

Certificate No. H-027140



Certification Date: Nov. 03, 2023

High-Performing Home

10011 Kaylorite Street, Dunkirk, MD 20754

Platinum

This home's high-performing asset specifications can be found in the Pearl Certification Report and Appraisal Institute's *Residential Green and Energy Efficient Addendum* that accompany this certificate.

A handwritten signature in black ink that reads "W Casey Murphy".

W. Casey Murphy
Pearl VP of Quality Management



Third Party Certification: See
Certification Report for details



Pearl Certification Engagement Guide

Congratulations on having your home's high-performing features certified! This Certification Package includes the documentation necessary to capture the value of those investments. To find out how you, your agent, and your appraiser can leverage Pearl's Certification Package, follow the guide below.



HOMEOWNERS

This Certification Report captures high-performing features known to Pearl to provide an accurate record for future appraisal. If your home has additional features not captured in this report (e.g., ENERGY STAR appliances), please visit your Green Door account to update your home and request an updated Certification Package.

Important: scan or click the QR code to learn the correct process for using your Certification Package when selling or refinancing your home.



REAL ESTATE PROS

Pearl Certification is a game changer for home value as it helps to maximize a home's marketability in order to get top dollar at the time of sale.

Ask your real estate agent to scan or click the QR code so they can use your customized marketing resources when listing your high-performing home. Studies show that homes marketed correctly with Pearl sell faster and for more money.



CONTRACTORS

Pearl contractors represent the top firms nationwide.

They are vetted by Pearl for quality service and trained on how to properly document a home's high-performing features to increase its market value. For more information on the qualifications of your Pearl Contractor, scan or click the QR code.



APPRAISERS

This Pearl Certification Package provides the investment grade documentation necessary to accurately value the high-performing features of this home.

Ask your appraiser to scan or click the QR code, so they can accurately take your home's features into consideration when forming their opinion of value. This information will be included in the Form 1004 Improvements section in the Additional Features field.

10011 Kaylorite Street
Dunkirk, MD 20754

Platinum Home
Certificate No. H-027140



Pearl Home Certification Report





10011 Kaylorite Street,
Dunkirk, MD 20754

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Pearl Platinum Certificate | Pearl Score: 1131

What You Need to Know

This home has many high-performing features, including its solar panels, heat pump, thermostat, air sealing and attic insulation.

This home will be healthier, more comfortable, cleaner and quieter, and cost less to operate, than most Maryland homes.



This Pearl Platinum home has verified high-performing assets for a number of features that enhance the quality of life for its owners. Pearl Platinum Certified: it's what value *feels* like.

Certification Level



**Platinum
1131 Pearl Points**



Building Shell:
316 / 300 points



Heating and Cooling:
339 / 360 points

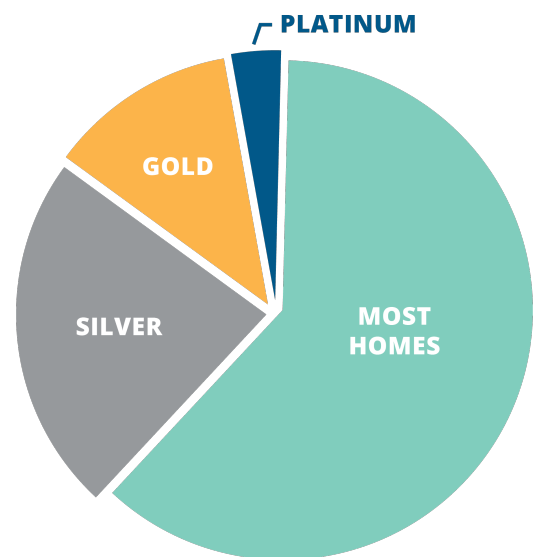


Baseload:
238 / 240 points



Home Management:
238 / 300 points

U.S. Homes Eligible for Pearl Certification Levels



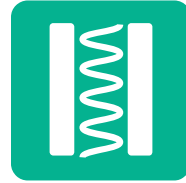
This home was enrolled in HERS Index. Further details are provided in this report.

Special Performance Features of This Home



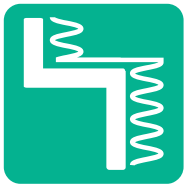
Attic Insulation :
Top 5% of MD homes

This home's attic is exceptionally well-insulated, which means lower utility bills and greater comfort - particularly in rooms located directly under the attic. Good attic insulation also protects against excessive heat loss in winter that can cause roof damage from snow melt.



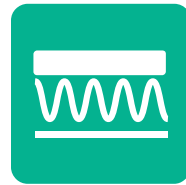
Wall Insulation :
Top 4% of MD homes

At least some of this home's wall insulation is outstanding and better than most homes. It will be more energy efficient and quieter as a result. The additional insulation acts as a sound as well as a temperature barrier.



Rim Joist Insulation :
Very Well-Insulated

The rim joist is the outside perimeter of the floor system and can often be overlooked when insulating and air sealing a home. Quality homes are insulated along the rim joist - like this one.



Conditioned basement :
Top 5% of MD homes

Foundation insulation is a significant benefit for keeping heating costs down. Up to 50% of heat loss comes from an uninsulated and conditioned basement in an otherwise well-sealed and insulated home. This home's basement is, however, exceptionally well-insulated.



Air Sealing :
Top 1% of MD homes

This home's air tightness has been tested using special diagnostic equipment. The home's air tightness meets many modern energy codes and as a result will be more comfortable and less drafty. A well-sealed home will also help manage humidity, prevent dust, and limit entry points for insects.



Windows :
High efficiency rating

Double-pane, argon-filled low-E windows like the ones in this home are better insulated and better at stopping heat transfer than regular single- or double pane windows. Low-E windows have a special coating that protects fabrics from the fading effects of UV light, while keeping the home warmer in winter and cooler in summer.

Special Performance Features of This Home



Heat Pump :
Top 2% of electric-heated homes

This home's heat pump is one of the most energy efficient sold. Its year round energy savings will be significant compared to most homes' heating and cooling equipment.



Forced Air Ducts :
In conditioned space, air sealed

This home's ducts are well-insulated and duct tightness exceeds industry minimum standards, preventing loss of conditioned air to your home's individual rooms. Well sealed and insulated ducts are one critical component to maintain even temperatures throughout your home.



Heat Pump Water Heater :
Top 1% of MD homes

This home has an highly efficient heat pump water heater, offering significant savings. ENERGY STAR certified heat pump water heaters can save a household of 4 approximately \$330 per year on its electric bills compared to a standard electric water heater and over \$3,500 over the lifetime of the unit.



Refrigerator :
Very efficient

ENERGY STAR certified refrigerators are about 9-10 percent more energy efficient than models that meet the federal minimum energy efficiency standard.



Dishwasher :
Very efficient

ENERGY STAR certified dishwashers use advanced technology to get your dishes clean while using less water and energy. Dishwashers that have earned the ENERGY STAR are, on average, about 5 percent more energy efficient and 15 percent more water efficient than standard models.



Clothes Washer :
Very efficient

ENERGY STAR certified clothes washers use about 25 percent less energy and 40 percent less water than regular washers.



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About Pearl Certification

Pearl Certification is a national firm that provides third-party certification of **high-performing homes**: homes with "performance assets" that make them healthy, safe, comfortable, energy and water efficient.

Pearl's certification system enables home buyers to see and understand the value of a home's high-performing assets when the home is sold. Research from across the U.S. shows that third-party home performance certifications like Pearl's add an average of 4% to the sale price of high-performing homes, compared to similar homes lacking these assets.

Pearl is the only private certification firm to sponsor the U.S. Department of Energy's prestigious Home Performance with ENERGY STAR program.

Pearl is a National Association of Realtors (NAR) REach Accelerator company.

The Science Behind Pearl Certification

Pearl's certification system is based on building science. It was developed in consultation with national experts on energy efficiency and home performance, and with technical assistance from the National Renewable Energy Laboratory (NREL). This system is approved for use in the Department of Energy's Home Performance with ENERGY STAR program.

Pearl's certification system takes into account how well an asset like insulation or a cooling system was installed. It also takes into account tools that allow a homeowner to view, understand, and improve their home's performance.

For more information on Pearl's Certification, please email us at: help@pearlcertification.com, or visit our website at www.pearlcertification.com

PEARL'S PARTNERS

Pearl works in partnership with the U.S. Department of Energy and many of the nation's leading real estate, appraisal, contracting, and building science organizations.



OVERVIEW OF PEARL CERTIFICATION SYSTEM

Pearl certifies a home's performance assets, such as insulation, heating and cooling, lighting, appliances, smart home devices, and solar energy.

Building Shell

The building shell consists of the roof and attic, exterior walls, windows, doors, and basement or crawlspace. These assets provide an air, moisture, and thermal barrier that separates the inside from the outside.



Attic



Wall



Rim Joist



Floors & Foundation



Windows



Doors



Air Sealing



Roofs

Heating and Cooling

A home's heating and cooling systems include furnaces, air conditioners, and heat pumps. This equipment heats and cools air, water, or steam. The ducts or pipes that circulate the air, water or steam through the home are also a part of the heating and cooling system.



Cooling



Heating



Heat Pump



Distribution System

Baseload

A home's baseload includes devices that run year-round, not just in the heating or cooling season. Water heaters, refrigerators, dishwashers, clothes washers, lighting, and other features contribute to a home's baseload.



Ventilation



Water Heating System



Clothes Dryer



Dish Washer



Clothes Washer



Refrigerators



Lighting



Pool Equipment

Home Management

A home's management assets include "smart" devices that control heating and cooling systems, lighting, and other technologies: dashboards that provide information about energy use; and plans for improving the home's performance assets.



