

MEDIA KIT

# Green Lending Specialist

A New National Designation Program for  
Residential, Commercial & Construction Lenders

Dave Porter / MIRM, CGP, CAPS, CGA, GLS

FALL 2009



[WWW.GREENLENDINGSPECIALIST.COM](http://WWW.GREENLENDINGSPECIALIST.COM)

## Table of Contents

1. Green Lending Specialist (GLS) Designation Overview	2
2. Making the Case for Greening Lenders	3
3. Defining a Green Lending Specialist	4
4. Course Content Details	5
5. Benefits of Being a Green Lending Specialist	6
6. Becoming a Green Lending Specialist	7
7. Initial Course Dates & Locations	7
8. Program Developer, Dave Porter	8
9. About PorterWorks, Inc.	9
10. Contact Information	9

## 1. GLS Designation Overview

Simply put, we have messed things up and now have an historic opportunity—a perfect storm, as it were—of behavioral, economic and environmental crises that luckily can be solved, if we awaken and take action. We must redirect our energies toward a more restorative and sustainable future. It starts with awareness for all stakeholders—that means all of us—to understand the impacts of our actions on the planet and on ourselves. In learning we will find opportunities for reversing the negative effects, and also *improving* our spaces. The bonus is that there are tremendous financial rewards for those companies, organizations and individuals who decide to go green.

Many builders, remodelers, architects, real estate professionals, and others in the building-related professions have made that decision and taken the first step by obtaining the needed education to be part of the solution. Those that do will have a leg up on the competition.

This can also hold true for the lending industry. The Green Lending Specialist program has been conceived and developed to help lenders become more competitive in the “green world” of business.

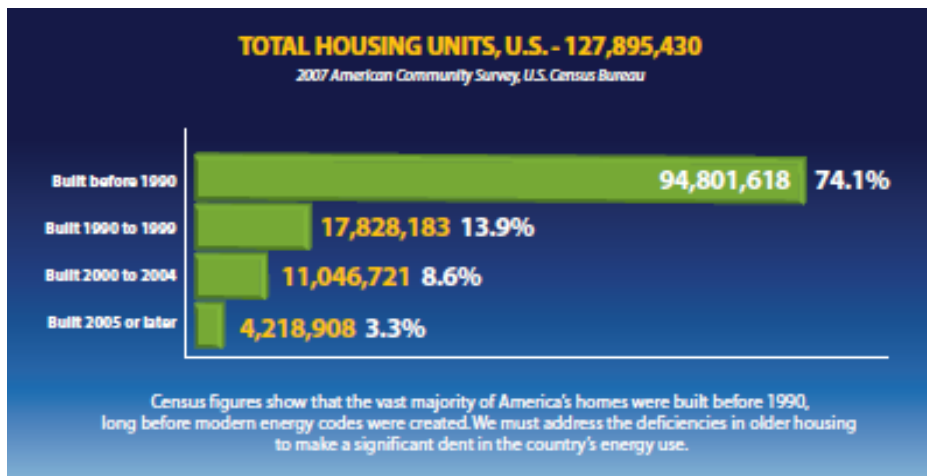


David “Dave” Porter

## 2. Making the Case for Greening Lenders

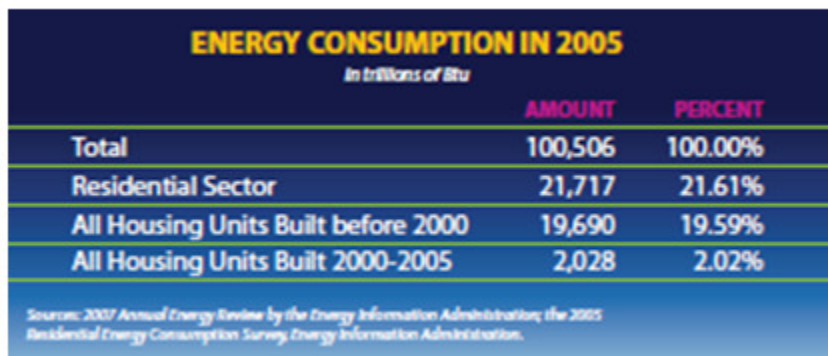
*Besides* doing the right thing for people and the planet, there is a compelling business case for lenders and bankers to go green.

