



Date: May 11th, 2022

Dear Lender,

This home located at **1800 Oak Shores Ct, Crossroads, TX** is a special property type. It is an energy efficient, high-performing home that meets the stringent energy efficiency requirements of Pearl Certification as a **Pearl Gold Certified home**. Pearl Certification is an ENERGY STAR Partner, and our certification is approved for use in the Home Performance with ENERGY STAR program.

A copy of the Appraisal Institute's *Green and Energy Efficient Appraisal Addendum* and the Pearl Certification Report should be included with this letter. The Pearl Home Certification report can be verified at Pearl's registry: [www.pearlcertification.com/registry](http://www.pearlcertification.com/registry).

Fannie Mae, Freddie Mac and FHA guidelines 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. As a high-performing, energy-efficient home, it requires an appraiser that is competent to assess the value of the green and/ or energy efficiency features in the local real estate market.

You can access a list of qualified appraisers at the Valuation of Sustainable Buildings Professional Development Program Registry, available at [http://www.myappraisalinstitute.org/findappraiser/green\\_sustainability\\_residential.aspx](http://www.myappraisalinstitute.org/findappraiser/green_sustainability_residential.aspx). Appraisers on this list are not required to be Appraisal Institute members but must take the required courses and pass the exams to be listed, including 28 hours of education and three exams.

If the appraisers on your panel are not on this list, they can complete 14 education hours online: [http://www.myappraisalinstitute.org/education/course\\_descrb/Default.aspx?prgrm\\_nbr=826&key\\_type=CO](http://www.myappraisalinstitute.org/education/course_descrb/Default.aspx?prgrm_nbr=826&key_type=CO)

If you have questions, please contact a Pearl representative at: [info@pearlcertification.com](mailto:info@pearlcertification.com)

---

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



Appraisal  
Institute®



U.S. DEPARTMENT OF  
**ENERGY**