Smart Home Devices



Planning

Solar, Batteries, and Electric Vehicle Readiness

Solar panels, batteries, and electric vehicle charging: Pearl certifies if a home is pre-wired for these high-performing assets or has them installed. Our system captures critical information needed for appraisers. Pearl points are not awarded for these assets.



Solar Photovoltaic



Solar Inverter



Electric Vehicle Ready Home



Batteries



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HOME ASSET DETAILS

Building Shell



Platinum Level: **244**
This Home: **316**
Average Home: **150**

Attic and Roof



Attic Hatch **None. Attic sealed.**

R-Value **R-60**

Insulation Type (predominant) **Fiberglass - Loose Fill**

Installation Quality **Grade I**

Wall Insulation



R-Value **R-38**

Installation Quality **Grade I**



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HOME ASSET DETAILS

Building Shell



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Average Home: **150**

Floor and Foundation Insulation



Foundation Type	Conditioned Basement
R-Value	R-24
Insulation Type (predominant)	Rigid Foam Board - Polyisocyanurate (ISO)
Installation Quality	Grade I

Rim Joist Insulation



R-Value	R-38
Insulation Type (predominant)	Fiberglass - Batt
Installation Quality	Grade I

HOME ASSET DETAILS

Building Shell



Platinum Level: **244**
This Home: **316**
Average Home: **150**

Air Sealing



Tested and verified using blower door	Yes
Professionally air sealed	Yes
Blower door result	1888 @CFM50
Air leakiness: Air changes per hour	1.8 @ACH50

Windows and Skylights



Type	Window
U-Factor	0.22
SHGC	0.3
Panes	Double-pane
Framing	Vinyl
Glazing type	Low-E
ENERGY STAR®	Yes



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Building Shell



Platinum Level: **244**
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Average Home: **150**

Doors: Type 1



SHGC **0.25**

U-Factor **0.25**

Doors: Type 2



SHGC **0.22**

U-Factor **0.31**



HOME ASSET DETAILS

Building Shell



Platinum Level: **244**
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Average Home: **150**

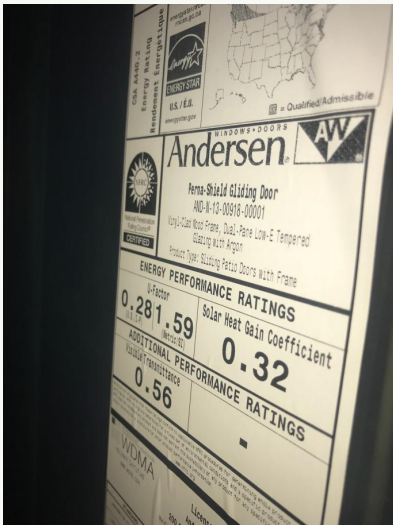
Doors: Type 3



U-Factor

0.14

Doors: Type 4



SHGC

0.32

U-Factor

0.28

HOME ASSET DETAILS

Building Shell



Platinum Level: **244**
This Home: **316**
Average Home: **150**

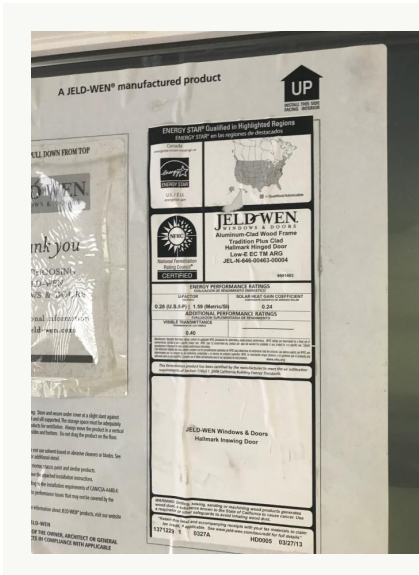
Doors: Type 5



SHGC **0.21**

U-Factor **0.28**

Doors: Type 6



SHGC **0.24**

U-Factor **0.28**

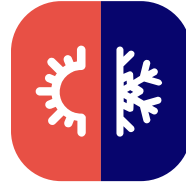


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HOME ASSET DETAILS

Heating and Cooling



Platinum Level: **292**
This Home: **339**
Average Home: **180**

Heat Pump: System 1



Type	Air Source Heat Pump
HSPF	9
SEER	17.5
Outdoor Unit Manufacturer	Bosch
Outdoor Unit Model Number	BOVA-36HDN1-M18M
Indoor Unit Model Number	BVA-36WN1-M18B
Compressor	Variable-speed
Maintenance Schedule	Premier Maintenance Contract

Heat Pump: System 2

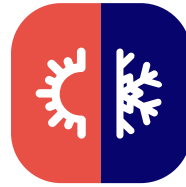


Type	Air Source Heat Pump
HSPF	9.5
SEER	18.5
Outdoor Unit Manufacturer	Bosch
Outdoor Unit Model Number	BOVA-36HDN1-M18M
Indoor Unit Model Number	BVA-24WN1-M18
Compressor	Variable-speed
Maintenance Schedule	Premier Maintenance Contract



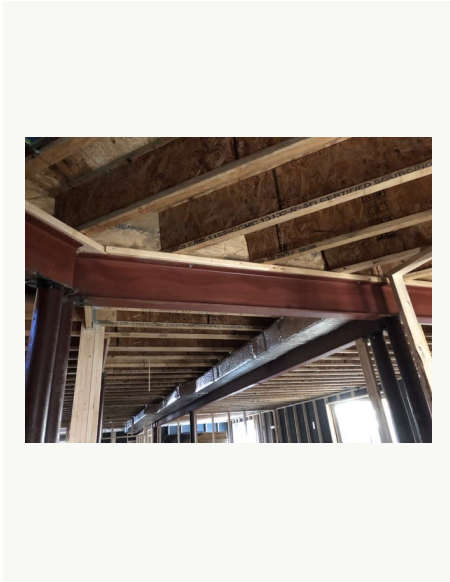
HOME ASSET DETAILS

Heating and Cooling



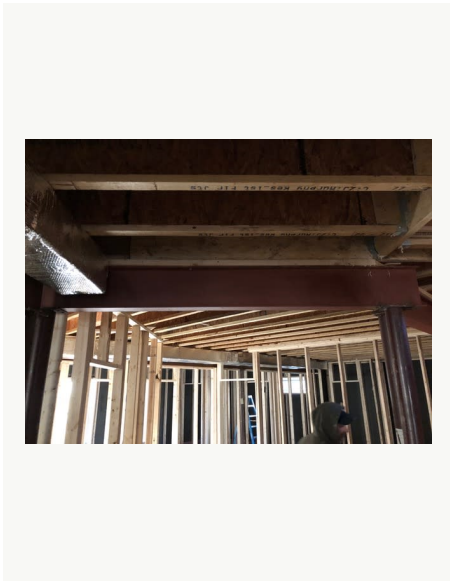
Platinum Level: **292**
This Home: **339**
Average Home: **180**

Distribution System: System 1



Type	Forced Air System
Location	100% Within Conditioned Space
Duct tightness	96%
Tested and Balanced to Meet Design	Yes

Distribution System: System 2



Type	Forced Air System
Location	100% Within Conditioned Space
Duct tightness	96%
Tested and Balanced to Meet Design	Yes

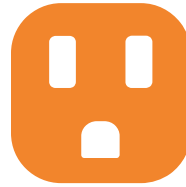


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HOME ASSET DETAILS

Baseload



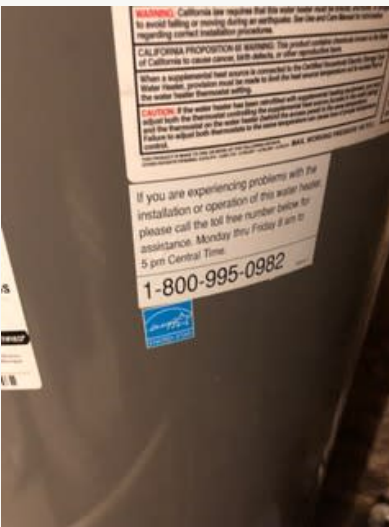
Platinum Level: **195**
This Home: **238**
Average Home: **120**

Water Heating: Water Heater 1



Fuel	Electricity
Heat Pump	Yes
Tank Size	Greater than 55 gallons
Energy Factor	3.7
ENERGY STAR®	Yes
Manufacturer	Rheem
Model Number	XE80T10HD50U1

Water Heating: Water Heater 2



Fuel	Electricity
Heat Pump	Yes
Tank Size	Greater than 55 gallons
Energy Factor	3.7
ENERGY STAR®	Yes
Manufacturer	Rheem
Model Number	XE80T10HD50U1



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HOME ASSET DETAILS

Baseload



Platinum Level: **195**
This Home: **238**
Average Home: **120**

Refrigerator



ENERGY STAR®

Yes

Clothes Washer



ENERGY STAR®

Yes



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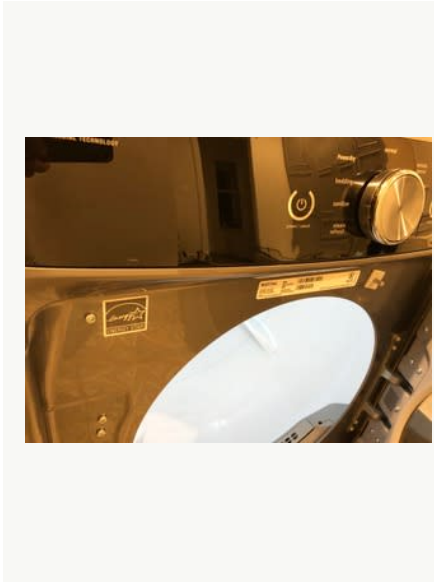
HOME ASSET DETAILS

