

Regency Mortgage Corp.  
GREEN INITIATIVE PROJECT

In a continuing effort to be a good corporate citizen, Regency Mortgage Corp. is announcing today our new Green Initiative Project. This initiative will have multiple components and represents a long-term commitment of Regency Mortgage Corp. and Home Trust Title, LLC to doing our part to help reduce emissions of carbon dioxide (CO<sub>2</sub>). By striving to achieve a carbon-neutral “footprint” for our business, Regency Mortgage Corp. and Home Trust Title, LLC will be making a difference in our community and in our world. We hope that through our efforts, we can demonstrate that even small businesses can be leaders and make a significant contribution toward slowing down and hopefully someday, ending the dangerous threat posed to our planet by global warming.

While this will be a long-term and ongoing project, there are several things that we will do immediately to start us along a path that will benefit our companies, our employees and our community. Studies have shown widespread support by consumers for companies that demonstrate a genuine concern for the environment. In fact, 73% of consumers report having purchased products specifically because they are better for the environment. And, 74% of consumers don’t think businesses are concerned enough about the environment. Simply put, people want to do business with socially responsible companies.

Regency Mortgage Corp. will be working with a local non-profit, Clean Air-Cool Planet to develop an overall strategy, along with specific, achievable goals that will lessen our energy use and increase our use of products that are environmentally friendly. This will include identifying opportunities to cut our energy use, educate our employees, purchase energy credits to offset our greenhouse emissions (e.g. our automobiles), and providing leadership in our community on this very important issue, leading to public recognition of the importance of these initiatives.

This project is exciting and will serve to differentiate Regency Mortgage Corp. and Home Trust Title, LLC from our competitors in our direct markets. We will be joining a growing list of companies, most of which are much larger, who are equally as committed and are already practicing energy saving/environmentally friendly initiatives. Among some of these are Timberland Company, Tom’s of Maine, Shaw’s Supermarkets, Google, Staples and others. Over the next several months we will be providing more information as well as training sessions for your knowledge and benefit. We hope you will all embrace this effort and join us in being a small business leader in social responsible/environmentally friendly business practices.

We are going to kick-off our Green Initiative Project, with the Regency Clean Car Solution Program:

Purpose: To provide employees with an incentive designed to encourage the purchase or lease of hybrid vehicles

Why?: Every gallon of gasoline burned by an automobile emits 22 pounds of CO<sub>2</sub>, making vehicle emissions one of the top causes of global warming

Benefits:

1. Less pollution - hybrid vehicles produce up to 80% fewer emissions than traditional vehicles
2. Fuel economy - a hybrid can save as much as 50% of the fuel consumed by a traditional vehicle
3. Expanding selection - currently there are only 11 hybrids available, representing 6 brands with an estimate of 44 vehicles being available by 2012
4. Dealership incentives - often dealers offer incentives to promote their hybrids
5. Federal incentives - the federal government offers a \$2,000.00 tax break for the purchase of a hybrid vehicle (check with your CPA for most current information) and for some hybrids, one can receive up to \$3,150.00 in tax credits.

Program Specifics:

- Regency Mortgage Corp./Home Trust Title, LLC will offer any eligible employee \$2,500.00 toward the purchase of a qualified hybrid vehicle, or \$1,250.00 toward a lease of a qualified hybrid vehicle
- An eligible employee is one who has been employed, full-time, by Regency Mortgage Corp./Home Trust Title, LLC for a minimum of 36 consecutive months and is in good standing
- Any one employee is only eligible for this program once, every 4 years
- This program will apply to a maximum of 4 vehicles each fiscal year
- Vehicle must be classified as a hybrid by the US Department of Energy and the IRS
- Vehicle must be new and purchased or leased directly from the manufacturer or their licensed dealer representative