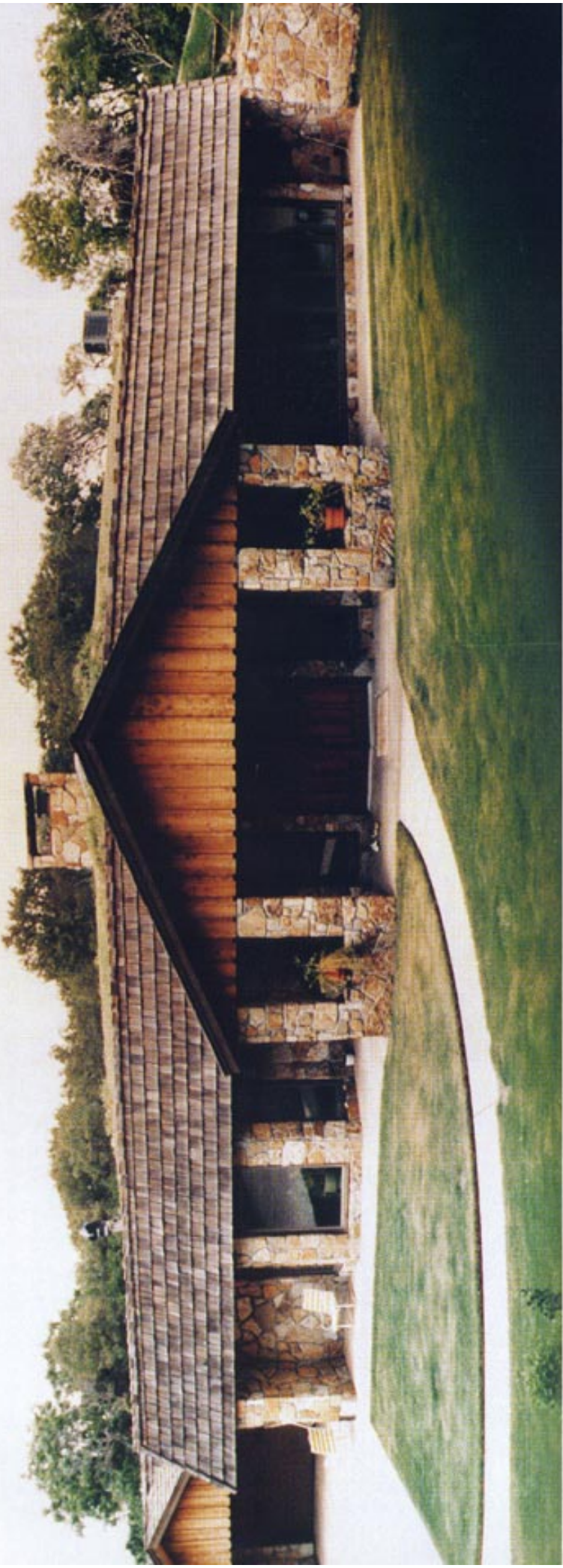
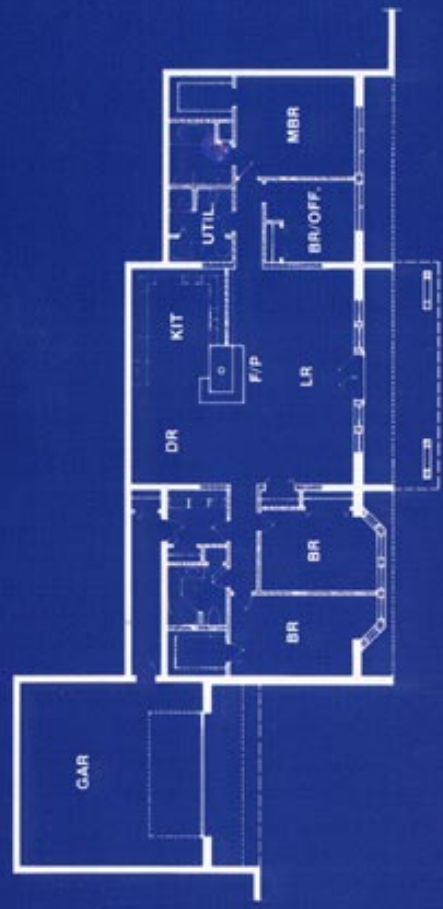


EARTH SHELTERED TECHNOLOGY, INC.



**NATIONAL AWARD-WINNING
HOME BUILDER**



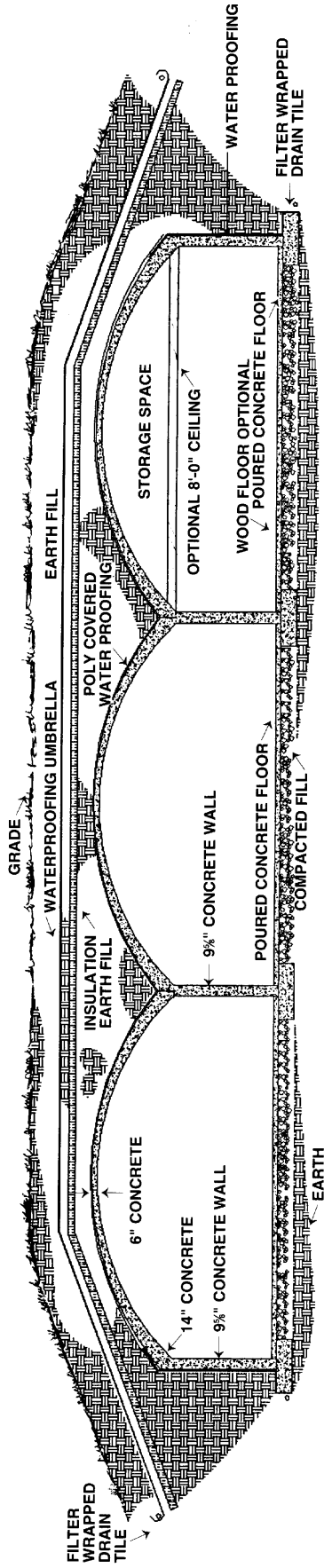
P.O. BOX 5142

MANKATO, MN 56001

PHONE: (507) 345-7203

TOLL FREE 1-800-345-7203

Dome Structure Cross Section



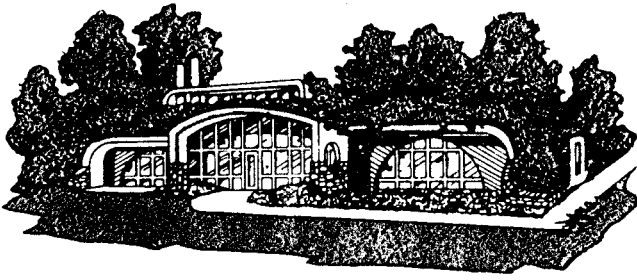
25 REASONS

WHY YOU SHOULD CONSIDER EARTH SHELTERED LIVING

- ABUNDANT NATURAL LIGHT** — Your home will have more natural lighting than a conventional home. If you feel that all earth sheltered homes are dark, damp and dreary, you have a real surprise coming. Call us!
- AN EARTH SHELTERED HOME IS COMFORTABLE ALL YEAR ROUND** — Cool in summer, warm in winter.
- ENERGY EFFICIENCY** — Save up to 80% on heating and cooling.
- ECOLOGICALLY SOUND AND AESTHETICALLY PLEASING** — You'll love your earth sheltered home for its beauty and compatibility of living with nature — not on top of it.
- UNIQUE AND EXCITING** — You'll be boasting about your new lifestyle and you will get visits from friends that you forgot that you had.
- DRASTIC LOW LIFE CYCLE-COST** — Less than 1/4 that of a conventional home.
- LONG LASTING** — Constructed of concrete, earth sheltered homes will last well over 100 years with
- LITTLE OR NO MAINTENANCE** — This means less expense and more time for the family.
- USE OF CONVENTIONAL HEATING AND COOLING SYSTEMS IS PERFECTLY PRACTICAL** — But you will only need a system with approximately 1/4 of the output that a conventional home requires.
- PUT AWAY THAT DUST RAG!** Less dust is able to infiltrate and settle on furniture.
- GREAT FOR THOSE WHO SUFFER FROM HAY FEVER** — Pollen like dust is kept outside.
- WATER LINES NEVER FREEZE** — All are nested below the frost line.
- SOLAR HEATING** — Because the earth remains at a constant temperature in the 50-60's, your earth sheltered home can utilize passive solar, with no gadgets needed.
- INCREASED YARD SPACE** — Makes small lot larger. More room for lawn, gardens, and family fun.
- SUPERIOR VIEWS** — Earth sheltered homes pick the pleasant view, not the neighbor's yard.
- STORM PROOF** — An earth sheltered home keeps your family safe from hail, tornadoes, etc.
- TERMITE PROOF** — Say goodbye to insects and extermination bills.
- LEAK PROOF** — With our unique concept your earth sheltered home has a written warranty against leakage.
- RODENT RESISTANT** — Rodents quickly give up on trying to intrude in an earth sheltered home.
- EARTHQUAKE RESISTANT** — An earth sheltered home is structurally superior to conventional dwellings. As the earth moves, so does the earth sheltered home. Conventional homes crumble.
- DECAY RESISTANT** — Being constructed of reinforced concrete, there is nothing to decay.
- FIRE RESISTANT** — Reinforced concrete with earth cover offers the best fire resistance available. No need to worry about a forest fire or a neighbor's fire spreading.
- BURGLAR RESISTANT** — Earth sheltered homes have thrown a humdinger of a curve at our less scrupulous members of society ... their fewer points of entry have crooks scratching their heads.
- PROTECTION FROM NUCLEAR FALLOUT** — Earth and concrete are two of the most efficient radiation shields available to the general public.
- TECHNOLOGICALLY ADVANCED DESIGN** — With our air handling system such things as sweating walls, mildew growth, and stale air are eliminated, and any traces of radon are expelled with the air changes.

EARTH SHELTERED TECHNOLOGY, INC.

P.O. BOX 5142 MANKATO, MN 56001
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NATIONAL AWARD-WINNING HOME BUILDER

AWARD WINNING EARTH SHELTERED STRUCTURES

Dear Friends:

Thank you for your interest in our award-winning concept of earth sheltered living. Several hundred of our homes have been built across the country, and they are proving to do exactly as we advertise. Our home is the most unique earth sheltered home on the market today, as no other earth sheltered structure offers a true domed, cathedral-type ceiling. Our clients are finding that it costs less than half as much to live in one of our homes as it does in a conventional home.

You will find that we are able to save you up to 80% on your energy costs while practically doing away with maintenance costs. Our homes are drawing a great deal of national attention. Earth Sheltered Technology, Inc. has won national design and building awards over the last several years. We are undisputedly the oldest earth sheltered builder in the nation who has built nothing except earth sheltered structures over the past 18 years. We are also the only known earth sheltered builder to offer a written warranty against leakage.

Our homes are constructed of on-site-poured reinforced concrete utilizing our exotic aluminum forming system with a reusable fiber-glass dome form which provides you with a cathedral ceiling. The domed design gives the structure nearly 20 times as much strength as a flat roofed structure. We have never experienced a structural failure due to the fact that we use approximately 2 1/2 tons of grade 60 reinforcing rod (rebar) in each module. Our homes are sealed by 5 different structural engineers. Each module is either 30' x 30' (28' x 28' inside dimensions) or 26' x 26' (24' x 24' inside dimensions). Each 28' module consists of 900 square feet for the first one, and 870 ' for each additional one used due to a common wall between modules. Each 24' module consists of 675 square feet for the first one, and 650 square feet for each additional one used due to a common wall between modules. The apex of the dome on a 28' module is 13'-6" and the apex on a 24' module is 12'. Any wall of a 28' module can have up to a 20' opening. It can be an arched or rectangular opening, or a single door, double door, or whatever. Any wall of a 24' mod can be opened up to 16'. If required, the entire wall can be opened up by the use of an inverted beam. The cut-away of the dome in our brochure is not a true picture of the cathedral ceiling of our homes, because it looks like a half of a barrel in the brochure. The dome actually curves up the same from all four walls like a square box with 8' sidewalls that has a bubble on top.

The modules may be poured in any number and in any direction using full mods, half-mods, or flat roofed additions up to 15'-4" in width that may be poured between or added to any edge of a mod to give the desired square footage. We can furnish you with any style of a home that will

fit your desires and style of living, including a single-story, with or without a basement, an "L" shaped rambler, a two-story, split-entry or whatever you can get in a conventional home. You may use a mod or a flat-roofed addition for a garage, or we can design your home with a conventional garage attached to the home and design it to look as though it were earth sheltered. We can also attach a conventional garage or pole building to your home with the use of a tunnel. One of the main advantages in having an earth sheltered home or garage is the fact that it will never get below +50 degrees F in mid-winter WITHOUT HEAT. You will never have a frozen pipe in either an earth sheltered home or an earth sheltered garage. The home can be built on any lot. It need not have a hill or a slope, as it can be built right on the flat and then covered up. The advantages of a sloped or hill-side lot is that the soil that you excavate away to build the home can be used to cover the structure. Also a hill-side lot will give you a panoramic view, and may be less costly to buy if the lot is unbuildable for a conventional home.

We are enclosing our "Mini 10" sample packet. If you find nothing in the packet that meets your desires and style of living, you may either design your own floor plan, or we will assist you with the design. We will take the rough draft and scale it out to 1/4" scale and provide you with a scaled floor plan and a perspective, and a cost breakdown, ALL AT NO COST OR OBLIGATION. You may be your own general contractor, and do or hire all of the finishing work done after the basic structure is poured. THE BASIC STRUCTURE SHALL CONSIST OF THE FOOTINGS, FLOORS, SIDEWALLS AND DOMES (POURED MONOLITHICALLY WITH NO COLD JOINT AT THE ROOF LINE). THE OVERHANGS, PARAPET WALLS, RETAINING WALLS, PLUS THE WATERPROOFING AND INSULATION. The FINISHING INCLUDES excavation, back-filling, electrical, plumbing, heating, carpentry, (including doors and windows), plastering, floor coverings, kitchen cabinets, painting and staining, and exterior finish, which can be done in stucco, stone, brick, cedar, split-log or whatever you desire.

Our brochure shows a number of homes, and each one has an identification letter. If you are interested in a plan similar to one of them and would like a price and a copy of the floor plan, simply request it by the small letter that is stamped at the bottom of the picture of the home. You may notice on the brochure that some of the homes appear to be dark inside. That is simply caused by the refraction of the light on the windows. Our homes are actually lighter inside than a conventional home because of the light bouncing in the dome. A visit to one of our homes will prove that point. You will be surprised to find that our homes, with all of the many advantages over a conventional home, will cost no more than a medium priced home in your area and in many cases less. If you are thinking of building or buying, be sure to look into this unique structure that is virtually maintenance-free and will keep your family safe from most all perils.