Baseload



Platinum Level: **195**
This Home: **238**
Average Home: **120**

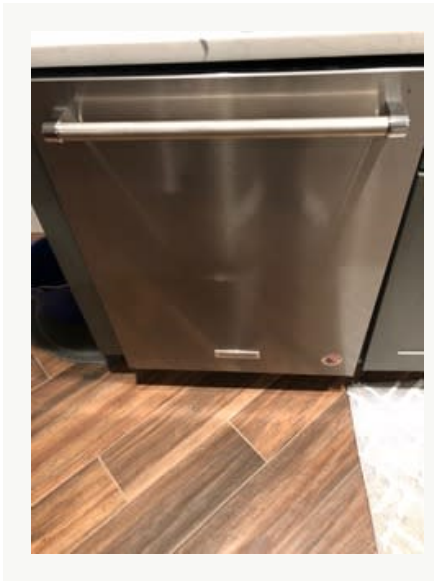
Clothes Dryer



ENERGY STAR®

Yes

Dishwasher



ENERGY STAR®

Yes



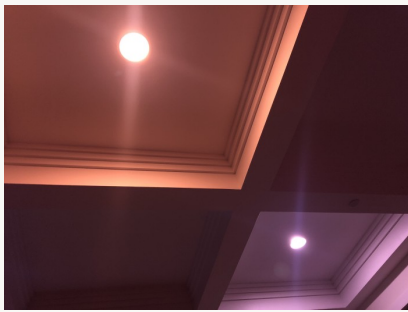
HOME ASSET DETAILS

Baseload



Platinum Level: **195**
This Home: **238**
Average Home: **120**

Lighting



Prevalence of LEDs **100%**

Healthy Air



CO Detector(s) **Yes**

Filtration **MERV 13**

Home has a dedicated fresh air system: ERV/HRV **Yes (ERV/HRV)**

Dedicated ventilation in kitchen **Yes**

Dedicated ventilation in every full bathroom **Yes**



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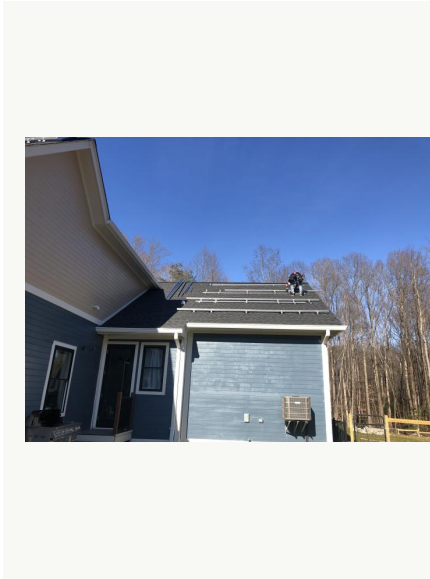
Photovoltaic System



Type of Ownership:
Utility Name:
Utility Rate:

Owned
SMECO
\$.114 kWh

Panel Specifications



System Size (kW)	15.37
Panels Installation Date	01/2019
Annual Energy Production (kWh)	19,981
Electricity Offset	104 %
Manufacturer	Silfab
Name of Utility Company	SMECO
Charge /kWh from Utility	\$0.1140 kWh
Warranty on Panels (years)	25

Your solar array is made up of one or more solar panels, which absorb the sun's energy and transform it into electrical energy. Your inverter transforms the direct current (DC) power generated by the panel into alternating current (AC) power that you can use in your home. Your panel's efficiency rating indicates the percentage of the sun's energy falling on your panels that is converted into usable electric energy under specified conditions. The higher your panel's efficiency rating, the more effective they are at converting sunlight into energy.

Panel efficiency ratings have been increasing due to technological innovation. Most panels have efficiencies in the 12% to 15% range, although top performing panels may have an efficiency above 20%. (Note that a high-efficiency panel may not be the right solution for all homeowners; a home with a large available roof space may be able to obtain all the solar energy it needs from a large number of lower-efficiency panels.)



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HOME ASSET DETAILS

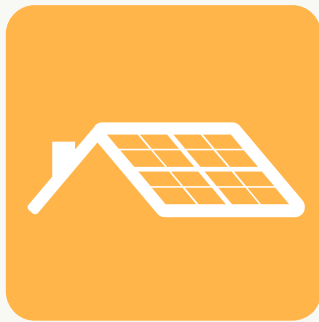
Photovoltaic System



Type of Ownership:
Utility Name:
Utility Rate:

Owned
SMECO
\$.114 kWh

Inverter Specifications



Number of Inverters Per Array	50
Inverter Installation Date	01/2019
Wattage	25
Inverter Manufacturer	Enphase
Warranty Term (years)	20
Inverter Type	Micro-Inverter

The inverter is less visible than the solar panels, but it's just as important. The inverter converts the electricity generated by the panels from direct current (DC) to alternating current (AC), allowing it to be used in the home. Inverters typically have a shorter life than panels. The length of a warranty is one indication of its quality. Manufacturers typically offer five- to ten-year warranties on inverters, although some offer longer warranties of up to twenty-five years.



Inverter Warranty





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HOME ASSET DETAILS

Photovoltaic System



Type of Ownership:
Utility Name:
Utility Rate:

Owned
SMECO
\$.114 kWh

Electric Vehicle Readiness



Electric Vehicle (EV) Ready	Yes
Electric Vehicle (EV) Charger Installed	Yes
Charger Manufacturer	Chargepoint
Charger Installation Date	03/2021
ENERGY STAR	Yes

HOME ASSET DETAILS

Home Management



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Smart Home Devices



Thermostat	Smart
Real-time device for humidity monitoring and control	Yes
Water heater monitoring and controls	Smart
Smart controls for more than 75% of home's lighting	Yes
Energy consumption monitoring for more than 75% of home's plug load	Yes
Monitoring and reporting of indoor air quality metrics	In 1 central room

Planning



Green Door Account	Yes
The home's heating/cooling systems have been professionally performance tested	Yes



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HOME ASSET DETAILS

Home Management



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This Home:	238
Average Home:	150

This home now has a Green Door account! Green Door is a homeowner's one-stop shop to learn about, manage, maintain and improve their home's performance.

Within 24hrs the homeowner will receive an email with instructions to log into their Green Door account.

Green Door is Pearl's virtual home management portal for homeowners. A home certification champion, Pearl is partnering with homeowners, contractors, and real estate agents to set the global standard in high-ROI home improvements and energy efficient performance. Designed to streamline your homeowner journey, Green Door gives homeowners easy access to Pearl Partners, a tracking system

for improvement records and detailed information about your certification. Pearl will elevate your home living experience and make value visible today.

For more information on Pearl's certification, email at: help@pearlcertification.com, or visit our website: www.pearlcertification.com

HOME ASSET DETAILS

Third Party Programs

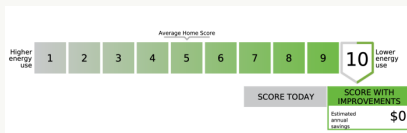
HERS Index Score



HERS Index Score	-4
Certified Rater	Gary Boyer
Rater's Organization	Edge Energy
Builder	The North Star Companies

The HERS Index models the home energy consumption and rates it on a scale from zero (excellent) to over 100 (less efficient than a home built to code in 2006). The HERS Index is often used in conjunction with the ENERGY STAR Certified Homes program, and can be used to demonstrate code compliance in some jurisdictions. This home was rated and earned a HERS Index Score.

Home Energy Score



Home Energy Score	10
Home Energy Score Partner Organization	Pearl Certification
Year Certified	2022
Home Energy Score Type	Official

The Home Energy Score was created by the U.S. Department of Energy to provide homeowners and homebuyers a standard way to compare the energy efficiency of homes, much like a "miles-per-gallon" for homes. The Home Energy Score uses a 1 through 10 scale, with a 10 representing the most energy-efficient homes. This home was scored using the Home Energy Score.



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Appendix A: Appraisal Institute's Green and Energy Efficiency Appraisal Addendum

Instructions to homeowner or listing agent:

High-performance features can add significant value to a home. Recent studies have indicated that improvements such as air sealing and insulation, high efficiency heating and cooling systems, and other "green" and energy efficient features can add 3-9% onto a home's value, if verified by a third party.

A home may be appraised for different reasons:

- Mortgage refinance
- To discontinue mortgage insurance - if the home's value has increased enough, the homeowner may have sufficient equity in the home to no longer need insurance
- Immediately prior to selling a home to assist in pricing the home
- As part of the home sale process to meet the buyer's lending requirements

Pearl Certification has an AI REPORTS® License Agreement with the Appraisal Institute.

The following appendix can be provided to an appraiser to assist him or her in valuing the home. As stated in the Addendum:

"The objective of this Addendum is to standardize the communication of the high performing features of residential properties. Identifying the features not found on the 1004 form provides a basis for comparable selection and analysis of the features. Builders, contractors, homeowners, and third party verifiers are encouraged to complete this Addendum and present to appraisers, agents, lenders, and homeowners."

