



## News Release

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### **HOMEOWNERS STOP, DROP, AND REACT TO NEW MORTGAGE RATE DISCOUNT TIED TO FIRE/MOLD PREVENTION**

*--Nationwide Home Loan Program Is First of Its Kind*

*--Fire Officials Endorse New Materials to Stop Fires Before They Start*

(Wadsworth, OH)—As home loan rates continue to climb, consumers are taking advantage of a new home mortgage rate reduction program tied, for the first time, to the use of fire and mold prevention materials.

Borrowers who instruct their builders to apply fire and mold resistant compounds made by No-Burn® to the frame and flesh of their new single-family home receive a .5% rate reduction on their mortgage, translating to lower monthly payments and thousands of dollars in savings over the life of the loan from certain lenders.

“The program not only decreases the financial burden on homeowners, it augments their safety and health,” said Ken Rusk, vice president of No-Burn®, the fire and mold prevention company that patented the non-toxic compounds mandated by lenders. “Home lenders would not adjust their rates like this unless they recognized reciprocal benefits, which are drastically reduced chances of their loan collateral being damaged or destroyed by fire or mold. Their willingness to give homeowners a break on their mortgage verifies the sound science of our materials.”

The insurance industry is making a similar bet on No-Burn®’s financial upside. The mortgage rate reduction program closely follows the announcement of a 15% homeowners’ insurance discount, available in certain states to homeowners who mandate the use of No-Burn® materials in their house.

No-Burn®’s products, sprayed on the wood framing and applied to the drywall as a replacement to the standard primer coat, encapsulate the structure with a non-toxic compound that denies fuel to the flame. It has also been proven to cause unpreventable fires to burn more slowly, even transforming the nature of the smoke so that lung damage is less likely.

The same encapsulation process that protects No-Burn®-treated building materials from fire has also been proven to resist mold growth, which has become a significant problem for builders and homeowners alike. Unlike fire, mold thrives in the moist cavities of a structure. However, mold and fire need the same basic food source – the wood framing and paper-faced drywall installed in most homes.

“Home builders can be hesitant to change the way they do business, so I advise homeowners to be loud and clear in their desire to use this fire prevention system,” said Rusk. “The more builders learn, the more they will see the advantages No-Burn® has for them as well. For example, the use of our materials comes with an insurance-backed mold warranty, covering the builder from liability for mold damage on the property for up to seven years. That kind of protection is crucial because builders, just like homeowners, have recently seen their insurance companies exclude mold liability on their policies. They build homes every day totally exposed to a potentially costly mold claim.”

No-Burn®’s non-toxic, non-carcinogenic materials have passed a multitude of test standards, including those performed by the National Fire Protection Agency. The new compounds are now classified in the same category as fire retardant lumber, traditionally used for custom-built single-family homes, condominiums and multi-family, but far more expensive than No-Burn® materials. In addition, fire officials across the country have endorsed the use of the new fire retardants.

Preventative systems like No-Burn®’s take the pressure off first-responders, police and firefighters who are stretched thinner now that their duties include homeland security response,” said Mark Harvey, a Michigan fire official. “In 2003, fire departments across the country responded to nearly 1.6 million fires, and the number grows every year because of the housing boom, lighter weight building materials, and gradual population growth. We need to be able to concentrate on the five-alarm fires.”

“There’s nothing wrong with smoke alarms and slogans like ‘stop, drop, and roll,’ but they are still reactions to a fire that is already spreading,” said Rusk. “No-Burn®’s technology, and the financial incentives now being offered by lenders and insurers, relies on the idea of stopping a fire before it starts. As more and more homeowners understand and act on this idea, we are seeing a fundamental shift take place in the way society understands fire safety.”

### **About No-Burn®**

Since 1998, No-Burn®, Inc. has been dedicated to significantly reducing the dangers of fire and mold through the introduction of a wide range of products that can prevent fires before they start and prevent mold before it grows. By making many ordinary, combustible materials highly resistant to fire, No-Burn® products can also dramatically slow the spread of a fire, giving occupants of a burning structure the time to take simple offensive measures or evacuate to safety. The same encapsulation process that protects No-Burn®-treated building materials from fire has also been proven to resist mold growth. No-Burn® products are completely non-toxic and non-carcinogenic.

The company’s products are now regular featured on ABC’s *Extreme Makeover: Home Edition*. No-Burn® products will also be a prominent part of the 2005 New American Home displayed at the International Builders Show in January. No-Burn® is based in Wadsworth, Ohio and operates a nationwide network of dealers. For further information about No-Burn® and its products, visit the company web site at [www.noburn.com](http://www.noburn.com).

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