We are enclosing a post-paid response post card. Please let us know the status of your thinking. If you are considering building this year, please let us know, and we will work very closely with you in order to get you into our building schedule. If you are planning to build at a later date, please give us an approximate date. If you do not plan to build an earth sheltered home, please let us know that also, and then pass the literature on to someone who might be interested, or give it to your local library. In any event, we would be very happy to work with you in any way that would make you one of our happy home-owners.

WHY SHOULD YOU BUILD AN EARTH SHELTERED HOME???

Have you checked lumber prices lately? A while back lumber prices took a tremendous increase, and now they are doing it again. Today a medium priced conventional home will cost between \$75.00 and \$110.00 per square foot finished. Even more in some areas of the country. In the next few years the lumber prices will be so high that you will not be able to afford to build with wood. As lumber prices go up, so does concrete, but it has not gone up as much as lumber has so far.

Our home has so many advantages that it is hard to name them all. The biggest advantage is perhaps the energy efficiency. Our homes will never drop below +50 to +55 degrees F in mid-winter with absolutely no heat other than the passive solar and the natural heat from the ground. Therefore, you can simply turn everything off, including your heating system, and take a mid-winter vacation and never worry about frozen pipes or anything of that nature. Nothing in the home will ever freeze, even without the heating system being on.

Perhaps you read just recently that fuel prices took an enormous jump over last years prices. Natural gas went up 23%, propane (LP) 67% and fuel oil 34%. With energy costs going up at that rate, it will not be long until earth sheltered will be the only type of home that people will build. At that time prices will skyrocket because of the supply and demand, and there will be many homes built by builders that do not have the technology that we have developed over the past 16+ years, and therefore, some of the homes will end up being a disaster. Don't wait for that to happen to you. Take a close look at our offer today. We are offering you an opportunity to do so at no cost or obligation.

Just a few more advantages are the fact that you are safe from tornados, storms, lightning and fire. The home is extremely quiet. You will not be able to hear a thunder storm or an airplane going over or a train going by. It is almost impossible for bugs or dust to get into your home because it is so tight. You may also install a bank vault in your home and keep your valuables safe from crooks and relatives.

We do not build conventional nor earth bermed homes, only earth sheltered. By doing that we can offer you a home that is virtually maintenance-free. If you use clad windows and doors and stone, stucco or brick the exterior, you should have little or no maintenance on the home for a life time or so. It really makes very little sense to berm up two or three sides of a home and then use a conventional roof. You will lose a great deal of your heat through the roof, it is subject to repair and replacement, a tornado can remove the roof and a fire can damage the entire home with a conventional roof. You can not see through the roof so why not go with a completely safe earth sheltered structure instead???

Earth Sheltered Technology, Inc. has won national design and building awards over the past years, and was featured in a national magazine four years in a row. We are very happy with the fact that our homes are doing just as we advertise. Join our happy family!!

If you were to compare our earth sheltered home and a conventional home of the same cost and same length of mortgage you would be very surprised at the results. For that purpose let's compare our earth sheltered home and a conventional home both costing \$100,000.00 with both having the same monthly payment and both with a 30 year loan at 9% interest. On the conventional home you will pay for the full 30 years. If you take the energy savings that you would get from our earth sheltered home over the conventional home and apply that to the principal of the loan, our earth sheltered home would be paid off in 19 years and two months. If you continued to take the normal payment and the energy savings and place it in a savings account at 6% interest, at the end of the 30 year period the conventional home would be paid for, however, the earth sheltered home would have long been paid for and you would have almost \$200,000.00 in the bank just from the interest and energy savings by building one of our earth sheltered homes. Toward the end of this introduction to our homes, you will be shown another way to pay for your home even faster than above.

Our home is designed with a cathedral ceiling in each module. It is constructed with a true domed ceiling. It is nearly impossible to describe in writing or even to take a picture that will show exactly what the dome is like. It is not a barrel type configuration. Each module has four straight up and down sidewalls the same as in a conventional home. At the 8' level it starts to dome up from all four directions so if you were standing in the center of a 28' x 28' module (inside dimensions), it is 13 1/2 feet to the apex of the dome. On a 24' x 24' module (inside dimensions), it is 12 feet to the apex of the dome. No bearing walls are needed inside of the modules. The only walls used are dividing or privacy walls for bedrooms, baths, etc.

In the event that you can not fit everything into the module sizes, you can add extra living space by extending the overhang from 4' to 8' or 12', or you may add a flat roofed section of a maximum of 15'4" wide (by any length desired) to the front, rear, beside or in between the modules. By going no more than 15'4" in width we can place as much fill on top of the flat roof as we can on a dome.

Unless you have a very good perception of our system, it may be very well for you to visit one of our homes. This is excellent for someone who has the impression that our homes are dark, damp and dreary inside. We have found it especially helpful for the ladies who are concerned about living in a home with earth over the top. They are totally surprised at the amount of light in the home. Our homes are actually lighter inside than a conventional home because the light bounces in the dome and actually illuminates it, whereas a conventional flat ceiling has a shadow over the entire ceiling.

We have a list of homes that are available to be toured. If we do not have one in your immediate area, and you must travel a distance to see one, you may keep track of your mileage or air-fare and if you decide to build a home with us, we will reimburse you for the travel expense.

Every home that we build is custom designed and custom built, so if you have a floor plan that you like, or if you want to send us a rough draft (it can be very rough), we will take your draft and scale it out to 1/4" scale. Every plan that we produce is designed to meet all federal, state and local codes. Our structure is sealed by 5 different structural engineers, and we are, to our knowledge, the only earth sheltered home builder that will give you a written warranty against leakage.

When the preliminary plans are finished, we will send you two copies and a firm cost on the basic structure and a cost estimate on the finished cost, and that will be done at no cost or obligation. When you receive the preliminary plans if you find that you would like some changes made, simply mark up one copy and return it to us for making the corrections. We will correct the plans and send you back copies again at no cost or obligation. Once you have decided that the plan is the way that you would like your home built, we will do a complete set of architectural plans for a fee of \$750.00 to \$1000.00 depending on the size of the structure. If you were to go to an architect it would cost you between \$2500.00 and \$7500.00 or more for the plans, again depending on the size of the home.

Structurally Earth Sheltered Technology's home will hold up to 20 times as much weight on top as a flat roofed structure. In our literature you will note that we show a Steiger (center-pivot) tractor with a Carry-All behind it and two crawler tractors parked on top of our home plus all of the earth used to cover the structure. It is virtually impossible to damage our structure.

In the past, some individuals and some contractors, with no knowledge of earth sheltering, have tried to build this type of structure and have made a real mess of it. It takes years of experience and trial and error in order to turn out an earth sheltered home that will give you the energy efficiency and all of the other amenities that you should get with this type of a home. We are to that point!! Do not try to build your own or go with someone that says they can do it, unless they have something to show you that proves that they have turned out a home that you would be happy to pay for and proud to live in.

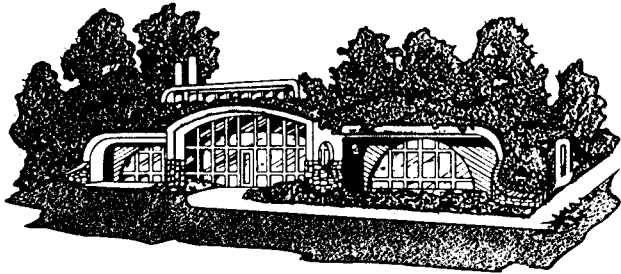
If you were to ask a realtor for his opinion, in almost every case you will get a negative answer, because he or she does not have one to sell to you. Unfortunately we can not tell you how well they resell because in 16 years, we have only had one that re-sold and it was sold immediately. Most of our home-owners indicate that they plan to live in their homes for the rest of their lives.

There is no doubt whatsoever that an earth sheltered home is the home of the very near future. With the cost of energy ever-increasing, it will someday be impossible to sell a conventional home because of the energy and maintenance costs.

If you are thinking about building a home in the near future, it will pay you to look at our plans, visit a home, and build one of our homes that will pay for itself, while the costs are no more than, and usually less than a medium priced conventional home.

Earlier we indicated that you could pay for your home even sooner than the 19 years and two months as previously stated. We have a unique plan that many of our present home owners are using to make additional monies. Some have agreed to show their homes to our prospective clients. In those cases, the client must call you and set up an appointment. Once the home is shown, you are sent a fee of \$20.00. In the event that the party builds a home with us, you are then sent an additional \$200.00. If you find a prospect that is not on our prospect list, and you notify us at the office (using out toll-free number), and we sell them a home, you then receive a fee of \$500.00. Beyond that if you really want to become an active part of our sales and marketing staff, you can become a part-time or full-time sales person for us. That entails very little, as we do not push our sales people. We allow you to work as little or as much as you desire, depending on how much money you would like to make. We have found that man and wife teams work out very well also. If you own one of our homes, you will find that the home will actually almost sell itself. We will explain that more in detail if you are interested.

When your children, grand-children and great-grand-children inherit your earth sheltered home and find it in as good of condition as it was when you built it, it will be a monument to your intelligent forethought. What better could you leave as your legacy!!!



AWARD WINNING EARTH SHELTERED STRUCTURES

EARTH SHELTERED TECHNOLOGY, INC.

BOX 5142
MANKATO, MN 56001
507-345-7203 800-345-7203
FAX 507-345-8302



MOST COMMONLY ASKED QUESTIONS

1. How much energy can the owner of a home designed by Earth Sheltered Technology expect to save?

Our homes have proven to save up to 80% in heating and cooling costs in many instances. The home will never drop to less than +50 degrees F, without heat, even in mid-winter, so you need never worry about a frozen pipe. Heating from +50 degrees F to +72 degrees F takes very little energy, and can be done with a very small heating unit.

2. How does the building and construction costs compare with a conventional style home?

You will be surprised to find that our homes, with all of the many advantages over a conventional home, will cost no more than a medium priced home in your area and in most cases less. If you are thinking of building, be sure check the current lumber and material costs on conventional homes and then look into this unique structure that is virtually maintenance-free and will keep your family safe from most all perils.

3. What kind of water-proofing system do you apply? Is there a drainage or gutter system to deal with run-off water?

We offer a triple layered water-proofing system that we have developed over the years that will allow us to offer a written warranty against leakage. It uses a layer of dry bentonite, a layer of heavy poly film, and capped off with an oversized heavy pond-liner as used for swimming pools. If it is going to leak, it will do so immediately.

4. How do you deal with mold and mildew build-up? What about the hazards of radon?

Since the home does not leak, the only thing that would cause mold or mildew would be condensation. We have no problem with that because an air handling system is installed that circulates and changes the air. The system also removes any build up of radon. Our homes have far less radon infiltration than a conventional home because of the tightness of the structure, and what does come in is quickly removed by the air handling system. Radon is not inherent with our homes as it seeps from the earth everywhere.

5. How do you get enough light in your homes to avoid the "basement" feeling?

Unlike a flat ceiling as in a conventional home where a shadow is cast on the ceiling even on a bright sunny day, light actually bounces in our cathedral ceiling which eliminates the shadow and makes it lighter in our homes than it is in a conventional home.

6. How do I go about finding a lot that is suitable?

Many people have the misconception that our homes must be built on a hill and must be south-facing. This really is not true, as the home can be built right on the flat and covered to give the proper geo-thermal effect. We can build the home to face north south, east or west, or any angle in between. The direction of facement will have some effect on the energy savings, however, even north facing homes will enjoy in excess of 50% energy savings in the winter months and considerably more in the hot summer months in savings on cooling. The benefit from having a hill or a slope would mean that you would use the excavated materials to cover the home. A hillside would also give you the benefit of a panoramic view of the existing countryside. Unbuildable lot?? Try us!!!

7. Isn't an earth sheltered home a risky resale investment?

Realtors will tell you that they are, simply because they do not have one to sell you. Also in the past, earth sheltered homes were built by individuals with little or no technology or experience. They were often built with flat roofs using pre-stressed concrete or concrete block where you ended up with a multitude of "cold-joints." Each one is a possible leaker. Using our unique forming system, our homes are built with a cathedral ceiling. The entire structure is "poured-on-site" concrete in one continuous "monolithic" pour so that there are no "cold-joints" in the entire pour. People are simply amazed when they walk into one of our homes and see the amount of natural light, and how open the designs can be. We have revisited many of our homeowners, and have found none that would consider moving unless they were to move into another of our earth sheltered homes.

8. How do you heat your earth sheltered homes? What options are there?

Approximately 85 to 90 percent of our home-owners heat with either a fireplace or woodburning stove with either a gas or electric back-up. However, they may be heated with natural gas, propane, electric heat, hot water heat, heat pump, or whatever. The heating unit needs only to be about 1/4 of the output of a conventional home.

9. What kind of financing is available to build this type of home?

Financing has been very tough, however, we are making inroads because of the vast technological strides that we have made with our structures. At the present time, long term loans are available through VA, FHA, as well as the more up to date and aggressive local lending institutions that have taken time to tour our homes. Much still depends on the credibility of the borrower.

10. When building an earth sheltered home, why is a concrete structure recommended as opposed to a wood structure as offered by some competition?

1. Untreated lumber will last less than 5 years.
2. Treated lumber has not been used long enough to actually tell how long it lasts.
3. Treated wood is treated with arsenic. In case of a fire one would die from the fumes rather than smoke inhalation or fire.
4. So many companies are starting to treat lumber that the quality is suffering.
5. Concrete does not reach its optimum strength until it ages for about 100 years.
6. There are many claims about treated lumber that are unfounded. Only time will tell.

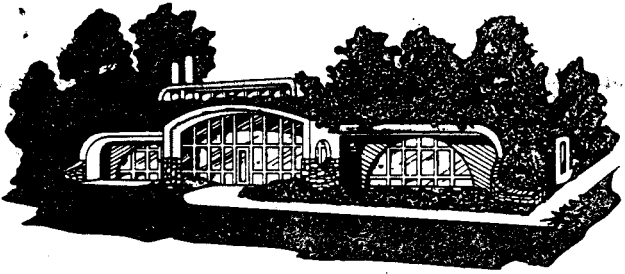
11. What are some unique features that Earth Sheltered Technology offers that is different from their competitors?

No other earth sheltered structure offers the cathedral or domed structure, has built the first two story earth sheltered design with a domed or cathedral ceiling, has equalled our national awards for our designs, nor has the extensive experience and technology that we do, nor does anyone have the exotic form system that we have for the completion of these unique structures.

12. Explain how these homes are insulated, including the covering materials.

1. Three inches of polystyrene insulation is placed over the concrete on the exposed walls (where the doors and windows are).
2. We fill the valleys between the mods and then put up to 6" of insulation over the entire top and then 3 more feet of dirt over that. We use no urethane or batting whatsoever.
3. By following the above methods, we have no cold spots in the structure anywhere.