The Appraisal Institute makes no representations, warranties or guarantees as to, and assumes no responsibility for, the data, analysis or work product provided by the individual appraiser(s) or any other individual in the specific contents of the AI Reports®



Client File #:		Appraisal File #:	
Residential Green and Energy Efficient Addendum			
Client: Casey Murphy			
Subject Property: 10011 Kaylorite Street			
City: Dunkirk		State: Maryland	Zip: 20754

Additional resources to aid in the valuation of green properties and the completion of this form can be found at
http://www.appraisalinstitute.org/education/green_energy_addendum.aspx

The appraiser hereby certifies that the information provided within this addendum:

- Has been considered in the appraiser's development of the appraisal of the subject property only for the client and intended user(s) identified in the appraisal report and only for the intended use stated in the report.
- Is not provided by the appraiser for any other purpose and should not be relied upon by parties other than those identified by the appraiser as the client or intended user(s) in the report.
- Is the result of the appraiser's routine inspection of and inquiries about the subject property's green and energy efficient features.
Extraordinary assumption: Data provided herein is assumed to be accurate and if found to be in error could alter the appraiser's opinions or conclusions.
- Is not made as a representation or as a warranty as to the efficiency, quality, function, operability, reliability or cost savings of the reported items or of the subject property in general, and this addendum should not be relied upon for such assessments.

Green Building: The practice of creating structures and using processes that are environmentally responsible and resource-efficient throughout a building's lifecycle from siting to design, construction, operation, maintenance, renovation, and deconstruction. This practice expands and complements the classic building design concerns of economy, utility, durability, and comfort (US EPA). High Performance building and green building are often used interchangeably.

Six Elements of Green Building: A green building has attributes that fall into the six elements of green building known as (1) site, (2) water, (3) energy, (4) materials, (5) indoor environmental quality, and (6) maintenance and operation. The energy and water elements are the most measurable elements of green or high performance housing. Appraisers need savings amounts to develop an income approach to support energy efficient contributory value.

THIRD-PARTY VERIFICATIONS (See types defined in glossary).

The following verified items are considered within the appraisal analysis of the subject property:

Green Certification Certifications attest that the home meets certain minimum thresholds.	Environmental Protection Agency (EPA):	<input type="checkbox"/> Indoor airPLUS	<input type="checkbox"/> WaterSense	<input type="checkbox"/> ENERGY STAR	
	Energy Department (DOE):	<input type="checkbox"/> Zero Energy Ready Home (ZERH)			
	Home Innovation Research Labs NGBS Home Remodel:	<input type="checkbox"/> Bronze	<input type="checkbox"/> Silver	<input type="checkbox"/> Gold	<input type="checkbox"/> Emerald
	Home Innovation Research Labs NGBS New Home:				
	Living Building Challenge (LBC):	<input type="checkbox"/> Living Building Certified	<input type="checkbox"/> Petal Certification		
	Passivhaus Standard:	<input type="checkbox"/> PHI Low Energy	<input type="checkbox"/> EnerPhit	<input type="checkbox"/> Passive House	
	Passivhaus Institute US:	<input type="checkbox"/> PHIUS+ 2015			
	USGBC LEED:	<input type="checkbox"/> Certified	<input type="checkbox"/> Silver	<input type="checkbox"/> Gold	<input type="checkbox"/> Platinum
Other: Pearl Certification					
Date Verified: 11/03/2023	Certificate of Efficiency Improvements Version: Organization URL: <input checked="" type="checkbox"/> Other: www.pearlcertification.com	ABOVE VALID ONLY IF CHECKED: <input type="checkbox"/> Verification reviewed on site <input checked="" type="checkbox"/> Verification attached to this report			

Energy Label Labels disclose the state of the home's energy assets.	RESNET's HERS Rating (0 to 150): -4 <input type="checkbox"/> Sampling Rating <input type="checkbox"/> Projected Rating <input type="checkbox"/> Confirmed Rating	Estimated energy savings for this home: \$ /year cKWh rate dated Energy Savings includes electricity, heating & cooling. Score below 100 indicates energy costs are expected to be lower than average code-built home. HERS Index Report occupancy estimates energy cost based on number of bedrooms plus one. Only a "confirmed rating" is diagnostically tested.
	DOE's Home Energy Score Score (1 to 10): 10 <input checked="" type="checkbox"/> Official Score <input type="checkbox"/> Unofficial Score	Estimated energy savings for this home: \$ /year cKWh rate dated Energy Savings includes electricity, heating & cooling. Score above five indicates energy costs are expected to be lower than average local home. Home Energy Score estimates energy cost based on state average energy rates and the home's energy features.
	Other Energy Score: Pearl Score Range (0 to 1200): 1131	Estimated energy savings for this home: \$ /year cKWh rate dated Describe energy label system: Pearl's score is approved for use in the Department of Energy's Home Performance with ENERGY STAR program.
	Date Verified: 11/03/2023	Score or Rating Version: Organization URL: <input checked="" type="checkbox"/> www.resnet.us <input checked="" type="checkbox"/> www.homeenergyscore.gov <input checked="" type="checkbox"/> www.pearlcertification.com

Verified Energy Improvements Only include improvements with verified documentation.	Explain energy-related improvements: Detailed in attached "Pearl Home Certification Report" Cost of improvements: \$	
	Date Verified: 11/03/2023	Certificate of Efficiency Improvements Version: Organization URL: <input type="checkbox"/> www.energystar.gov/homeperformance <input type="checkbox"/> Other: www.pearlcertification.com
		ABOVE VALID ONLY IF CHECKED: <input type="checkbox"/> Verification reviewed on site <input checked="" type="checkbox"/> Verification attached to this report

Completed by: W. Casey Murphy Title: Vice-President of Quality Systems Date: 11/03/2023

*NOTICE: The Appraisal Institute publishes this form for use by appraisers where the appraiser deems use of the form appropriate. Depending on the assignment, the appraiser may need to provide additional data, analysis and work product not called for in this form. The Appraisal Institute makes no representations, warranties or guarantees as to, and assumes no responsibility for, the data, analysis or work product, or third party certifications, verifications, data specifications, scores, indexes, or valuation tools, used or provided by the individual appraiser(s) or others in the specific contents of the AI Reports®. AI Reports® AI-820.05 Residential Green and Energy Efficient Addendum. © Appraisal Institute 2017, All Rights Reserved. (May 2017)

Client:	Casey Murphy	Client File #:	
Subject Property:	10011 Kaylorite Street, Dunkirk, MD 20754	Appraisal File #:	

EFFICIENCY FEATURES (Water, Energy, and Environmental. See types defined in glossary).

The following items are considered within the appraisal analysis of the subject property:

Insulation	<input checked="" type="checkbox"/> Fiberglass Blown-In <input checked="" type="checkbox"/> Foam Insulation <input type="checkbox"/> Cellulose <input type="checkbox"/> Fiberglass Batt Insulation <input checked="" type="checkbox"/> R-Value Wall R-38 Ceiling R-60 <input checked="" type="checkbox"/> Other R-24 Conditioned basement						
Building Envelope	Envelope Tightness: 1.8 Unit: <input type="checkbox"/> CFM25 <input type="checkbox"/> CFM50 <input checked="" type="checkbox"/> ACH50 <input type="checkbox"/> ACH natural Instructions: Insert the rating as a number that could be 0.5 to 7ACH50 or higher. The lower the number, the more air tight the envelope. Building Codes for area show maximum Envelope Tightness allowed based on the climate zone. Not all areas have adopted a building code. http://bcap-energy.org/						
Windows	<input checked="" type="checkbox"/> ENERGY STAR®	<input checked="" type="checkbox"/> Low E	<input type="checkbox"/> High Impact	<input type="checkbox"/> Storm	<input checked="" type="checkbox"/> Double Pane <input type="checkbox"/> Triple Pane	<input type="checkbox"/> Tinted	<input type="checkbox"/> Solar Shades
Day Lighting	<input type="checkbox"/> # of Skylights:		<input type="checkbox"/> # of Solar Tubes:	<input type="checkbox"/> Other (Describe): % of lighting LEDs: 100			
ENERGY STAR® Appliances	ENERGY STAR®: <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other Both Washer and Dryer are ENERGY STAR Energy Source: <input type="checkbox"/> Propane <input type="checkbox"/> Electric <input type="checkbox"/> Natural Gas <input type="checkbox"/> Other (Describe): Note: ENERGY STAR® appliances do not result in an ENERGY STAR® Home.						
Water Heater	<input checked="" type="checkbox"/> ENERGY STAR®		Size: >55 gallons <input type="checkbox"/> Tankless	<input type="checkbox"/> Solar (next page) <input checked="" type="checkbox"/> Heat Pump <input type="checkbox"/> Coil			
HVAC & Related Equipment Describe in comments area.	<input type="checkbox"/> High Efficiency HVAC SEER Efficiency Rating % AFUE* % *Annual Fuel-Utilization Efficiency	<input checked="" type="checkbox"/> Heat Pump Efficiency Rating: COP: HSPF: 9.5 SEER: 18.5 EER:		Thermostat/Controllers? Programmable Thermostat? Auxiliary Heat Source? Radiant Floor Heat? Geothermal? Electric Vehicle Ready? (car charger)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Indoor Environmental Quality	<input checked="" type="checkbox"/> Energy (ERV) or Heat Recovery Ventilator (HRV) <input checked="" type="checkbox"/> Other Measured Whole-House Ventilation Device (See glossary) <input checked="" type="checkbox"/> Humidity Monitoring Device installed			<input type="checkbox"/> Non Toxic Pest Control <input type="checkbox"/> Radon System: <input type="checkbox"/> Active <input type="checkbox"/> Passive			
Water Efficiency	<input type="checkbox"/> Reclaimed Water System (Describe): <input type="checkbox"/> Greywater reuse system <input type="checkbox"/> Water Saving Fixtures			<input type="checkbox"/> Rain Barrels Used in Irrigation <input type="checkbox"/> Cistern size: gallons <input type="checkbox"/> Location of cistern:			
Utility Costs	Annual Utility Cost: \$ /year, based on: to (full year). Includes (check all that apply): <input type="checkbox"/> Electric <input type="checkbox"/> Heating <input type="checkbox"/> Water <input type="checkbox"/> Other:					# Of Occupants:	
Comments Include source for information provided in this section.	The following property has a number of high-performing features as detailed in the Pearl Certification report. According to a 2017 study by Remodeling magazine, air sealing and attic insulation has the highest value-to-cost ratio of any home improvement and was the only improvement to have a ratio higher than 1.0 (i.e., the added home value was more than the cost to perform the work). With the cooperation and approval of the Appraisal Institute, Pearl Certification has an AI REPORTS® License Agreement. The Appraisal Institute makes no representations, warranties or guarantees as to, and assumes no responsibility for, the data, analysis or work product provided by the individual appraiser(s) or any other individual in the specific contents of the AI Reports®						

Completed by: W. Casey Murphy

Title: Vice-President of Quality Systems

Date: 11/03/2023

The objective of this Addendum is to standardize the communication of the high performing features of residential properties. Identifying the features not found on the appraisal form provides a basis for comparable selection and analysis of the features. Builders, contractors, homeowners, and third party verifiers are encouraged to complete this Addendum and present to appraisers, agents, lenders, and homeowners. Complete the pages that apply to the property appraised and provide to appraiser prior to the completion of an appraisal. Provide the Addendum to the lender at the time of loan application to assist them in understanding the property type so an appraiser with sufficient knowledge of this property type will be engaged to provide an appraisal to meet secondary mortgage market guidelines.