- McGraw-Hill’s 2008 study for the National Association of Homebuilders (NAHB) predicts that the green home market could be as high as \$140 billion by 2013.
- 60% of American consumers say they are “seeking out green products” and 66% say they have “not curtailed their green spending in this economy” according to the Shelton Pulse Survey.
- US Department of Energy claims that buildings in this country account for **40%** of total energy use, **71%** of electricity consumption, **38%** of carbon dioxide (CO<sub>2</sub>) emissions, **36%** of all greenhouse gas emissions, **30%** of raw material consumption, **30%** of waste output, and **12%** of potable water consumption. There are opportunities for saving money, as well as the planet, through retrofits and green building best practices.
- Of the 128 million homes in the US, with an average age of 35 years, there are an estimated 95 million homes that need energy improvement upgrades as reported by David Johnston. These upgrades could provide a significant number of construction industry jobs, a boost to the economy and significant financial reward for lending institutions. (fig. 1)



(Fig. 1)

- Of the 21,717 trillions of BTU consumed in 2005, 91% or 19,690 trillion BTUs were consumed in buildings constructed before 1990, clearly making a case for business and ecological opportunity for retrofitting these homes. (Fig. 2)



**ENERGY CONSUMPTION IN 2005**  
In trillions of BTU

	AMOUNT	PERCENT
Total	100,506	100.00%
Residential Sector	21,717	21.61%
All Housing Units Built before 2000	19,690	19.59%
All Housing Units Built 2000-2005	2,028	2.02%

Source: 2007 Annual Energy Review by the Energy Information Administration; the 2005 Residential Energy Consumption Survey, Energy Information Administration.

(Fig. 2)

The case is clear. The opportunity is potentially enormous.

### 3. Defining a Green Lending Specialist

A Green Lending Specialist™ (GLS) is a lending professional, educated and certified through the GLS designation program. This individual has attended the comprehensive two-day training, successfully passed the exams, and adopted the principles set out in the GLS Code of Conduct.

This training is for anyone involved in commercial or residential lending and addresses both construction and permanent lending categories. The information presented is valuable to and will benefit: bankers, mortgage bankers or mortgage brokers, company owners, managers, non-profit & community lenders, loan originators, processors, underwriters, staff appraisers, risk and policy teams and secondary market professionals. The course is the result of years of research by a team of industry experts who have assisted in the creation of this program.

### 4. Course Content Details

The course provides detailed information on:

Green construction practices for residential (new and retrofit) and commercial, including:

- Overview of “the case” for going green (ecologically and economically)
- Design and Site considerations
- Energy saving strategies and renewable energy generation tactics
- Water conservation strategies for residences, commercial buildings, communities and cities
- Materials management and resource efficiency
- Indoor Environmental Quality overview

Green lending principles, including:

- Rating systems for buildings and materials

- The latest methods used in appraising green homes
- Current MLS data findings and updates on greening of MLS networks nationally
- Current trends in lending for green buildings and the secondary market options
- Training & presentation resources
- Tools and tangible marketing take-a-ways on ways to partner with builder, developers and real estate professionals
- Leveraging, marketing and next steps for GLS designees

## 5. Benefits of Being a Green Lending Specialist

For future-conscious lending professionals, a commitment to understanding and implementing green building and development practices is essential to being a part of the next wave of economic growth. One must be able to communicate, collaborate and innovate with other green professionals and consumers, who will demand a higher green competency from their banking and lending institutions. When one reviews these benefits, it's easy to see the advantages of obtaining a GLS certification:

- A GLS has *access* to a national network of thousands of green-certified professionals such as builders, remodelers, real estate agents, architects as well as to the exploding group of eco-savvy consumers.
- The certification and in-depth education provides *credibility* when dealing with these groups.
- A GLS enjoys the benefits of offering *additional* mortgage products at higher loan amounts, thereby increasing profits.
- This highly *visible* designation will raise a lender's image in the community and improve brand awareness—thereby setting the GLS apart from the pack—ultimately resulting in increased referral business with less competition and a deeper base loyal of customers.