THESE ARE ONLY A FEW OF THE MOST COMMONLY ASKED QUESTIONS, IF YOU HAVE ANY FURTHER QUESTIONS, PLEASE FEEL FREE TO CONTACT US!!!



EARTH SHELTERED TECHNOLOGY, INC.

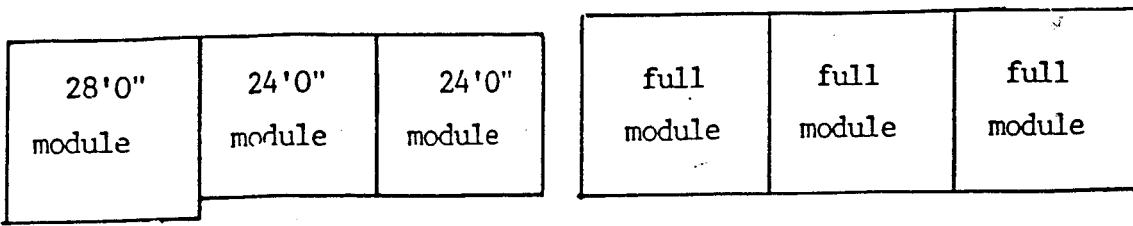
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NATIONAL AWARD-WINNING HOME BUILDER

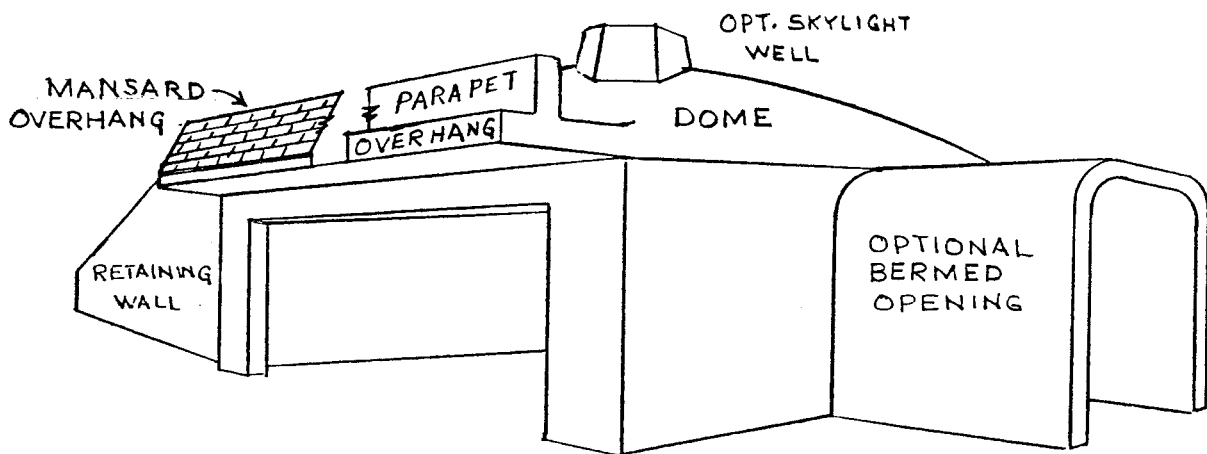
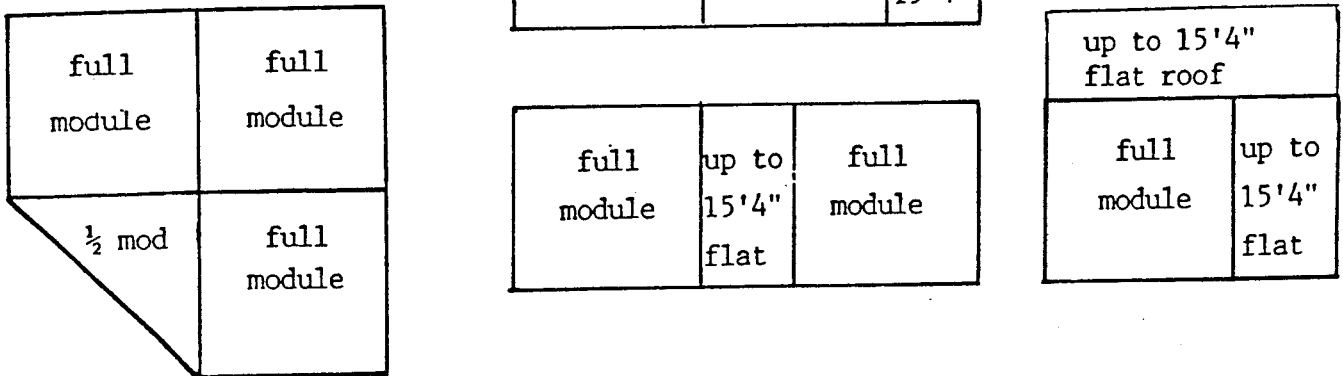
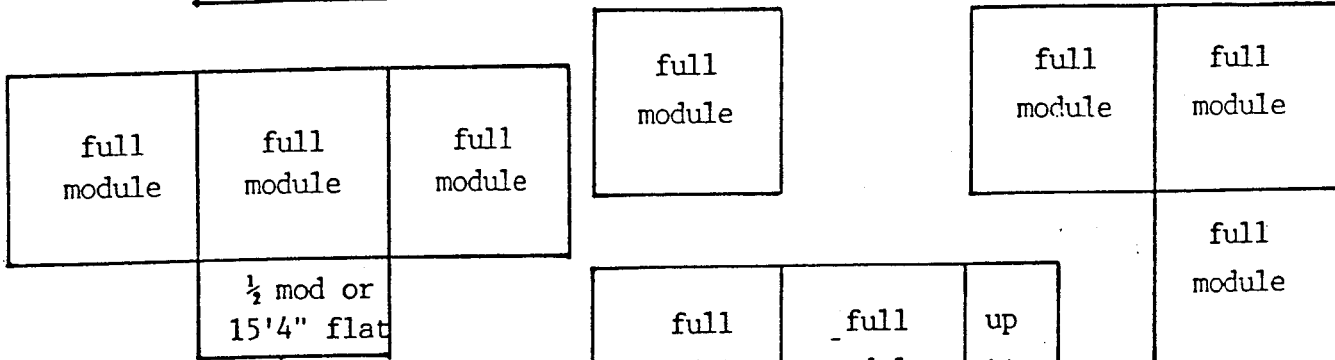
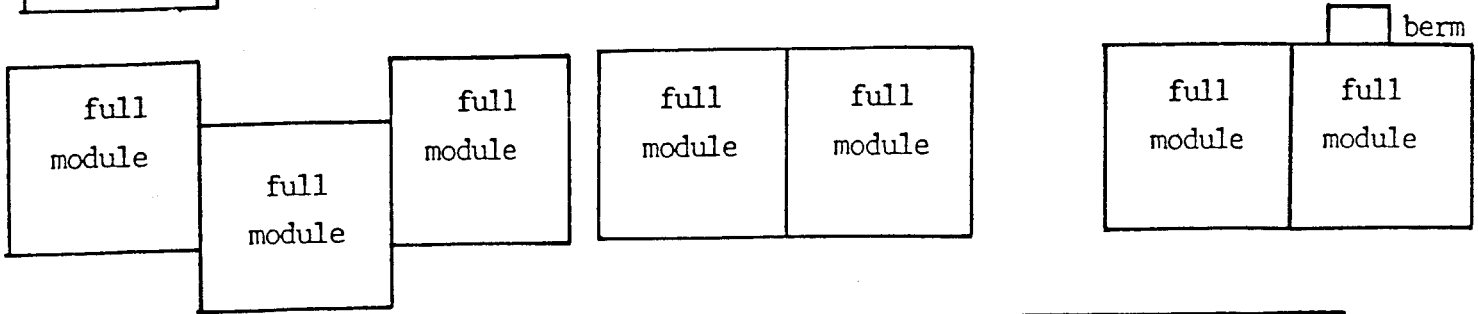
AWARD WINNING EARTH SHELTERED STRUCTURES

The following questions will assist Earth Sheltered Technology, Inc. in determining the type of home that we can design for you. The more information that you can furnish us with, the closer to your ultimate desires that we can get the first time. If you can not answer all of the questions, please feel free to leave the ones blank that you are not sure of. This information is for preliminary drawings only, and may be revised at a later date, if changes are desired.

1. Desired date that you would like to be in you new home? _____
 2. Do you own a building site? Yes ___ No ___ Amount of mortgage _____
Land is: Flat ___ Sloped ___ Hillside _____
 3. Type of home desired: Single level ___ Split Entry ___ Two story ___
Layout: In line ___ "L" shaped ___ Off-set ___
Basement required: None ___ Full ___ Partial _____
 4. Do you have a floor plan or an idea of your desired floor plan? Yes ___ No ___
If yes, please send a copy or a rough draft of your desires.
 5. Please indicate the rooms desired:
Bedrooms-how many? ___ Should one be a master suite? Yes ___ No ___
Non-formal dining area ___ formal dining area ___
Kitchen layout: Island ___ Peninsula ___ U-shaped ___ All on one wall ___
Pantry required _____
 6. Garage: Earth sheltered attached ___ Non-earth sheltered attached ___
Detached ___ None required ___ If req'd, what size _____
 7. Type of home heating desired:
Electric ___ Natural gas ___ Propane ___ Woodstove ___ Fireplace ___
 8. Type of windows desired:
Casement ___ Awning ___ Patio Doors ___ Double Hung _____
 9. Type of parapet wall (wall across the top of the home that holds the dirt back): Shingled mansard ___ Concrete _____
 10. Overhang supports: Square corners ___ Curved _____
 11. Exterior finish: Stucco ___ Stone ___ Brick ___ Cedar ___ Split log ___ Other _____
 12. After the basic structure is finished, the finishing shall be handled by:
Homeowner ___ Homeowner hired general contractor _____
 13. Financing: Has been arranged ___ Has not been arranged _____
Financing shall be through: local bank ___ FHA ___ VA ___ None req'd _____
 14. Amount of budget to build home (not including land, well or septic system)
\$ _____
 15. Other comments _____
- Name _____ Address _____



variations of home layouts—other variables are possible also.



TYPICAL MODULE WITH OPTIONS

ENERGY SAVINGS PAY-BACK

National averages show that 68% of all energy costs are used for heating and cooling. The following figures will show that at a modest annual increase in energy costs, a structure designed by Earth Sheltered Technology, Inc. will save enough in energy costs to pay for the structure over the normal contract period. The figures shown are based on a 5.5% annual increase in energy costs. Economists contend that cost will rise considerably faster than this once this nation runs short of fossil fuel. The figures below do not include savings on maintenance and insurance which will shorten the pay-back period even more.

YEAR	MONTHLY ENERGY COST WITH 5.5% ANNUAL INCREASE	MONTHLY NET ENERGY COST FOR A CONVENTIONAL HOME	ANNUAL NET ENERGY COST FOR A CONVENTIONAL HOME	MONTHLY NET ENERGY COST WITH EARTH SHELTERED HOME	MONTHLY ENERGY SAVINGS WITH EARTH SHELTERED HOME	ANNUAL ENERGY SAVINGS WITH EARTH SHELTERED HOME	TOTAL ENERGY SAVINGS TO DATE	ANNUAL INTEREST EARNED AT 6% RETURN ON SAVINGS	TOTAL INTEREST EARNED TO DATE ON ENERGY SAVINGS	TOTAL INTEREST AND ENERGY SAVINGS
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THE FOLLOWING FIGURES ARE BASED ON A \$100,000.00 HOME WITH AN ENERGY COST OF \$135.00 PER MONTH

1	\$135.00	\$91.80	\$1,101.60	\$18.36	\$73.44	\$881.28	\$881.28	\$26.44	\$26.44	\$907.72
2	\$142.42	\$96.85	\$1,162.20	\$19.37	\$77.48	\$929.76	\$1,811.04	\$80.76	\$107.20	\$1918.24
3	\$150.25	\$102.17	\$1,226.04	\$20.43	\$81.74	\$980.88	\$2,791.92	\$138.08	\$245.28	\$3037.20
4	\$158.51	\$107.79	\$1,293.48	\$21.56	\$86.23	\$1,034.76	\$3,826.68	\$198.56	\$443.84	\$4270.52
5	\$167.22	\$113.71	\$1,364.52	\$22.74	\$90.97	\$1,091.64	\$4,918.32	\$262.35	\$706.19	\$5624.51
10	\$218.52	\$148.59	\$1,783.08	\$29.72	\$118.67	\$1,426.44	\$11,345.00	\$637.90	\$3,104.46	\$14,449.52
15	\$285.56	\$194.18	\$2,330.16	\$38.84	\$155.34	\$1,864.08	\$19,743.48	\$1,128.68	\$7,713.85	\$27,457.35
20	\$373.19	\$253.76	\$3,045.12	\$50.75	\$203.01	\$2,436.12	\$30,718.80	\$1,770.04	\$15,212.75	\$45,931.54
25	\$487.72	\$331.64	\$3,979.68	\$66.33	\$265.31	\$3,183.72	\$45,062.52	\$2,799.26	\$26,947.46	\$71,832.05
30	\$637.39	\$433.42	\$5,201.04	\$86.68	\$346.74	\$4,160.88	\$63,840.60	\$3,705.60	\$43,162.62	\$106,825.29

THE ABOVE HOME WILL BE PAID FOR IN ENERGY SAVINGS IN 29 YEARS, 1 MONTH & 17 DAYS

THE FOLLOWING FIGURES ARE BASED ON A \$150,000.00 HOME WITH AN ENERGY COST OF \$190.00 PER MONTH

1	\$190.00	\$129.20	\$1,550.40	\$25.84	\$103.36	\$1,240.32	\$1,240.32	\$37.20	\$37.20	\$1,277.52
2	\$200.45	\$136.30	\$1,635.60	\$27.26	\$109.04	\$1,308.48	\$2,548.80	\$113.67	\$150.87	\$2,699.67
3	\$211.47	\$143.79	\$1,725.48	\$28.75	\$116.04	\$1,392.48	\$3,921.48	\$194.90	\$345.57	\$4,286.85
4	\$223.10	\$151.70	\$1,820.40	\$30.34	\$121.36	\$1,456.32	\$5,397.60	\$280.16	\$625.73	\$6,023.33
5	\$235.37	\$160.05	\$1,920.60	\$32.01	\$128.04	\$1,536.48	\$6,934.08	\$369.95	\$995.68	\$7,929.76
10	\$307.63	\$209.18	\$2,510.16	\$41.83	\$167.35	\$2,008.20	\$15,981.36	\$898.63	\$4,374.92	\$20,356.28
15	\$402.06	\$273.40	\$3,280.80	\$54.68	\$218.72	\$2,624.64	\$27,805.92	\$1,589.61	\$10,867.13	\$38,673.05
20	\$526.23	\$357.83	\$4,293.96	\$71.56	\$286.27	\$3,435.24	\$43,264.92	\$2,492.83	\$21,427.97	\$64,692.89
25	\$687.75	\$467.67	\$5,612.04	\$93.53	\$374.14	\$4,489.68	\$63,491.52	\$3,674.80	\$37,311.61	\$100,803.13
30	\$898.87	\$611.23	\$7,334.76	\$122.24	\$488.99	\$5,867.88	\$89,927.04	\$5,219.58	\$60,154.74	\$150,081.78

THE ABOVE HOME WILL BE PAID FOR IN ENERGY SAVINGS IN 29 YEARS, 1 MONTH & 28 DAYS

ENERGY SAVINGS PAY-BACK

National averages show that 68% of all energy costs are used for heating and cooling. The following figures will show that at a modest annual increase in energy costs, a structure designed by Earth Sheltered Technology, Inc. will save enough in energy costs to pay for the structure over the normal contract period. The figures shown are based on a 5.5% annual increase in energy costs. Economists contend that cost will rise considerably faster than this once this nation runs short of fossil fuel. The figures below do not include savings on maintenance and insurance which will shorten the pay-back period even more.