Client:	Casey Murphy	Client File #:	
Subject Property:	10011 Kaylorite Street, Dunkirk, MD 20754	Appraisal File #:	

Solar Panels

The following items are considered within the appraisal analysis of the subject property:

Solar Photovoltaic (Electric) System

Type of Ownership	Array #1	Array #2 (if applicable)	
	<input type="checkbox"/> Leased <input checked="" type="checkbox"/> Owned <input type="checkbox"/> *Solar Loan with UCC Filing <input type="checkbox"/> Purchase Power Agreement (PPA)	<input type="checkbox"/> Leased <input type="checkbox"/> Owned <input type="checkbox"/> *Solar Loan with UCC Filing <input type="checkbox"/> Purchase Power Agreement (PPA)	
Panel Specifications	System Size: 15.3700 kW (1kW = 1000 Watts) Age of Panels: 5 years Energy Production: 19981 kWh Source of Energy Production Estimate: Aurora Manufacturer: Silfab Warranty on Panels: 25 years	System Size: kW (1kW = 1000 Watts) Age of Panels: Energy Production: kWh Source of Energy Production Estimate: Manufacturer: Warranty on Panels: years	
Array Placement Affects energy production. *Orientation	Location (roof, ground, etc.): roof <input checked="" type="checkbox"/> Fixed Mount <input type="checkbox"/> Tracking Mount Tilt / Slope: 30 *Azimuth: 180	Location (roof, ground, etc.): <input type="checkbox"/> Fixed Mount <input type="checkbox"/> Tracking Mount Tilt / Slope: *Azimuth: *Orientation (direction panels face):	
Inverter Specifications	Number of Inverters per Array: 50 Age: 5 years Wattage: 25 watts Manufacturer: Enphase Warranty Term: 20 years	Number of Inverters per Array: Age: Wattage: watts Manufacturer: Warranty Term: years	
Energy Storing Batteries	Battery Type: <input type="checkbox"/> Lithium-ion <input type="checkbox"/> Lithium-ion Polymer <input type="checkbox"/> Lithium Iron Phosphate <input type="checkbox"/> Lead Acid <input type="checkbox"/> Lead Calcium <input type="checkbox"/> AGM <input type="checkbox"/> GEL Manufacturer: Storage Capacity: kWh Warranty Term: years Battery age:		
Name of Utility Company:	SMECO	Charge / kWh from Utility	\$.114/ kWh

Solar Thermal Water Heating System

Type of System:	Active: <input type="checkbox"/> Direct <input type="checkbox"/> Indirect Passive: <input type="checkbox"/> Integral collector <input type="checkbox"/> Thermo-syphon	Storage Tank Size	Gallons:
Collector Type:	<input type="checkbox"/> Flat-Plat <input type="checkbox"/> Integral <input type="checkbox"/> Evacuated-Tube Solar	System Age	Years:
Back-Up System:	<input type="checkbox"/> Conventional Water Heater <input type="checkbox"/> Tankless On Demand <input type="checkbox"/> Tankless Heat Pump	Warranty Term	
Solar Energy Factor (SEF):	*Rating ranges 1 to 11. Higher number is more efficient.	Manufacturer	

Comments Discuss incentives available for new panels, condition of current panels, and any maintenance issues. If leased, provide the lease terms.	<p>Note: Leased solar PV systems and Power Purchase Agreements should not be included in the value of the real property as these systems generally are considered personal property. If a system is a lease or a PPA the terms must be provided to the appraiser for analysis. Appraisers must analyze the effect any of the terms of the lease or PPA have on the price buyers are willing to pay for the property.</p> <p>Note: Solar loan with UCC filing If the solar installation is funded by a loan that is secured by UCC filing, the loan must be paid off, or the appraiser must indicate a value for the solar panels that is conditional upon the removal of the UCC.</p> <p>Please reference appendix C following the AI addendum for a detailed discussion on the valuation of this photovoltaic system. This includes the calculated value of the system based on the income based appraisal method.</p>		
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Completed by: W. Casey Murphy	Title: Vice-President of Quality Systems	Date: 11/03/2023
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Client:	Casey Murphy	Client File #:	
Subject Property:	10011 Kaylorite Street, Dunkirk, MD 20754	Appraisal File #:	

Location - Site

The following items are considered within the appraisal analysis of the subject property:

Walk Score	Score	Source: <input type="checkbox"/> http://www.walkscore.com <input type="checkbox"/> Other:	
Public Transportation	<input type="checkbox"/> Bus Distance: Blocks	<input type="checkbox"/> Train Distance: Blocks	<input type="checkbox"/> Subway Distance: Blocks
Site	Orientation (front faces): <input type="checkbox"/> East/West <input type="checkbox"/> North/South	Landscaping: <input type="checkbox"/> Water Efficient <input type="checkbox"/> Natural <input type="checkbox"/> Pond/Lake on site <input type="checkbox"/> Rain Garden	
Comments			

Incentives – Amount of Incentive and Terms

The following items are considered within the appraised value of the subject property and based on effective date of value.

Federal	
State	
Local	
Comments	Incentives offset cost and should be reported and described in the cost approach section of the report. Clearly identify the incentives that offset the gross cost of construction to meet appraisal standards. Incentives are typically not a sales concession in sales comparison approach since they do not transfer with the property and are not paid by the seller. Incentives are typically for a specified period and only those available as of the date of value should be addressed in the appraisal process. Incentives may be available to offset repairs or deferred maintenance items as well. Incentives, rebates, and tax credits for most U.S. properties can be found at www.dsireusa.org

Completed by: W. Casey Murphy

Title: Vice-President of Quality Systems

Date: 11/03/2023

The objective of this Addendum is to standardize the communication of the high performing features of residential properties. Identifying the features not found on the appraisal form provides a basis for comparable selection and analysis of the features.

- Builders, contractors, homeowners, and third party verifiers are encouraged to complete this Addendum and present to appraisers, agents, lenders, and homeowners. Appraisers typically do not have sufficient information to complete this addendum without builder, contractor, or third party verifier documentation.
- Attach this completed document to the MLS listing to provide sufficient detail on sales and listings to assist buyers, appraisers, and real estate agents in understanding the high performance features of the property.
- Complete the pages that apply to the property appraised and provide to appraiser prior to the completion of an appraisal.
- Provide the Addendum to the lender at the time of loan application to assist them in understanding the property type so an appraiser with sufficient knowledge of this property type will be engaged to provide an appraisal to meet secondary mortgage market guidelines.

Client:	Casey Murphy	Client File #:	
Subject Property:	10011 Kaylorite Street, Dunkirk, MD 20754	Appraisal File #:	

Residential Green and Energy Efficient Addendum Additional Resources

Appraised Value and Energy Efficiency: Getting it Right. This document provides links to resources in understanding the secondary mortgage market guidelines on appraisals of energy efficient and green features. It addresses the following:

- What can builders do?
- For Buyers: Assuring a competent appraiser for your home
- For Lenders: A sample letter that should be completed and provided to the lender at the time of mortgage application alerts the lender to the special features that requires an appraiser with knowledge of the property type. https://www.appraisalinstitute.org/assets/1/29/AI-BCAP_Flyer.pdf

PV Value®. PV Value® is a discounted cash flow (Income Capitalization Approach) to valuing energy produced. The solar PV system inputs on this form are necessary to use this program. www.pvalue.com

Residential Green Valuation Tools. A textbook resource for completing the AI Residential Green and Energy Efficient Addendum is available. It can be purchased at the following website: <http://www.appraisalinstitute.org/residential-green-valuation-tools/>

Glossary

ASHRAE 700 / ICC National Green Building Standard (NGBS): An ANSI-approved residential green building standard developed by the National Association of Home Builders (NAHB) and the International Code Council (ICC). It is applicable to single and multifamily projects, renovations and additions and residential land development. To comply, all buildings must incorporate sustainable lot development techniques and address energy, water & material resource efficiency and indoor environmental quality. Also, all owners must be educated about building operation and maintenance. <https://www.nahb.org/en/research/nahb-priorities/green-building-remodeling-and-development/icc-700-national-green-building-standard.aspx>

Building Envelope: The building envelope is everything that separates the building's interior from the exterior. This includes the foundation, exterior walls, roof, doors and windows. The envelope rating should be compared to the local building code requirements for this rating to identify a structure that exceeds the building code.