- With a GLS designation and targeting this emerging group of buyers, a lender's business will grow with confidence by "future-proofing" the lender's business model.
- A GLS will have access the GLS network of trainers and coaching professional and be provided industry networking *opportunities* with other GLS designees, nationwide.
- A GLS will have an arsenal of tools to *increase* branding opportunities. A members' only area of the Green Lending Specialist web page will offer articles, press releases, the GLS logo, teaching tips and slides for presentations, FAQs, and flyer and brochure templates customized to different audiences.
- Finally, the GLS can take *pride* in knowing he/she is an active part of the solution and making a difference as a green-educated professional!

## 6. Becoming a Green Lending Specialist

In order to become a Green Lending Specialist the lending professional will need to:

- ✓ Take the two-day GLS course
- ✓ Successfully pass the exam with a score of 75% or higher
- ✓ Agree to and sign the GLS Code of Conduct
- ✓ Attend annually the half day (either live or on-line) update course
- ✓ Participate in the GLS network and information exchange forums

What is the investment?

- ✓ Initially two days and the \$285 course.

For information on upcoming class locations and dates—and to register—visit: [www.greenlendingspecialist.com](http://www.greenlendingspecialist.com). *Company exclusive trainings can be arranged at discounted rates.*

## 7. Course Dates & Locations

October 8 & 9, 2009	Bellevue WA
November 3 & 4, 2009	Portland, OR
November 11 & 12, 2009	San Diego, CA (prior to National Realtors Assoc. conference)
November 17 & 18, 2009	San Francisco, CA *
December 3 & 4, 2009	Phoenix, AZ*
December 10 & 11 2009	Denver, CO*
January 21 & 22, 2010	Las Vegas* (during the National Association of Home Builders IBS conference)
February 25 <sup>th</sup> & 26 <sup>th</sup> 2010	Raleigh, NC* (after RESNET National conference)

Other locations TBA in 2010: Denver, CO; Austin, TX; New York, NY; Washington DC; Boston, MA; Atlanta, GA

\*Dates/locations are not confirmed

## 8. Program Developer: Dave Porter



Dave Porter has been involved in the real estate and mortgage lending businesses for more than 30 years. He is a recognized speaker, writer, trainer and coach on marketing, real estate, finance, energy efficiency and green building and remodeling. He has presented and taught for scores of organizations including the National Association of Home Builders (NAHB), the National Association of Realtors® (NAR), and the Mortgage Bankers Association (MBA). Most recently he was Senior Vice President in charge of builder business covering 13 states with a Fortune 100 Company. He holds four designations from the NAHB: MIRM (Member, Institute of Residential Marketing); CGP (Certified Green Professional); CGA (Certified Graduate Associate); and CAPS

(Certified Aging in Place Specialist). He specializes in building, marketing and financing best practices and sustainability.

Dave became interested in energy efficiency when he was a lender in Anchorage, AK. The state offered a program that allowed borrowers a lower interest rate on energy saving homes. Later in Washington State he served on the state's Energy Office task force and then became interested in green building strategies. He serves on the National Association of Home Builders Built Green Subcommittee. For over 20 years he has written and taught on energy efficiency and green building. In 2004, he and his wife decided to walk the talk and sold the big car and home for greener alternatives. You can read more about their adventures of building an award-winning, deep-green demonstration home at [www.goinggreenatthebeach.com](http://www.goinggreenatthebeach.com)



This program has been in the making for several years and includes the expertise from a variety of industry professionals.

## 9. About PorterWorks, Inc.

PorterWorks, Inc. ("*sustainable solutions*"), provides educational, consulting and information solutions to businesses, organizations and individuals. Porterworks provides courses nationally on a variety of topics and has a number of well-qualified contract trainers. We provide personal and organizational coaching for performance gains to

creating a sustainable future, both economically and environmentally. The Green Lending Specialist program is a PorterWorks exclusive educational offering specific to the lending industry. [www.porterworks.com](http://www.porterworks.com)



## 10. Contact Information

Dave Porter

O: 360 631 5631

C: 206 304 8228

[davep@porterworks.com](mailto:davep@porterworks.com)

19126 Soundview Drive NW

Stanwood, WA 98292-7867

Media Kit can be downloaded at; <http://www.porterworks.com/gls/media-info>