YEAR	MONTHLY ENERGY COST WITH 5.5% ANNUAL INCREASE	MONTHLY NET ENERGY COST FOR A CONVENTIONAL HOME	ANNUAL NET ENERGY COST FOR A CONVENTIONAL HOME	MONTHLY NET ENERGY COST WITH EARTH SHELTERED HOME	MONTHLY ENERGY SAVINGS WITH EARTH SHELTERED HOME	ANNUAL ENERGY SAVINGS WITH EARTH SHELTERED HOME	TOTAL ENERGY SAVINGS TO DATE	ANNUAL INTEREST EARNED AT 6% RETURN ON SAVINGS	TOTAL INTEREST EARNED TO DATE ON ENERGY SAVINGS	TOTAL INTEREST AND ENERGY SAVINGS
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THE FOLLOWING FIGURES ARE BASED ON A \$200,000.00 HOME WITH AN ENERGY COST OF \$250.00 PER MONTH

1	\$250.00	\$170.00	\$2,040.00	\$34.00	\$136.00	\$1,632.00	\$1,632.00	\$48.96	\$48.96	\$1,680.96
2	\$263.75	\$179.35	\$2,152.20	\$35.87	\$143.48	\$1,721.76	\$3,353.76	\$198.53	\$247.49	\$3,601.25
3	\$278.26	\$189.22	\$2,270.64	\$37.84	\$151.38	\$1,816.56	\$5,170.32	\$255.72	\$503.21	\$5,673.53
4	\$293.56	\$199.62	\$2,395.44	\$39.92	\$159.70	\$1,916.40	\$7,086.72	\$367.71	\$870.92	\$7,957.64
5	\$309.71	\$210.60	\$2,527.20	\$42.12	\$168.48	\$2,021.76	\$9,108.48	\$485.85	\$1,356.77	\$10,465.25
10	\$404.77	\$275.24	\$3,302.88	\$55.04	\$220.20	\$2,642.40	\$21,012.84	\$1,181.49	\$5,798.54	\$26,811.38
15	\$529.02	\$359.73	\$4,316.76	\$71.94	\$287.79	\$3,453.48	\$36,571.20	\$2,090.66	\$14,336.28	\$50,907.48
20	\$691.43	\$470.17	\$5,642.04	\$94.03	\$376.14	\$4,513.68	\$56,905.80	\$3,278.93	\$28,227.30	\$85,133.10
25	\$903.68	\$614.50	\$7,374.00	\$122.90	\$491.60	\$5,899.20	\$83,482.68	\$4,831.98	\$49,114.99	\$132,597.67
30	\$1181.07	\$803.13	\$9,637.56	\$160.62	\$642.51	\$7,710.12	\$118,218.00	\$6,861.83	\$79,147.23	\$197,365.23

THE ABOVE HOME WILL BE PAID FOR IN ENERGY SAVINGS IN 30 YEARS, 2 MONTH & 4 DAYS

THE FOLLOWING FIGURES ARE BASED ON A \$250,000.00 HOME WITH AN ENERGY COST OF \$325.00 PER MONTH

1	\$325.00	\$221.00	\$2,652.00	\$44.20	\$176.80	\$2,121.60	\$2,121.60	\$63.65	\$63.65	\$2,185.25
2	\$342.88	\$233.15	\$2,797.80	\$46.63	\$186.52	\$2,238.24	\$4,359.84	\$194.44	\$258.09	\$4,617.93
3	\$361.74	\$245.98	\$2,951.76	\$49.19	\$196.79	\$2,361.48	\$6,721.32	\$332.43	\$590.52	\$7,311.84
4	\$381.64	\$259.51	\$3,114.12	\$51.90	\$207.61	\$2,491.32	\$9,212.64	\$477.01	\$1,068.53	\$10,281.17
5	\$402.63	\$273.78	\$3,285.36	\$54.75	\$219.03	\$2,628.36	\$11,841.00	\$631.60	\$1,700.13	\$13,541.13
10	\$526.21	\$357.82	\$4,293.84	\$71.56	\$286.26	\$3,435.12	\$27,316.92	\$1,535.96	\$7,474.49	\$34,791.41
15	\$687.75	\$467.67	\$5,612.04	\$93.53	\$374.14	\$4,489.68	\$47,542.92	\$2,717.88	\$18,573.14	\$66,116.56
20	\$898.87	\$611.23	\$7,334.76	\$122.24	\$488.99	\$5,867.88	\$73,978.44	\$4,262.67	\$36,632.19	\$110,610.63
25	\$1,174.80	\$798.86	\$9,586.32	\$159.77	\$639.09	\$7,669.08	\$108,528.72	\$6,281.65	\$63,786.54	\$172,313.26
30	\$1,535.42	\$1,044.08	\$12,528.96	\$208.81	\$835.27	\$10,023.24	\$153,684.72	\$8,920.38	\$102,828.75	\$256,513.47

THE ABOVE HOME WILL BE PAID FOR IN ENERGY SAVINGS IN 29 YEARS, 7 MONTH & 27 DAYS

EARTH SHELTERED TECHNOLOGY VS. CONVENTIONAL HOME ENERGY SAVINGS PAY-BACK

BUILD AN EARTH SHELTERED HOME AND SAVE \$552.55 PER MONTH
OVER THE NEXT 30 YEARS--THAT'S \$198,916.00

At that point the savings continues to grow, but at a slightly lesser rate. How can that be??? Very simple, just read below and you will see how you can save that much by going earth sheltered instead of building a conventional home. Can't be possible!!! Read on and you will see that the above amount is only in energy and interest savings, and when you add insurance and maintenance savings, the savings figure jumps even higher. Here's how:

This report is based on two homes, one conventional and one earth sheltered. Both homes for the purpose of this report are of like size and value. Each costing \$100,000.00. Both homes are financed for 30 years at 9% interest. Payments are identical at \$804.62 per month. The difference in this report comes from energy savings.

We are fortunate today that energy cost are still reasonable even though we are importing in excess of 253,000,000 barrels of oil PER DAY. Also at this time 78% of our nations oil wells are shut down to conserve what fossil fuel we have. Economist indicate that energy cost will continue to rise at a rate of approximately 5.5% per year until we run out of fuel in this country or until the oil cartel settles. At that time, economist indicate that energy costs will double and triple over-night.

It is known that 68% of our energy costs are for heating and cooling our homes. We at Earth Sheltered Technology also know that we can save you up 80% on your heating and cooling cost with one of our homes. On that basis, our ENERGY SAVINGS PAY-BACK report indicates that the first year an earth sheltered home will save you \$73.44 per month. At five years it will save you \$90.97 per month and at fifteen years it will save you \$155.34 per month (\$115.34 per month was a mis-print). For the purposes of this report, we have taken an average of the first 15 years energy savings which is \$109.95 per month.

By paying the regular monthly payment of \$804.62 plus applying the amount of the average monthly energy saving of \$109.95 as an additional principal payment each month, you will reduce the contract term from 30 years to 19 years and two months. Sounds incredible, but it is true!!!

The following is a recap of the monetary savings from building one of Earth Sheltered Technology's award winning earth sheltered homes versus a conventional home of equal value:

Conventional home--30 years (360 payments) x \$804.62 = \$289,663.20

Earth sheltered home--19 years, 2 months (230 payments)
x 804.62 per month-----\$185,062.60

Total amount saved by applying \$109.95 per month average
energy savings to principal of loan-----\$104,600.60

Add 6% simple interest on \$104,600.60 for 130 months---\$ 45,575.92
(130 months represents the number of additional payments
that would be required on a conventional home).

Add \$270.21 average monthly energy savings--130 months-\$ 35,127.66
(\$270.21 per month is the average energy savings over
the last 130 months of the contract)

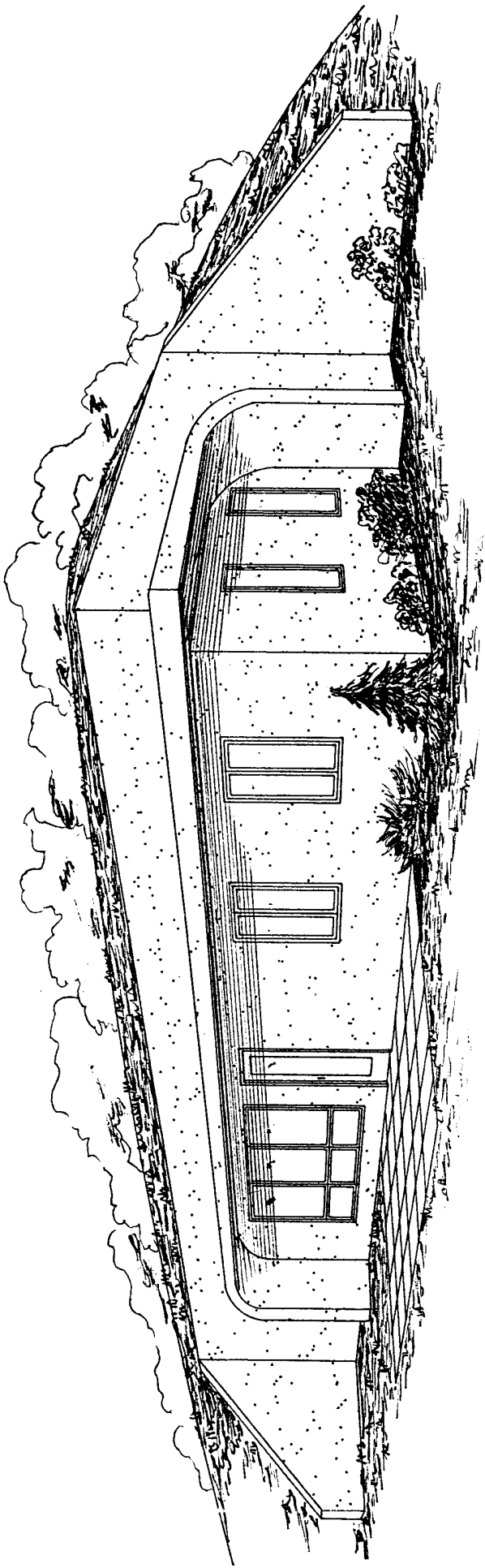
Add 6% simple interest on \$35,127.66 for 130 months----\$ 13,612.36

Total amount saved on owning an earth sheltered home
versus a conventional home on a 30 year 9% contract----\$198,916.00