Energy Recovery Ventilation System (ERV) or Heat Recovery Ventilators (HRV): These systems provide fresh air without wasting all the energy already used to heat the indoor air. By recovering sensible (heat) or latent (moisture) energy from the stale indoor air, they offer fresh air ventilation with reduced energy loss.

ENERGY STAR Certified New Homes: EPA's ENERGY STAR certified homes are independently verified to be at least 15 percent more efficient than code-built homes, and include additional energy efficiency measures that can deliver savings of up to 30 percent compared to standard new homes. More than just a collection of ENERGY STAR products, an ENERGY STAR certified home includes a comprehensive package of energy efficiency systems and features that work together to deliver better performance, including a High-Efficiency Heating & Cooling System, a Complete Thermal Enclosure System; a Water Protection System; and Efficient Lighting & Appliances. www.energystar.gov/newhomes

ENERGY STAR Products: Behind each blue label is a product, building, or home that is independently certified to use less energy and cause fewer of the emissions that contribute to climate change. Today, ENERGY STAR is the most widely recognized symbol for energy efficiency in the world. In order to earn the label, ENERGY STAR products must be third-party certified based on testing in EPA-recognized laboratories. In addition to up-front testing, a percentage of all ENERGY STAR products are subject to "off-the-shelf" verification testing each year. The goal of this testing is to ensure that changes or variations in the manufacturing process do not undermine a product's qualification with ENERGY STAR requirements. https://www.energystar.gov/about/origins_mission

Geothermal: A geothermal heat pump uses the constant below ground temperature of soil or water to heat and cool your home. <http://energy.gov/energysaver/articles/geothermal-heat-pumps>

HERS Index: The Home Energy Rating System (HERS) Index is an industry standard by which a home's energy efficiency is measured. It's also the nationally recognized system for inspecting and calculating a home's energy performance. A qualified third party certifier assesses the house based on its physical characteristics. The energy estimates from this assessment may vary depending on the lifestyle of the occupants, increasing utility expenses, and changes in the maintenance or characteristics of the energy features. There are three rating types: sampling rating, projected rating, and confirmed rating. A Sampling Rating is an application of the Home Energy Rating process whereby fewer than 100% of a builder's new homes are randomly inspected and tested to evaluate compliance with a set of threshold specifications. A Projected Rating: A Rating Type that encompasses one individual dwelling or dwelling unit and is conducted in accordance with Section 5.1.4.3.1 through 5.1.4.3.5 of the ANSI/RESNET/ICC Standard 301. A Confirmed Rating is a rating type that encompasses one individual dwelling or dwelling unit and is conducted in accordance with Sections 5.1.4.1.1 through 5.1.4.1.3. More information: <http://www.resnet.us/hers-index>. The ANSI standard utilized in the HERS Index is posted at <https://codes.iccsafe.org/public/chapter/content/7324/>.

Home Energy Score (HES): The Home Energy Score, developed and managed by the U.S. Department of Energy (DOE), is a national system that allows homes to receive an energy rating, like the MPG rating available for cars. The Home Energy Score uses a 10-point scale to reflect how much energy a home is expected to use under standard operating conditions. The Home Energy Score uses a standard calculation method and considers the home's structure and envelope (walls, windows, foundation) and its heating, cooling, and hot water systems. Only Assessors who pass DOE's Simulation Training can provide the Home Energy Score. www.HomeEnergyScore.gov

Indoor airPLUS: EPA's Indoor airPLUS is a voluntary EPA label for new homes that integrate a set of construction practices and technologies to reduce indoor air pollutants and improve the indoor air quality in a new home beyond minimum code requirements. It is only available to homes that first meet ENERGY STAR® Certified Home requirements. <http://www.epa.gov/indoorairplus>

LEED: Leadership in Energy and Environmental Design is a green certification program created by the U.S. Green Building Council (USGBC). As an internationally recognized mark of excellence, LEED provides building owners and operators with a framework for identifying and implementing practical and measurable green building design, construction, operations and maintenance solutions. <http://www.usgbc.org/DisplayPage.aspx?CMSPageID=1988>

Living Building Challenge: Created by the Living Future Institute, the Living Building Challenge is the world's most rigorous proven performance standard for buildings. People can use the regenerative design framework to create spaces that, like a flower, give more than they take. Living Building Challenge certification requires actual rather than modeled performance. Therefore, projects must be operational for at least twelve consecutive months prior to evaluation. <https://living-future.org/lbc/basics/>

Low E: "Low emissivity" indicates a coating is added to the glass surface. The coating allows visible light to pass through the glass while stopping radiant heat energy from entering the building by passing through the glass. Approximately 40% of the sun's harmful ultra violet rays are blocked and insulation enhanced. <https://energy.gov/energysaver/energy-efficient-windows>

NGBS Small Project Remodel: Run by the Home Innovation Research Labs, this program certifies whole house and small project remodels as energy efficient. Unlike the Whole-House Remodel, the Small Project certification is prescriptive. Chapter 12 of the National Green Building Standard includes a list of mandatory practices, related to materials use, sustainable products, energy efficiency, and indoor environmental quality. A Home Innovation Accredited NGBS Green Verifier gives a final inspection to verify Small Project certification. During inspection, the Verifier will ensure the applicable practices have been met. http://www.homeinnovation.com/services/certification/green_homes/remodeling_certification/remodel_home_certification_process

NGBS Whole Home Remodel: Run by the Home Innovation Research Labs, this program certifies whole house and small project remodels as energy efficient. Certification of a whole-building remodel requires demonstrating that there has been a minimum of a 15% reduction in energy consumption and at least a 20% reduction in water consumption over the pre-remodel condition. There are some mandatory practices that must be met. A minimum number of points must be obtained from practices related to Lot Design, Resource Efficiency, Indoor Environmental Quality, and Homeowner Education. http://www.homeinnovation.com/services/certification/green_homes/remodeling_certification/remodel_home_certification_process

Passivhaus Standard: German standard for low energy homes that began in the 1980s. Passivhaus is a rigorous, voluntary standard for energy efficiency in a building, reducing its ecological footprint. It results in ultra-low energy buildings that require little energy for space heating or cooling. The Passive House Institute (PHI) is an independent research institute that has played an especially crucial role in the development of the Passive House concept - the only internationally recognized, performance-based energy standard in construction. <http://passiv.de/en/>

Passive House Institute US (PHIUS): Buildings designed and built to the PHIUS+ 2015 Passive Building Standard consume 86% less energy for heating and 46% less energy for cooling (depending on climate zone and building type) when compared to a code-compliant building. PHIUS+ 2015 is the first and only passive building standard based upon climate-specific comfort and performance criteria aimed at presenting a cost-optimized solution to achieving the most durable, resilient, and energy-efficient building possible for a specific location. <http://www.phius.org/home-page>

Passive Solar: Passive solar is technology for using sunlight to light and heat buildings with no circulating fluid or energy conversion system. <http://rredc.nrel.gov/solar/glossary>. A complete passive solar building design has the following five elements: (1) aperture (collector) (2) absorber (3) thermal mass (4) distribution (5) control. <http://www.nrel.gov/docs/fy01osti/27954.pdf>

Rain Garden: A rain garden is a depressed area in the landscape that collects rain water from a roof, driveway or street and allows it to soak into the ground. Planted with grasses and flowering perennials, rain gardens can be a cost effective and beautiful way to reduce runoff from your property. Rain gardens can also help filter out pollutants in runoff and provide food and shelter for butterflies, songbirds and other wildlife. More complex rain gardens with drainage systems and amended soils are referred to as bio-retention. <https://www.epa.gov/soakuptherain/rain-gardens>

SEER: Seasonal energy efficiency ratio - The higher the SEER rating, the more energy efficient the equipment is. A higher SEER can result in lower energy costs. <https://energystar.zendesk.com/hc/en-us/articles/212111387-What-is-SEER-EER-HSPF->

Smart House: A smart house is a home that has highly advanced, automated systems to control and monitor any function of a house – lighting, temperature control, multi-media, security, window and door operations, air quality, or any other task of necessity or comfort performed by a home's resident. <http://architecture.about.com/od/buildyourhous1/g/smarthouse.htm>

Water Heaters: Types are described here: <http://energy.gov/energysaver/articles/solar-water-heaters>.

WaterSense: EPA released its Final Version 1.1 WaterSense New Home Specification. This specification will be effective January 1, 2013 and establishes the criteria for new homes labeled under the WaterSense program and is applicable to newly constructed single-family and multi-family homes. http://www.epa.gov/watersense/new_homes/homes_final.html

Whole Building Ventilation System: A whole building ventilation system assists in a controlled movement of air in tight envelope construction. Whole building ventilation equipment is often a part of the forced air heating or cooling systems. There are various methods of providing whole home ventilation including a heat recovery ventilator (HRV) or an energy recovery ventilator (ERV). Four primary types of systems here: <https://energy.gov/energysaver/whole-house-ventilation>

Zero Energy Ready Home (ZERH): To qualify as a DOE Zero Energy Ready Home, a home shall meet certain minimum requirements, be verified and field-tested in accordance with HERS Standards by an approved verifier, and meet all applicable codes. Builders may meet the requirements of either the Performance Path or the Prescriptive path to qualify a home. <http://energy.gov/eere/buildings/zero-energy-ready-home>



Appendix B: Glossary of Terms

AFUE: It's important to choose an energy-efficient, ENERGY STAR rated heating system with a high annual fuel utilization efficiency (AFUE) rating. The higher the AFUE, the more efficient your new heater will be. The AFUE rating is determined by taking the amount of fuel the furnace will use in a year and comparing that to the amount of heat generated by the furnace. An older furnace that has a 70% rating uses 70% of its fuel to make heat. A newer gas fired furnaces are required to have a minimum AFUE rating of 80%. An ENERGY STAR rated furnace will have an AFUE of 90% or higher.

