



## FOR BUYERS: ASSURING A COMPETENT APPRAISER FOR NEW HOME

***Congratulations*** on choosing an energy efficient, high-performing home!

This home's energy assets include upgrades to higher energy efficiency standards that will increase your quality of life. Your home will have fewer drafts, be more comfortable to live in, and have lower monthly energy bills than other newer homes on the market.

### ***What You Need to Know Regarding the Loan/Appraisal Process***

As part of the typical loan process, lenders randomly assign an appraiser to determine the appraised value of a new home. However, yours is *not* a typical new home – it is high-performing building with unique features.

Fannie Mae, Freddie Mac and FHA guidelines require appraisers to be competent in the property type they are appraising. If you do not clearly identify the property as a special property type requiring a competent appraiser trained in energy efficient, high-performance homes, a typical appraiser will be assigned, and these features may not be taken into account.

This will put your appraisal at risk of not being competently appraised.

### ***What You Need to Do***

Submit the following Pearl provided documents with your loan application:

1. The Lender and Appraiser Letters regarding this special property type and the need for a trained, competent appraiser for this energy efficient, high-performing home
2. The Appraisal Institute's *Residential Green and Energy Efficiency Addendum*, completed by a Pearl Certifying Contractor
3. The Pearl Home Certification Report

The Pearl Home Certification report can also be downloaded from our registry at this link:  
[www.pearlcertification.com/registry](http://www.pearlcertification.com/registry).

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