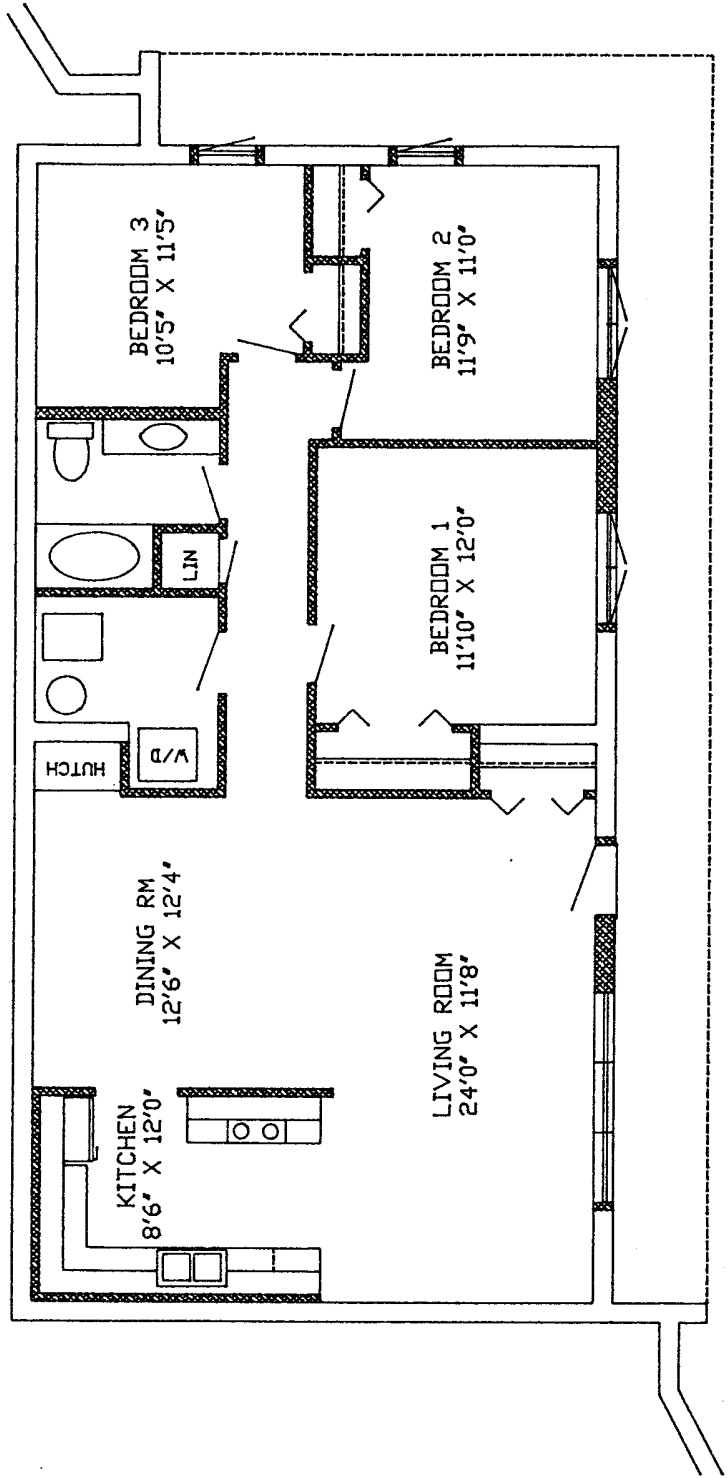


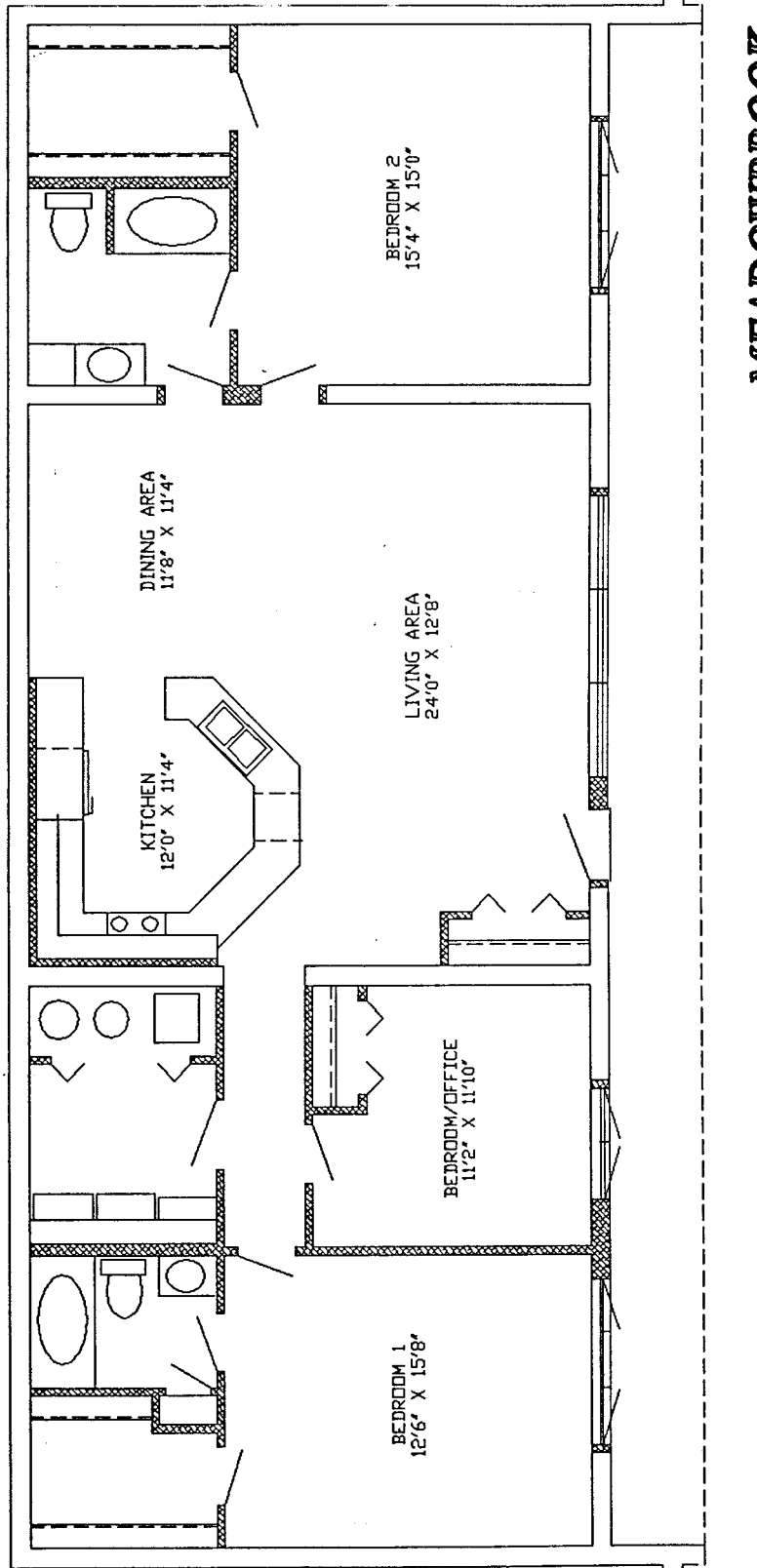
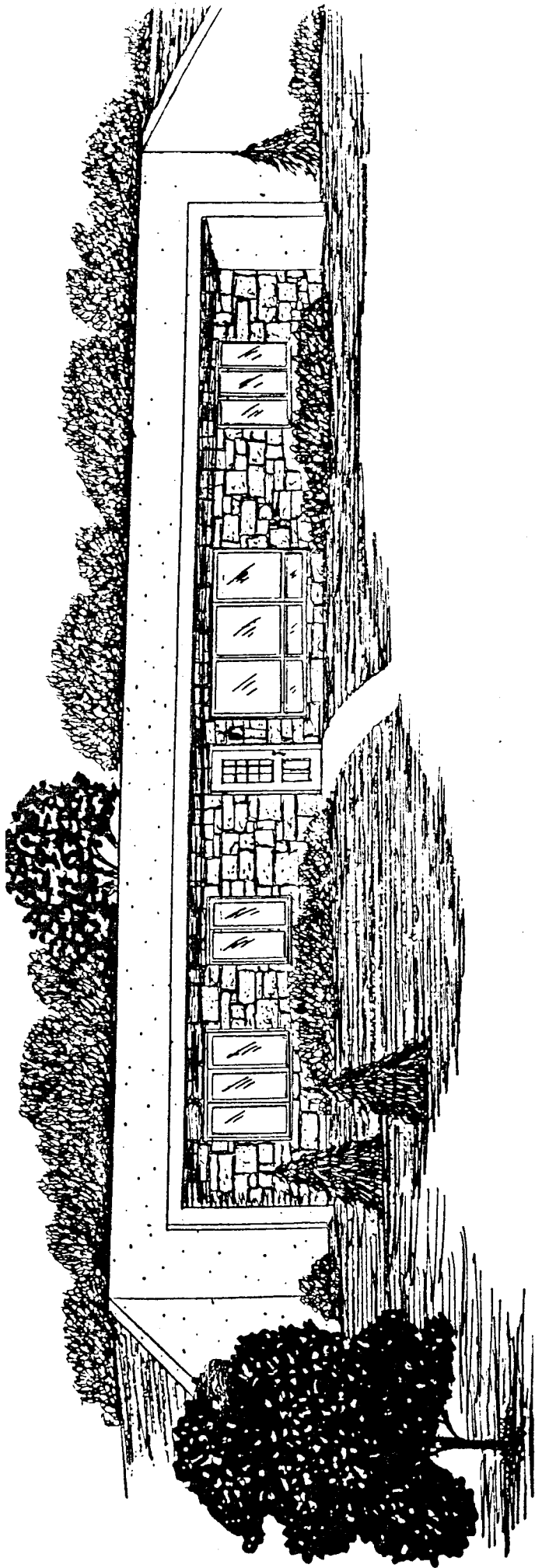
*EARTH
SHELTERED
TECHNOLOGY
INC.*

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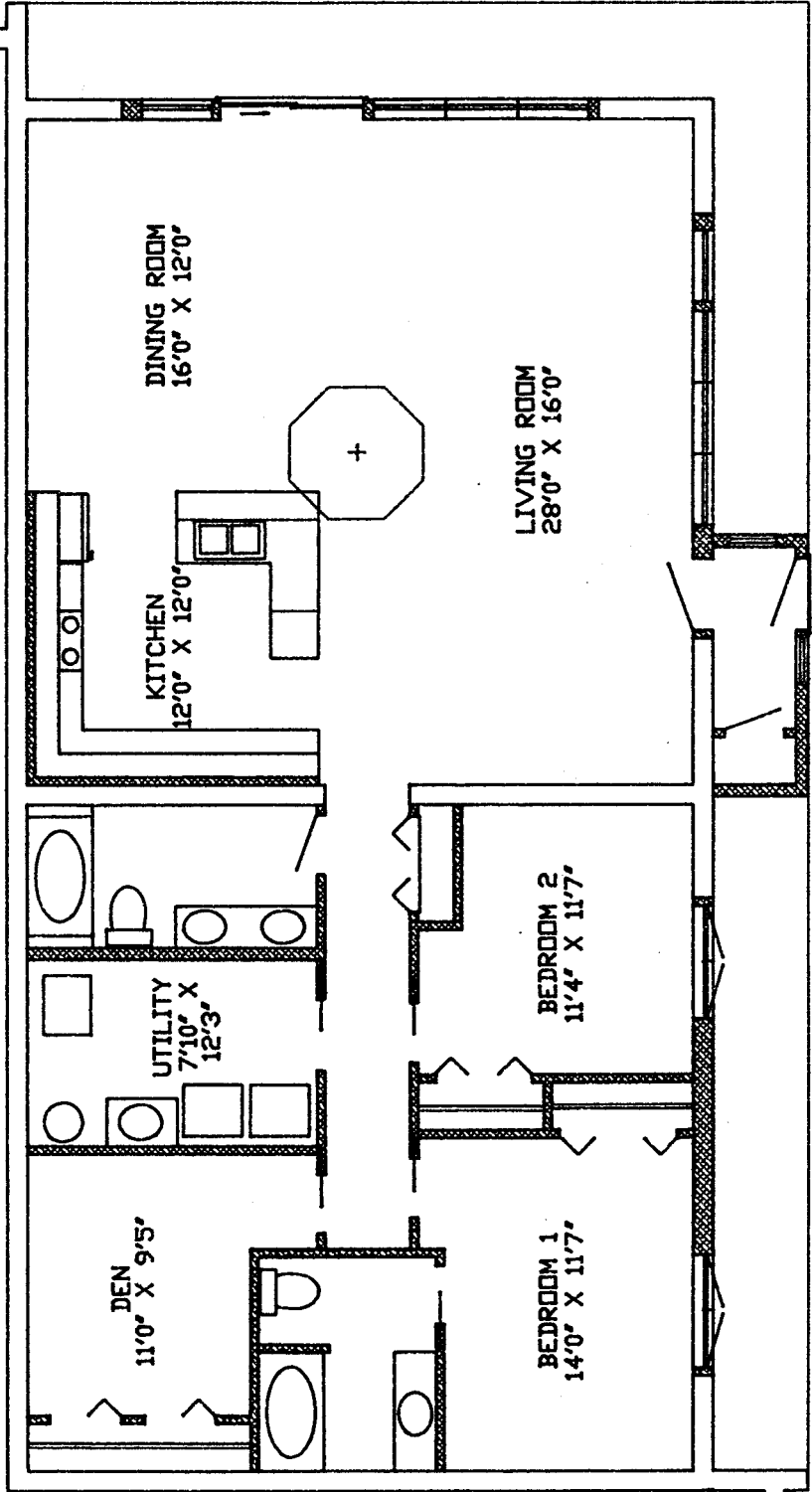
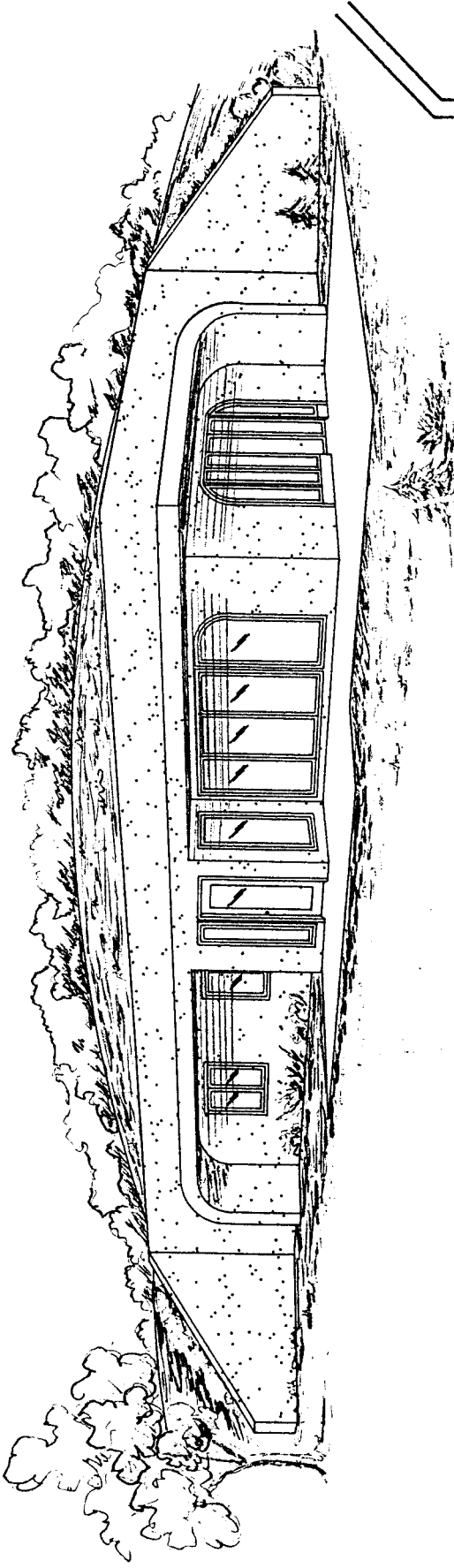