ACH50: This term is a measurement of a home's leakiness, and it refers to "Air Changes per Hour" (ACH). ACH means the number of times a home exchanges its volume of indoor air with the outside. Contractors use a "blower door test" for leakiness, and do so at a negative pressure of 50 pascals; hence, energy auditors record the value as ACH50. If an average home has a 15 ACH50, it means the home will exchange its entire volume of air 15 times an hour with the outside. Very efficient and well—sealed homes can be as low as 1 ACH50.

AC: This term is short-hand for "air conditioner", which is a piece of equipment that can generate cool air to make your home comfortable in warmer months. Heat pumps, a central AC, mini splits, and window units are kinds of air conditioners.

Blower Door Test: Professional contractors use a blower test to determine a home's leakiness (or conversely, its air tightness). To perform the test requires a large fan that pulls air from the house to create negative pressure and a special instrument called a manometer that reads the number of air exchanges your home has under industry standard conditions for testing.

CAZ Test: The term "CAZ" stands for "Combustion Appliance Zone", and it is a series of tests contractors perform on gas fueled equipment (furnace, stove, or water heater) for your safety. They will test the appliances for gas leaks, spillage, draft, and carbon monoxide backdrafting when the home is under what's known as "worst case" conditions (e.g., with the dryer, bathroom and oven exhaust fans running). If one or more of the appliances fail the test, your contractor will recommend how to solve for the apparent health and safety issue.

CFL: Compact fluorescent lightbulbs (CFLs) are more energy efficient than older incandescent lightbulbs, they do not add additional heat to a room, and they last longer too.

Conditioned Space: Rooms in your home which are insulated and heated or cooled by equipment are known as "conditioned space". Conditioned space can include an attic or basement, as well as other common living spaces like bedrooms, bathrooms, and your kitchen.

Cooling Load: This term refers to what percentage of the total use or load does a particular cooling unit and its associated duct system provide to the home. For example, if the home has a central air conditioner that provides cool air to the main portion of the home and a window unit that provides cool air to an addition, the cooling load would be a certain percentage split between them.

Duct Sealing CFM: Ducts are the tubes which connect your heating and cooling equipment to the floor or ceiling registers which allow the conditioned air into a room. Unfortunately, most homes have leaky ducts which waste a significant amount of energy and can cause comfort, mold, and mildew issues. Ducts should be sealed where they are connected or joined together, and they are tested based on the amount of leakage out of the ducts or air infiltrating (coming into) the ducts. The duct sealing cfm is a measurement of the efficiency of your ductwork.

Ductless System: Some heating and cooling equipment does not require ducts, such as radiant floor or radiator heat and window air conditioning units. They are known as "ductless systems".

Efficiency Factor: The efficiency factor of a water heater (sometimes referred to as the energy factor), describes a water heater's overall energy efficiency based on the amount of hot water it produces per unit of fuel consumed during a typical day. The water heater's efficiency factor is measured by its energy factor. The higher the number, the more efficient the water heater is. Electric water heaters with an EF of .93 or greater and gas water heaters with an EF of .62 or greater will be 10% more efficient than the standard 40 gallon water heater.



Energy Management System: Energy Management Systems have been around for commercial properties for some time, but new technologies have made them applicable and affordable for homeowners to use as well. Energy management is really a process whereby you monitor and control the home's energy usage, with an eye towards conserving it. Typically a Home Energy Management System will include some hardware device as well as software to analyze the data the device picks up from the home's equipment. These systems differ from simpler monitoring devices in that with them, the homeowner can also control features of their home, such as thermostat temperature and lighting, remotely through a website or phone app. They can also provide a report of the home's overall energy performance by analyzing the data they monitor.

Energy Monitoring System: In contrast to an energy management system, an energy monitoring system includes devices which help a homeowner see and track energy usage for individual devices or for heating and cooling systems. They measure energy use, but do not manage it.

EPA Bypass Checklist: This term refers to a checklist created for ENERGY STAR homes that looks at a list of building details where thermal bypass, or the movement of heat around or through insulation, occurs due to gaps between the air barrier and insulation. If an insulation is installed according to this checklist and can be documented, you are assured to receive the full benefit of that insulation's efficiency.

ENERGY STAR: ENERGY STAR is a federal program overseen by the federal government's Environmental Protection Agency. It was designed to encourage greater energy efficiency and bill savings for homeowners through a certified labeling system on appliances and new homes. This program has saved billions of dollars for property owners since its launch in more than 20 years ago.

Filtration: This term refers to the filters which are fitted to a home's heating and cooling equipment. A filter's basic function is to protect the longevity of the equipment by protecting it from dust and other airborne particles. Some filters are also designed to improve the indoor air for occupants as well – removing pet dander, pollen, and other impurities from the air passing through the home's ventilation system.

Forced Air System: Any home that relies on ducts and vents to move heated or cooled air around has a forced air system

installed. Furnaces, central air conditioners, and heat pumps are all examples of forced air systems. Heating Load: This term refers to what percentage of the total use or load does a particular heating unit and its associated duct system provide to the home. For example, if the home has a furnace that provides heat to the first level and a heat pump that provides heat to the second level, the heating load would be a certain percentage split between them.

HEPA Filter: To be classified as a High Efficiency Particulate Air (HEPA) filter, a filter must meet the Department of Energy standard of removing a minimum of 99.7% of pollen and other particles from the air. HEPA filters can be especially effective in mitigating allergies and asthma triggered by indoor air pollutants.

HSPF: This term stands for "Heat Seasonal Performance Factor", and it is used to measure a heat pump's efficiency. It measures the total heating output as compared to the total amount of energy used during the same period to create that heat. The higher the HSPF, the more efficient the unit. An ENERGY STAR unit must have an HSPF of an 8 or higher.

Home Performance with ENERGY STAR: Similar to the ENERGY STAR program for new homes and appliances, Home Performance with ENERGY STAR is a federal program designed to help homeowners of existing homes save money on their utility bills. Administered by the national Department of Energy (DOE), it is run by DOE approved sponsors who pre-qualify contractors for participation, perform independent quality assurance inspections, and issue a certificate of completion at the conclusion of qualifying projects.

Hydronic System: You are probably familiar with hot water radiators often found in older buildings – these are examples of a hydronic heating system. Some newer homes incorporate these systems (which can be glycol, water or electric) into the slab foundation or under tile floors.

LED: A "Light Emitting Diode" or LED is a special semiconductor device which emits light when electricity is passed through it. LEDs have a fuller light spectrum than CFLs, can turn on immediately, and their costs have come down dramatically in the past three years. LEDs are very energy efficient, and depending on the manufacturer and application, they can last for decades.



MERV: The Minimum Efficiency Rating Value or MERV of an air filter tells you how effective that filter is at removing indoor air pollutants from a home's ventilation system. MERV filters can be almost as effective as a HEPA filter, and they can be installed in more applications.

MERV # Typical controlled contaminant

- 1 - 4 Pollen, dust mites, cockroach debris, sanding dust, spray paint dust, textile fibers, carpet fibers
 - 5 - 8 Mold, spores, dust mite debris, cat and dog dander, dusting aids
 - 9 - 12 Legionella, Humidifier dust, Lead dust, Milled flour, Auto emission particulates, Nebulizer droplets
 - 13 - 16 Bacteria, droplet nuclei (sneeze), cooking oil, most smoke and insecticide dust, most face powder, most paint pigments
-

Mini-Split: Mini-splits are a kind of heat pump or air conditioner, and they are often used in remodels or retrofits where adding ducts is impractical or impossible. Mini-splits are small and can be zoned for individual rooms.

Multistage Compressor: A multistage compressor provides many benefits over a single-stage compressor in an air conditioning unit. With a single-stage compressor, the system is either on or off, and when it is on it is functioning at 100% of its capacity. A multistage compressor is on more often but functions at around 80% of its capacity, which actually save energy (and money) in the long run. It also means less temperature spikes and greater comfort for the home's occupants.

Non-Programmable Thermostat: A thermostat is used to sense the temperature of the room and will turn on and off the heating or cooling equipment to reach the desired temperature setting. Although they are the least costly thermostat, non-programmable thermostats are imprecise compared to programmable or wi-fi thermostats, and they provide the homeowner with only one option for controlling over their temperature setting – to manually change it.

Photovoltaics: This terms applies to solar power generation and solar panels. A photovoltaic converts solar energy from the sun into a stream of electrons that provides power for buildings and devices.

Programmable Thermostat: A thermostat is used to sense the temperature of the room, and based on how it is programmed, it will turn on and off the heating or cooling equipment to reach the desired temperature setting. Programmable thermostats can have many settings (set points): ones for weekday and weekends, ones for when the house is unoccupied due travel, and even daily settings timed according to when you're asleep, awake, away at work, etc. Programmable thermostats can save homeowners money by not running heating and cooling equipment at times or temperatures when not needed.

R-Value: R-value indicates how well an insulative material resists heat flow, and the higher the R-value, the better it insulates.

RESNET Installation Grade: This grading system applies to insulation installs, and it lowers the operative R-value for insulation installs which are poorly done. Missing areas, compressed insulation, and voids all lower the performance of insulation and lower the grading of it as well.

Rim Joist: This component of your home is critical to air leakage, and it is the perimeter joist often referred to as the sill plate when it lies between the foundation and the walls. It is one of the first places a contractor will go to apply insulating foam to reduce air leakage.

