



Date: May 11th, 2022

Dear Appraiser,

This home located at **1800 Oak Shores Ct, Crossroads, TX** is a special property type. It is an energy efficient, high-performing home that has met Pearl Certification's standards for a **Gold** Certified Home.

Fannie Mae, Freddie Mac and FHA guidelines require appraisers to take the energy efficient features of a home into account in the appraisal. Freddie Mac guidelines, for example, state:

Properties with energy-efficient improvements... and high-performing energy-efficient homes must be identified and any impact to market value must be recognized in the appraisal report. *(From Freddie Mac Guideline Update 08/31/17, Section 5601.12: Property description and analysis)*

Fannie Mae, Freddie Mac and FHA guidelines also require lenders to choose competent appraisers who have the requisite knowledge required to perform a professional quality appraisal for the specific geographic location and particular property type – including energy efficient homes.

A copy of the Appraisal Institute's Green and Energy Efficient Appraisal Addendum and the Pearl Certification Report are included with this letter. These documents provide certified, third- party information about the home's energy efficient features that can be used in the appraisal.

The Pearl Home Certification report can be verified at Pearl's registry:

www.pearlcertification.com/registry.

A Pearl Certified home will have lower energy bills and will be more comfortable and healthy than a comparable home without the energy efficient features listed in the Pearl Certification Report.

Pearl's Certification standards are based on International Energy Conservation Code and ENERGY STAR® standards. Pearl Certification is an ENERGY STAR partner, and our certification system is recognized and approved by the U.S. Department of Energy for its Home Performance with ENERGY STAR program.

For further information, Pearl has a resource page for appraisers on its website:

<https://pearlcertification.com/appraiser-advantage/>.

Pearl Certification works in partnership with the U.S. Dept. of Energy and the leading real estate, appraisal, contracting, and building science organizations.



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