EAGLE VIEW

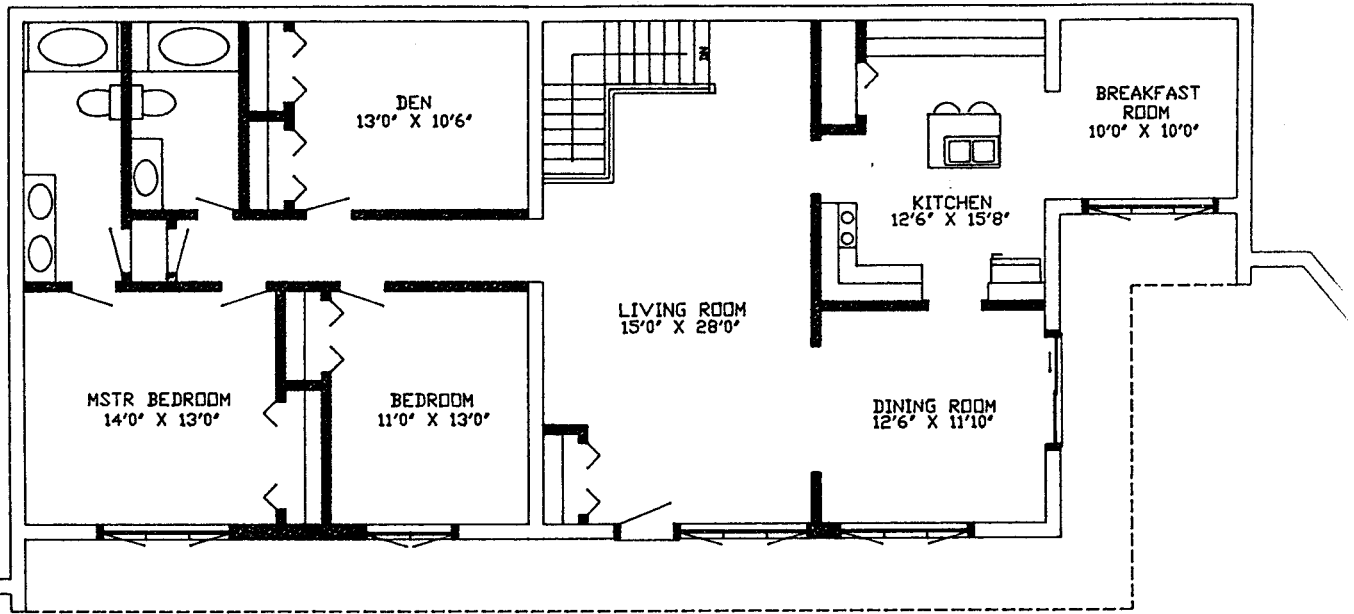




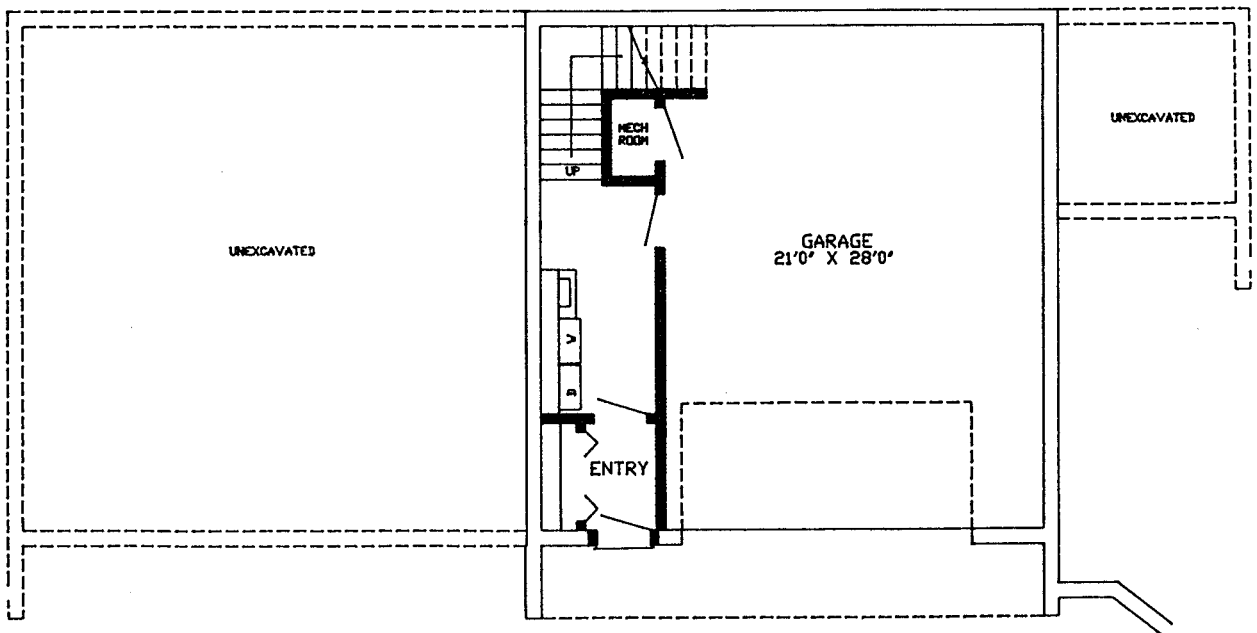
MEADOWBROOK



EASTPORT

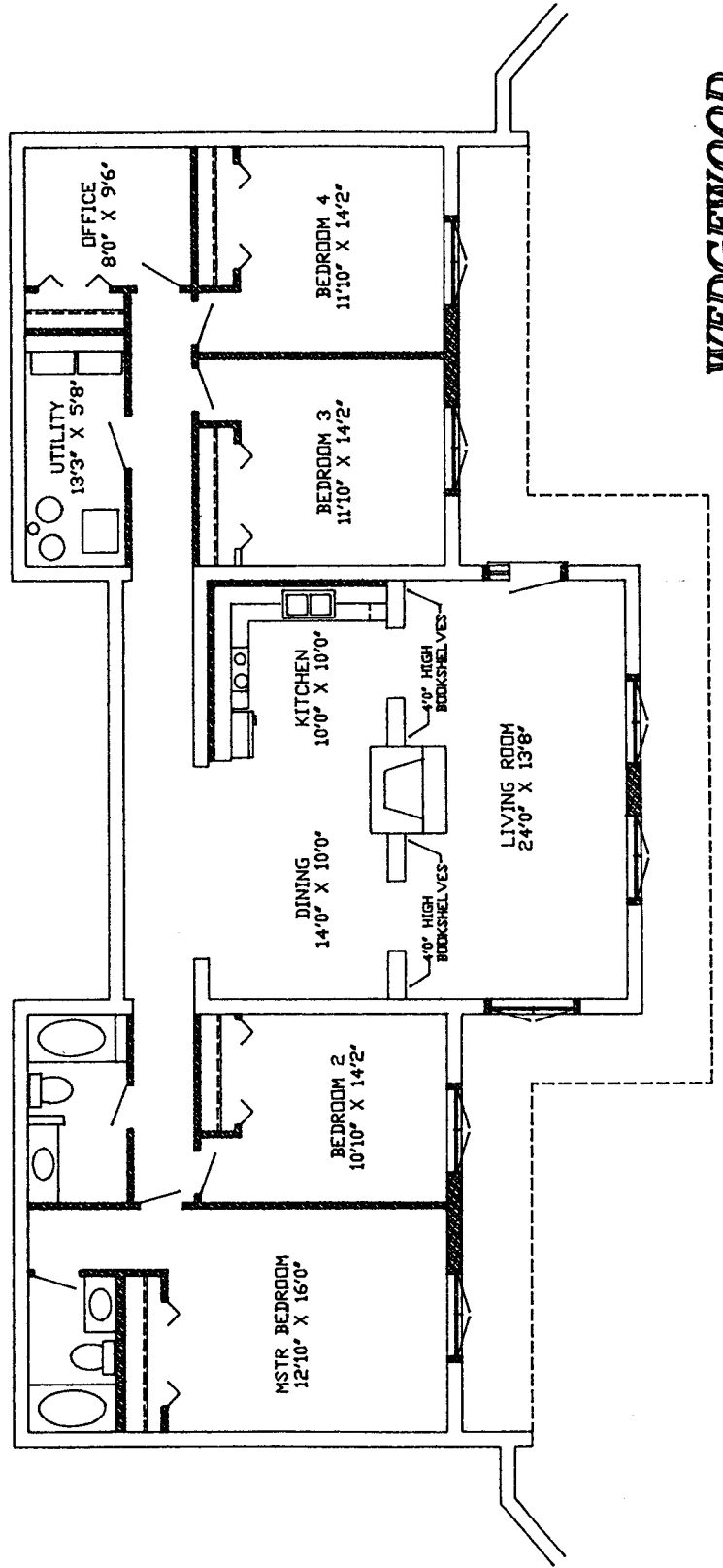
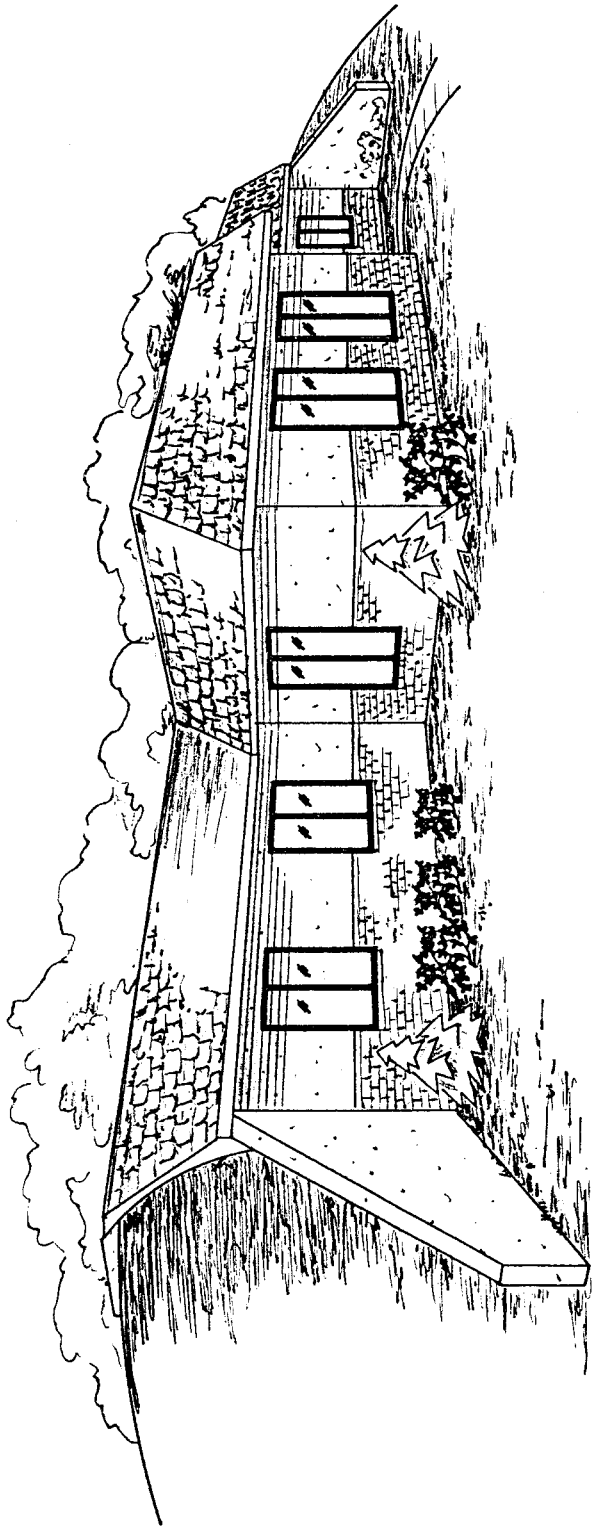


UPPER LEVEL FLOOR PLAN

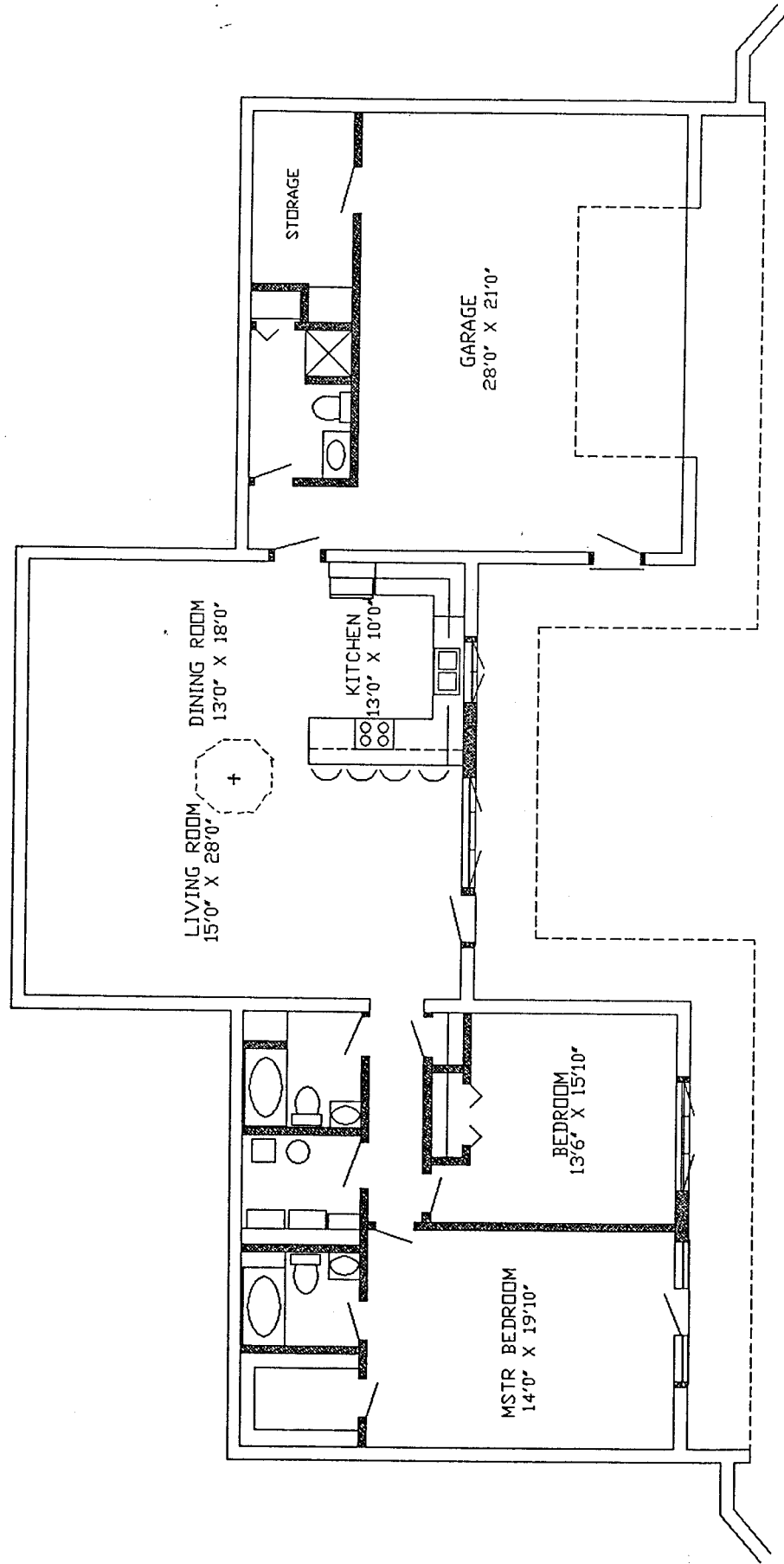
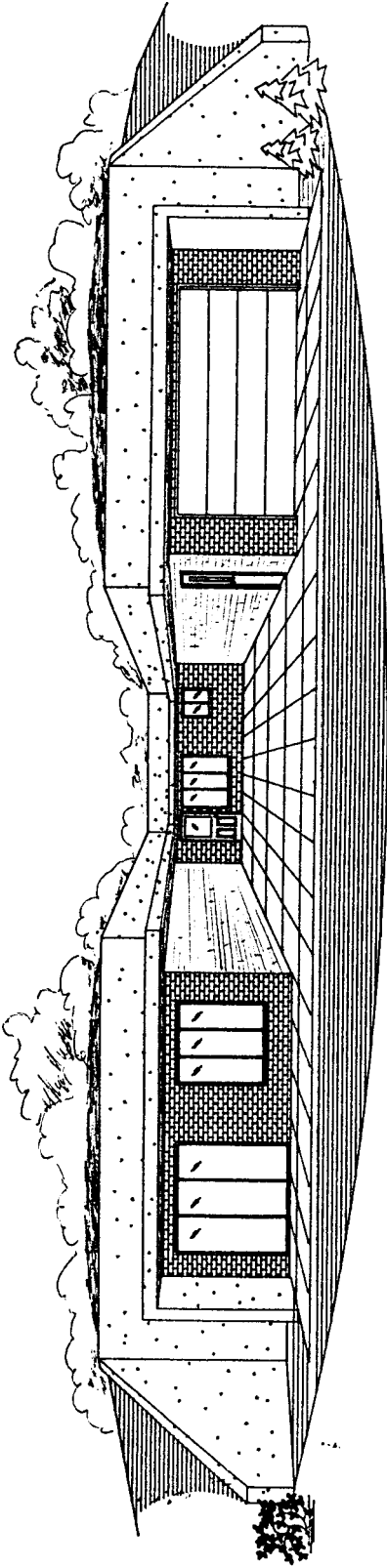


