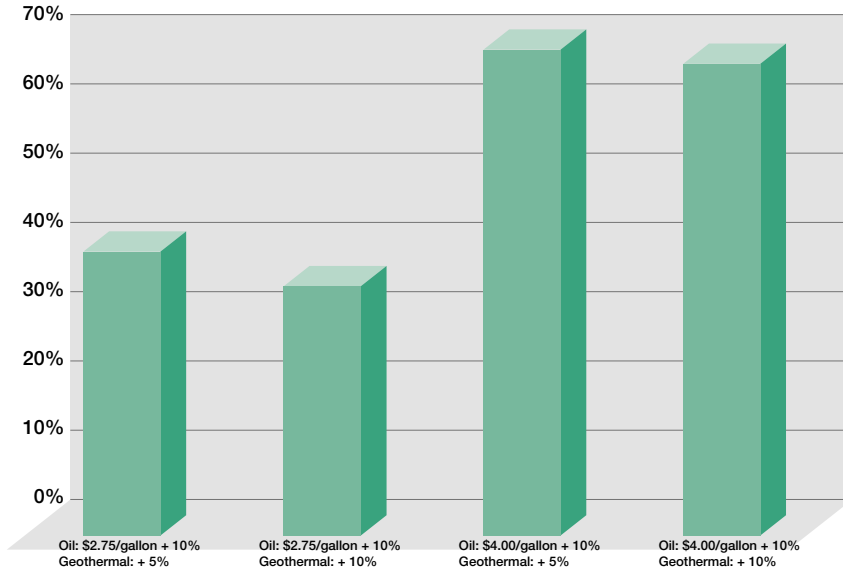
Oil Hot Air Heating  
13 SEER Air Conditioning

With the 30% Tax Credit, net geothermal installation costs can be as little as 10% higher than conventional systems.

# ROI

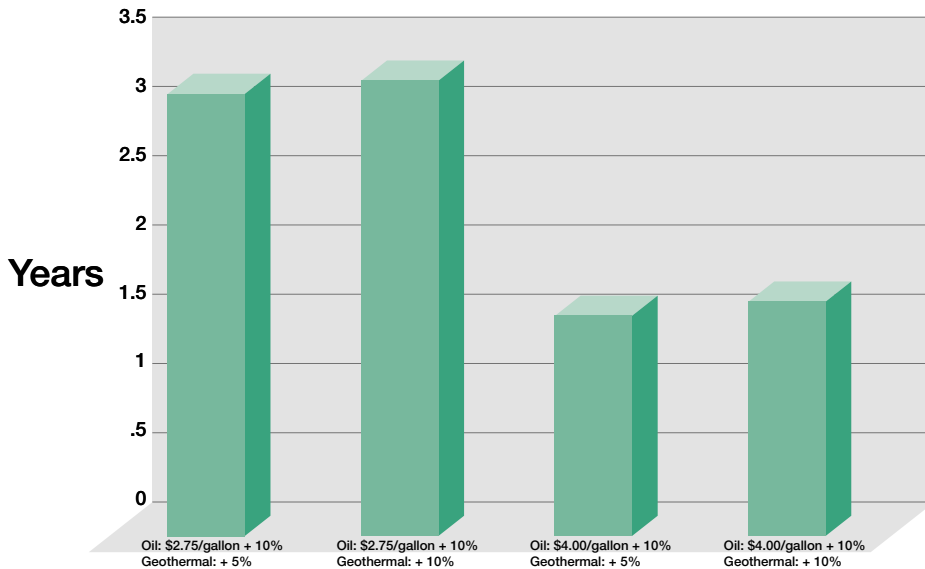
## Return On Investment

### After Tax Return On Investment



The after tax return on investment for geothermal systems in new construction can exceed 60% with paybacks in as low as 1.5 years. A bin analysis (average temperatures over a period of time) for a 2,250 sq. ft. house in Connecticut shows average annual savings with oil at \$4.00/gallon and both oil and electricity increasing at 10% per year of over \$8,000 over a 20 year period versus a conventional system over 20 years. First year savings are estimated at approximately \$2,800.

### Payback



In most cases, cash flow is positive in year one even if 100% of the incremental cost of the project were financed.

### Financing...

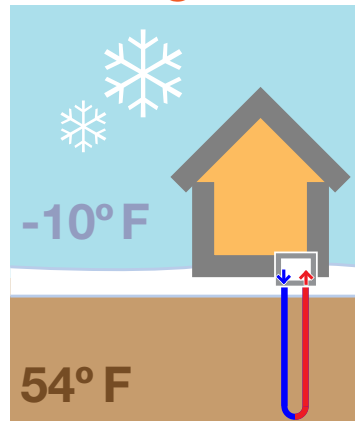
If geothermal is going into new construction or a major addition, the cost can be financed through a mortgage which typically is a lower after tax cost than the extra operating costs associated with a conventional heating and cooling system.

Comparison:  
 Oil: Price per gallon + annual increase percentage  
 Geothermal: + annual electrical cost increase percentage

# Geothermal Explained

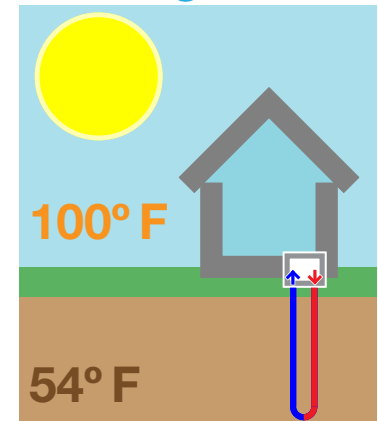
Geothermal systems work differently than ordinary heating and cooling systems. Conventional systems have to produce heat by burning some type of fuel, typically propane, natural gas or fuel oil. Geothermal systems don't create heat; instead they collect and distribute it.

## Heating Mode:



Ground heat is transferred to the geothermal heat pump via a ground loop and compressed to a high temperature.

## Cooling Mode:



The geothermal system removes heat from the home and deposits it into the ground where it is cooled.

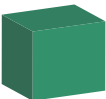
# Installation

Drilling	Loops	Clean-up	Equipment
			

Earthmint is a leading installer in Southwestern Connecticut. We provide the total solution: from a no charge consultation and site assessment, to equipment, installation, and service. We are IGSHPA certified installers and are CT licensed and fully insured.

# Green Heat Is Cool Too

The Environmental Protection Agency and the U.S. Department of Energy have both recognized Geothermal technology as **the most efficient and environmentally friendly** home heating and cooling system available.



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Installing a Geothermal system is equivalent to taking two cars off the road, in terms of removing green house gases.



Learn more at:  
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