LOWER LEVEL FLOOR PLAN

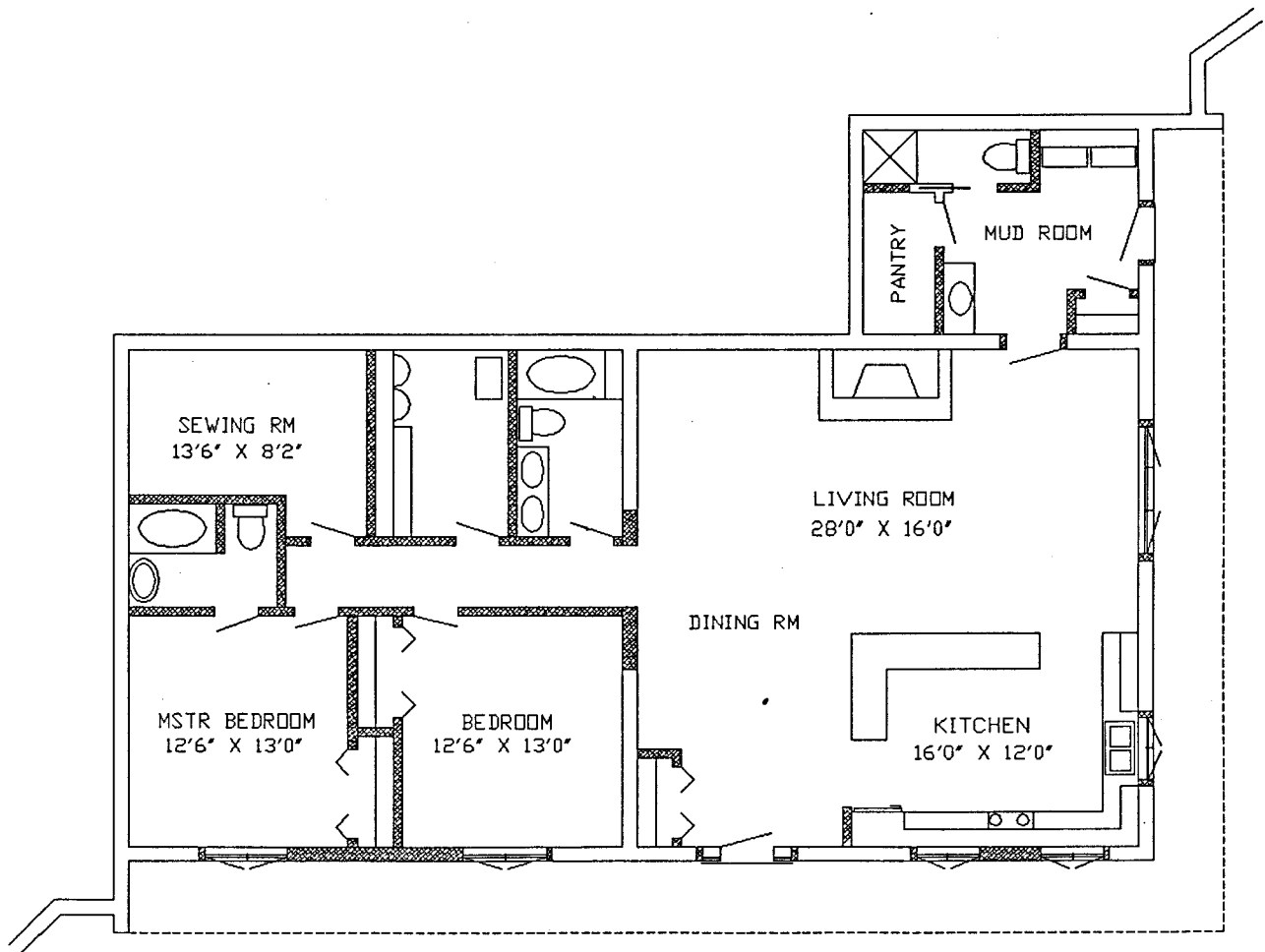
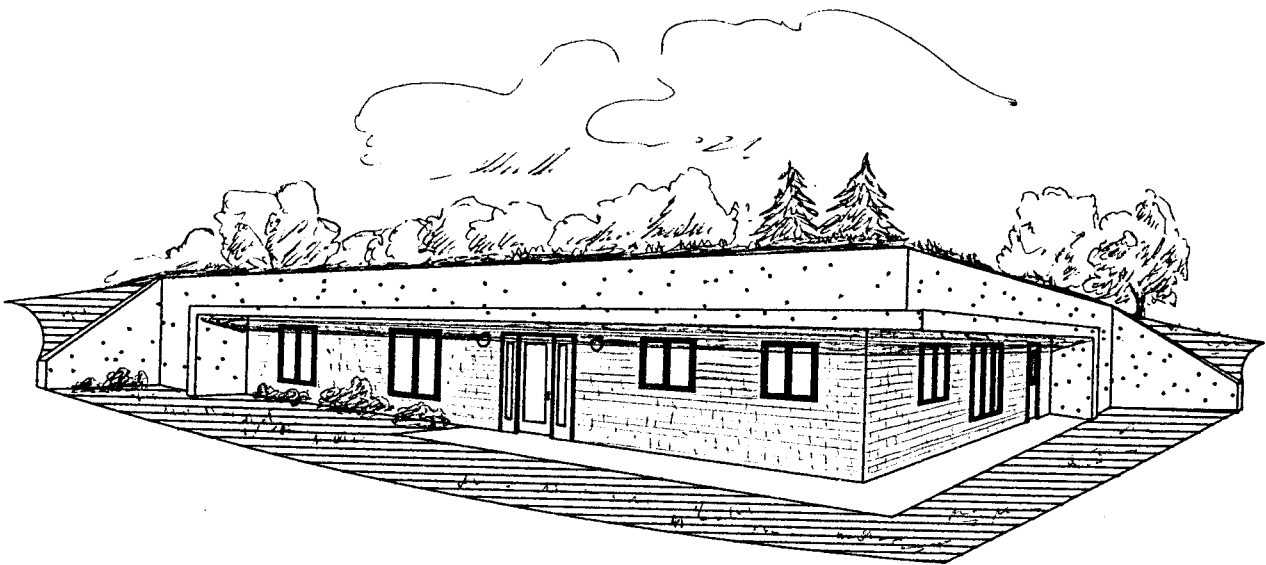
RIVERVIEW



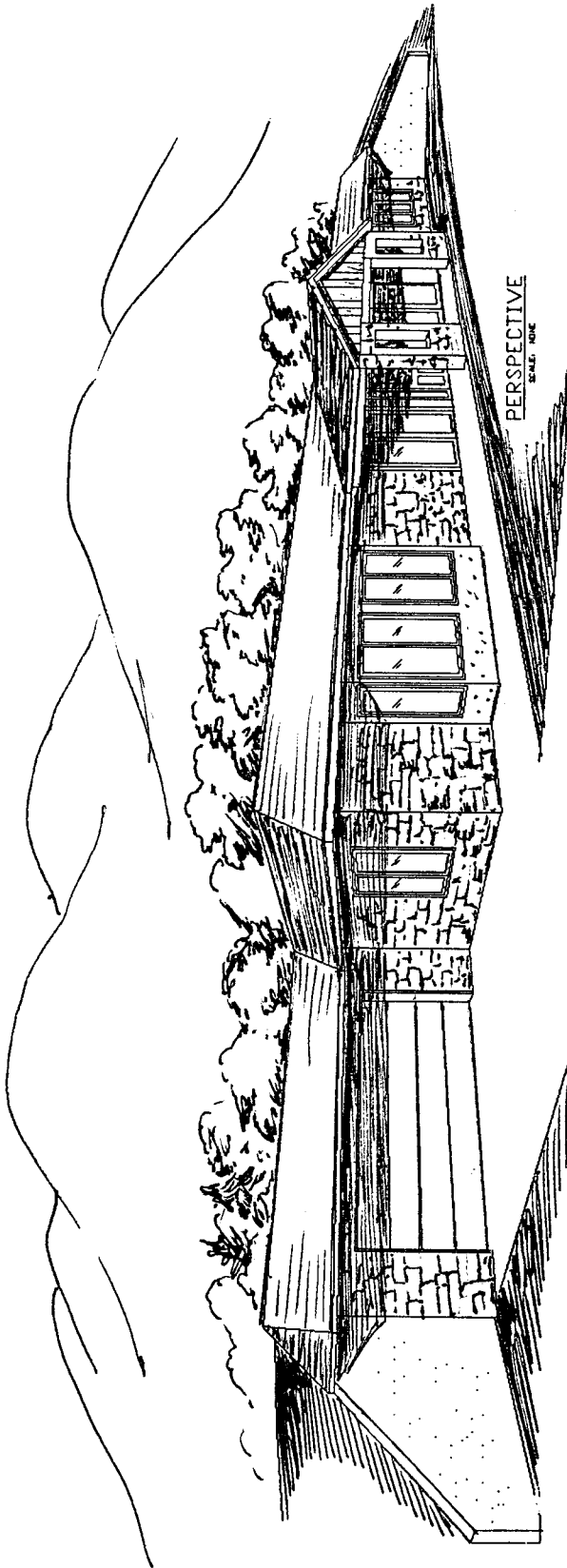
WEDGEWOOD



THE EXECUTIVE

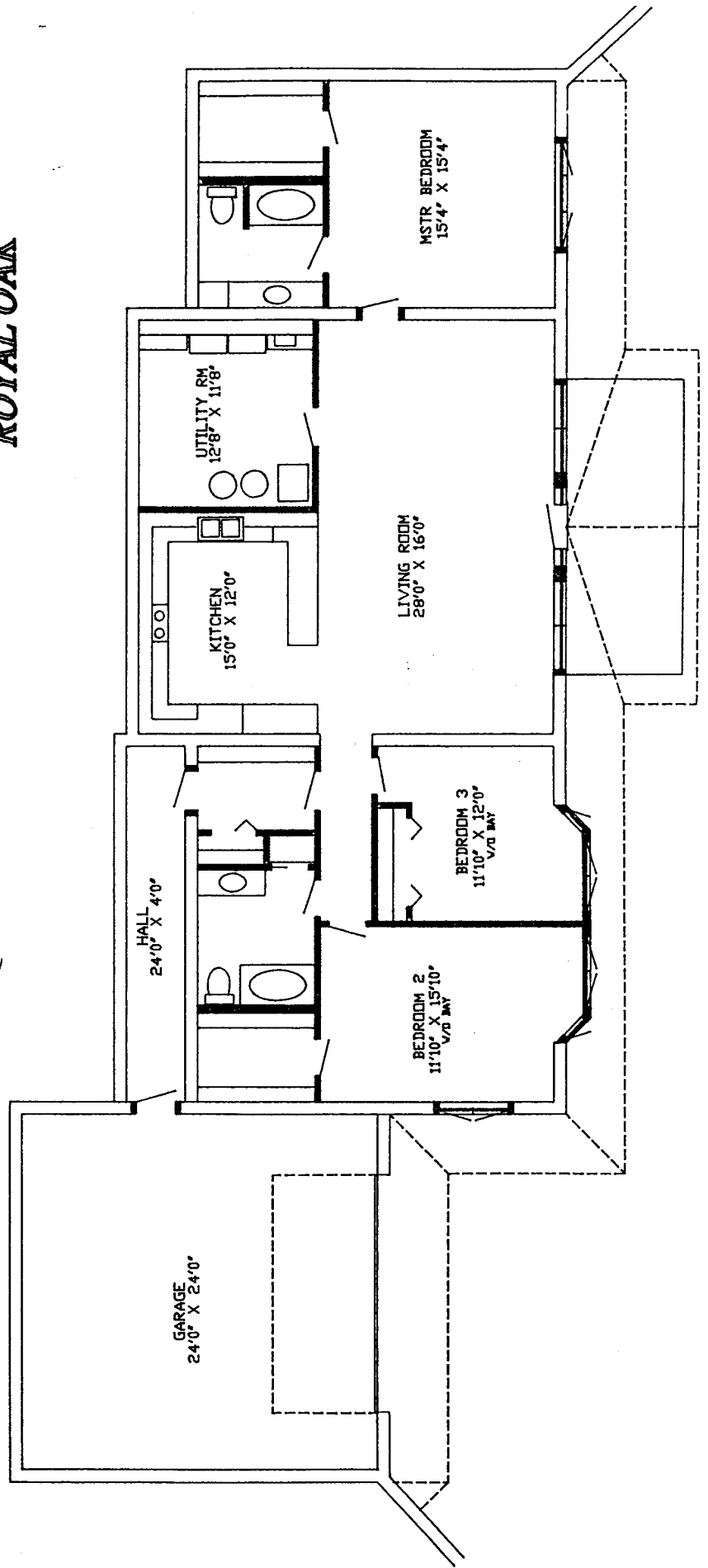


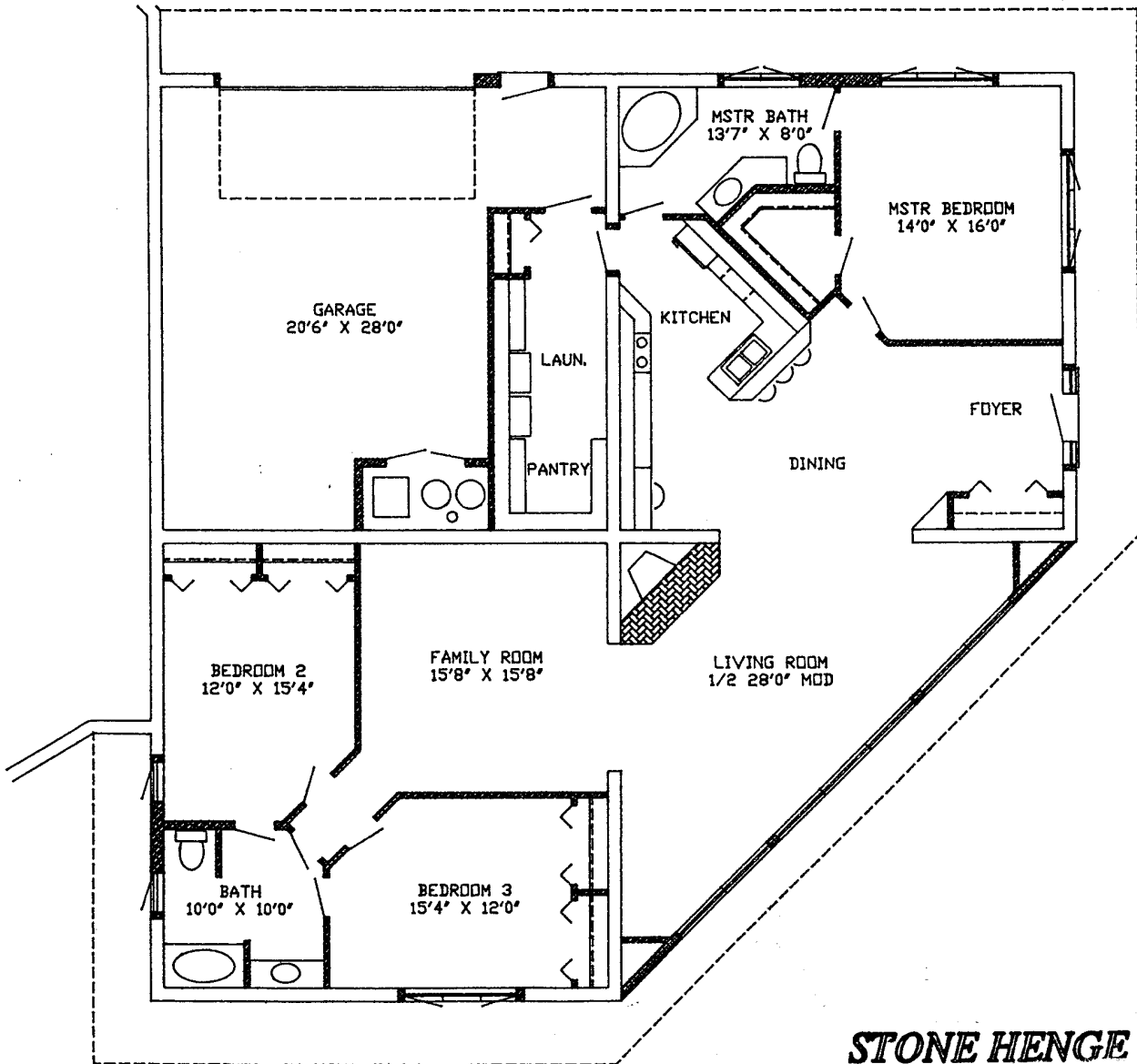
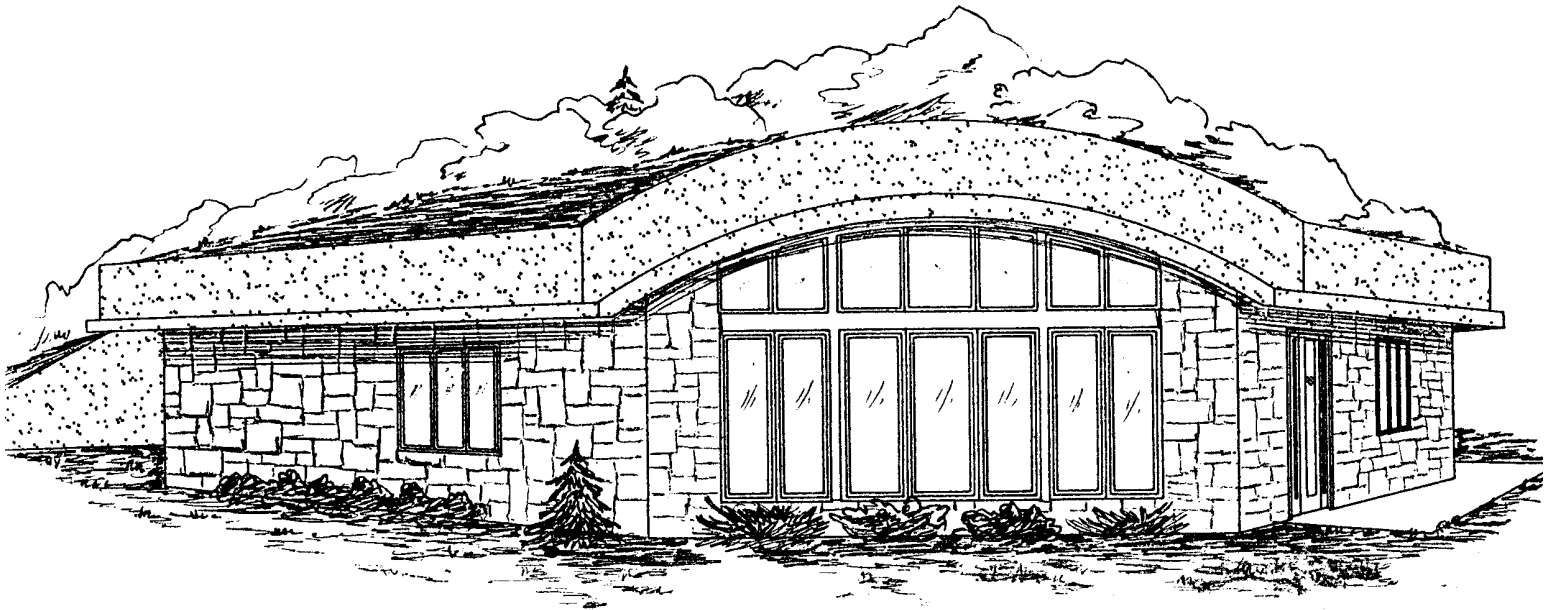
EVERGREEN RIDGE



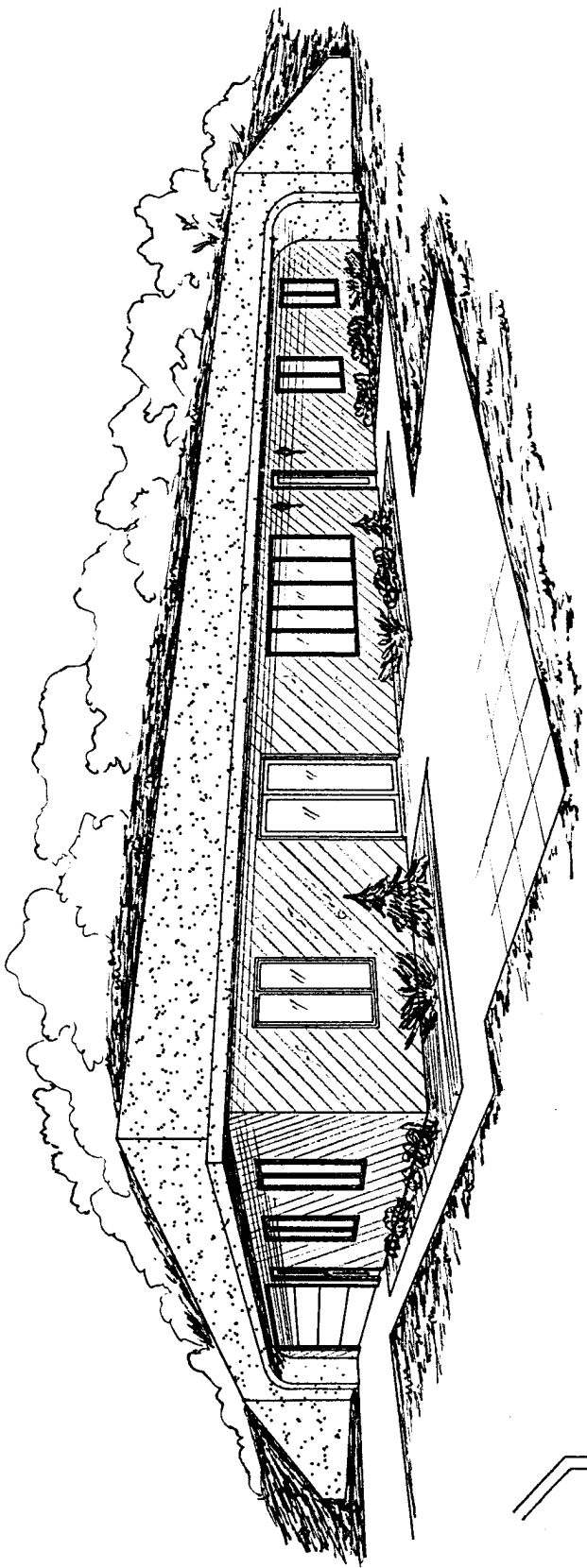
PERSPECTIVE
8/24/77 RUC

ROYAL OAK

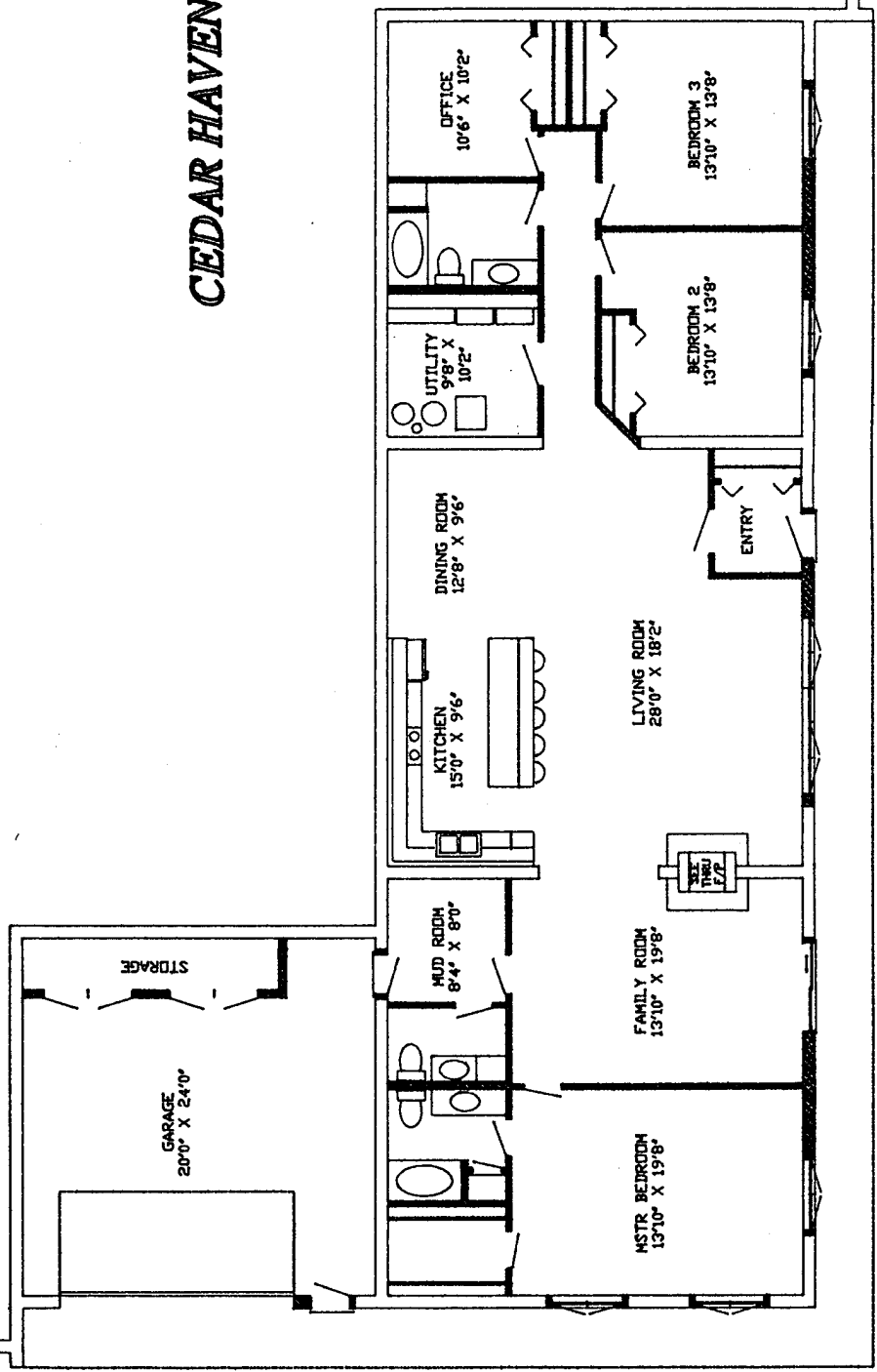




STONE HENGE



CEDAR HAVEN

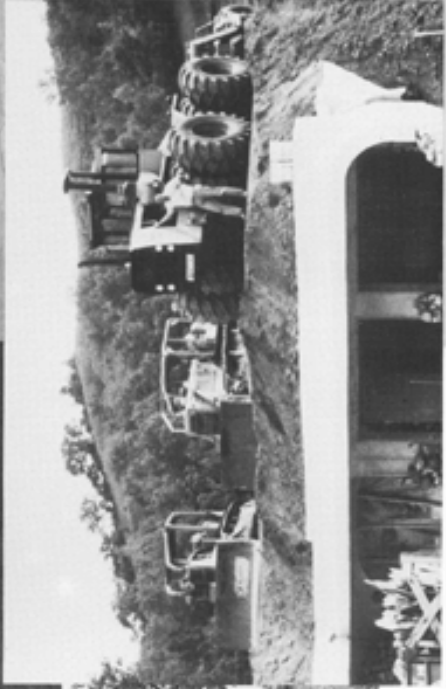




B



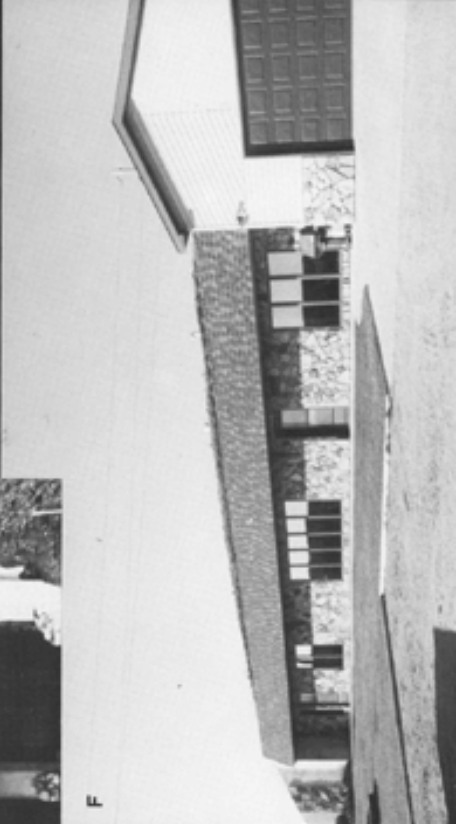
A



D



C



F



E



P



N



L

M



K



H



G



J