Smart Thermostat: This device functions like a regular thermostat in that it controls the home's heating and cooling equipment. However, it is also "learning" thermostat - the software "learns" the preferences of the occupants based upon adjustments occupants make over time, and it automatically adjusts the temperature for comfort and energy bills savings. In addition, they can be controlled remotely by phone apps and other desktop software.

SEER: This terms stands for "Seasonal Energy Efficiency Ratio", and it measures the efficiency of a central air conditioner. The higher the SEER number, the more efficiently the unit will operate all season long. It is similar to the HSPF but applies to cooling. An ENERGY STAR heat pump or air conditioner must have a SEER of 14 or higher.

U-Factor: U-factor is a rating of how well the window insulates. Generally the numbers range from .25 – 1.0. The lower the value the better it insulates.



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Unconditioned Space: This term refers to rooms you have in your home which are not insulated and/ or heated or cooled. Most attics are unconditioned, as are garages, and some basements. If you have ductwork in an unconditioned space, it is important to seal and insulate it for maximum comfort and energy cost savings.

Wi-Fi Thermostat: A wi-fi thermostat controls when your heating and cooling equipment turns on just like any other thermostat; however, because it can connect to a home's internet router, the homeowner has the option of controlling it remotely through a phone or web application. Some models of wi-fi thermostats "learn" the patterns of the home's occupants and adjust their settings accordingly.



Appendix C: Photovoltaic (PV) Addendum

Your Photovoltaic (PV) System Can Add Value to Your Home

Photovoltaic systems (or solar systems) save you money on electricity costs and they can also increase the value of your home. Studies have consistently found that homes with PV systems can sell for more than comparable homes without them. A large national study conducted by the [Lawrence Berkeley National Laboratory](#) in 2015, for example, found that PV panels added an average of \$4 per watt to a home's sales price. In other words, a typically-sized 5 kW (5,000 W) PV system can add \$20,000 to a home's value.

These numbers are averages, however. When the appraiser looks at a home, he or she isn't thinking about national averages, but about how that *home's specific PV system* will be valued by the *local market*.

Your Pearl Certification report will enable buyers, agents, and appraisers to access critical information and increase the likelihood that your home will be properly valued.

Your Pearl Certification report also includes the results of our equity calculator. The calculator generates a discounted cash flow analysis that provides data for appraisers to use when determining how much value to assign to your PV system.

How to Capture Your Panel's Value When You Sell or Refinance Your Home

When you decide to sell or refinance your home, follow these steps to position yourself to recapture the value of your PV system. Start early, so that all parties in the transaction have access to your Pearl Certification Report when they need it:

1. If you are refinancing, give your Pearl Certification Report to your loan officer.
2. If you are selling, print out your full Pearl Certification Report and give it to your real estate agent. If you haven't selected an agent, consider working with a Pearl Partner agent who will be more knowledgeable in marketing Pearl-certified homes.
3. Make sure your agent includes a copy of your Pearl Certification Report and information about the PV system in your MLS listing.
4. Make sure your agent makes a copy of your Pearl Certification Report available at the home showing so that buyers understand the value of your PV system.



5. During refinance or at time of sale, if your solar system is secured by a UCC-1 filing, the appraiser and lender may consider your PV system "personal property", rather than a feature of your home, and assign no value to it in the appraisal as a result. To ensure that your PV system is properly valued, tell the buyer's lender (or the lender of your refinance) to instruct the appraiser to perform a "subject to" or "hypothetical" appraisal for the home that assumes the UCC-1 will be removed at closing because the solar loan will be paid off as part of the transaction. (For other approaches and more information about this subject, visit <https://pearlcertification.com/>
 - a. Alternatively, you can pay off the solar loan and remove the UCC-1 filing before the home is appraised.

6. Make sure that the appraiser has a copy of your Pearl Certification Report *before* they conduct the appraisal. Providing them with documentation showing how much you paid for the system will also help them. *You do have the right to provide information to your appraiser!*

How the Appraiser Will Use This Report

Your Pearl Certification report shows the discounted cash flow -- the dollar value of the energy your PV is projected to generate -- from today through the end of the power production warranty period. This value is an important data point for the appraiser.

However, you should keep in mind that the appraiser is unlikely to simply add this value to the appraisal. The appraiser is required to take into account "market reaction" to PV in your neighborhood. He or she usually does this by looking at the sales prices of comparable homes in the same market that have sold recently. If the appraiser sees that homes with PV are selling for more than similar homes without PV, they can use your Pearl Certification report as an additional tool to help determine how much value your PV system adds to your home. If PV is relatively new in your market and the appraiser cannot find comparable homes with PV that have sold recently, they can consider the discounted cash flow amount shown in your Pearl Certification report as an alternative basis for assigning value to your PV system.

Owned and Leased Systems

Fannie Mae and the Federal Housing Administration (the FHA) recognize that PV systems can add value to a home. However, there's an important qualification: both recognize the value of a PV system only if it is owned by the homeowner. If the system is leased from a third party, these institutions do not recognize that it will add value. This does NOT mean that a leased system is not a benefit to a buyer: the home's electricity costs will be lower as a result of the PV system than they would otherwise be. However, the PV system will not be assigned a value in the appraisal.



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More Information

The data presented in this report are accurate as of 11/03/2023, when you plan to refinance or sell, reach out to Pearl for an updated Certification Report including the value of your PV system. Additional information and resources on appraising solar panels can be found on Pearl's Appraiser page <https://pearlcertification.com/appraiser-advantage/> and at the Appraisal Institute's website <https://www.appraisalinstitute.org/>

Pearl is also here to help. If you are planning to sell or refinance, log in to your [Green Door](#) account, call us at 1-844-307-3275, or email us at help@pearlcertification.com to get support from the Pearl team. Please note that Pearl does not perform real estate or valuation services. Licensed agents and appraisers are the experts in their respective industries and geographical areas. Pearl can share best practices and assist these professionals as they perform their services, which may include responding to requests from agents or appraisers for information when the agent or appraiser initiates communication with Pearl. Pearl does not intervene in disputes and does not initiate communication with agents, appraisers, or lenders during real estate transactions.



Pearl Certification Discounted Cash Flow Details

Overview

The values presented here are calculated using the Income-Based Approach where our algorithm looks at the total future benefits that the homeowner will receive from the photovoltaic system over its useful life, and calculates what the value of those future benefits is right now.

The useful life of the photovoltaic system is determined by the length of the power production warranty. A system will likely continue to operate after the warranty has expired and in that sense the value presented here is a conservative estimate of the potential value of the system.

System Information

Ownership Type	Owned
Total System Size (kW)	15.37
Discounted Cash Flow Range	\$19,311 - \$23,920
Discounted Cash Flow	\$21,616

Rates and Costs

Utility Provider	SMECO
Electricity Rate	0.114 \$/kWh
Discount Rate	7.76%
Electricity Escalation Rate	-
Operations & Maintenance Costs	\$11.50 per kW per year

Solar Panel Array

Installed Date	Jan. 1, 2019
Manufacturer	Silfab
Model Number	-
Array Size (kW)	15.37
Tilt	30
Azimuth	180
Panel efficiency rating	%
Array Type	Roof Mounted - Fixed
Reported Installation Cost	None
Panel warranty (years)	25

Inverter

Inverter Type	Micro-Inverter
Age Of Inverter	4 years
Warranty (years)	20
Manufacturer	Enphase
Model Number	-

Power Production Warranty

Warranty (years)	
Power at the end of the warranty	



Total Discounted Cash Flow

Year	Low	Expected	High
2023	\$19,311.33	\$21,615.75	\$23,920.17
2024	\$17,903.59	\$20,038.08	\$22,172.57
2025	\$16,573.54	\$18,547.71	\$20,521.87
2026	\$15,316.92	\$17,139.82	\$18,962.72
2027	\$14,129.70	\$15,809.89	\$17,490.08
2028	\$13,008.09	\$14,553.63	\$16,099.16
2029	\$11,948.47	\$13,366.97	\$14,785.47
2030	\$10,947.45	\$12,246.09	\$13,544.74
2031	\$10,001.81	\$11,187.37	\$12,372.93
2032	\$9,108.49	\$10,187.37	\$11,266.24
2033	\$8,264.64	\$9,242.85	\$10,221.07
2034	\$7,467.52	\$8,350.77	\$9,234.01
2035	\$6,714.57	\$7,508.21	\$8,301.85
2036	\$6,003.34	\$6,712.45	\$7,421.55
2037	\$5,331.55	\$5,960.89	\$6,590.24
2038	\$4,697.02	\$5,251.11	\$5,805.20
2039	\$4,097.69	\$4,580.78	\$5,063.88
2040	\$3,531.62	\$3,947.73	\$4,363.84
2041	\$2,996.97	\$3,349.89	\$3,702.80
2042	\$2,492.02	\$2,785.31	\$3,078.60
2043	\$2,015.12	\$2,252.15	\$2,489.18
2044	\$1,564.72	\$1,748.68	\$1,932.63
2045	\$1,139.36	\$1,273.23	\$1,407.11
2046	\$737.64	\$824.27	\$910.91
2047	\$358.27	\$400.33	\$442.38

Source Details:

1) Electricity Rate: This calculation applies an average dollar per kWh rate for electricity. The average \$/kWh rate is sourced on a per utility basis from the Energy Information Administration's (EIA) forms EIA-861 - schedules 4A & 4D and EIA-861S.

2) Discount Rate: As a default, this calculation uses the weekly published 30 year mortgage rate from Freddie Mac

3) Electricity Escalation Rate: This calculation pulls in the specific state's average percentage electricity rate increase over the past 30 years, and applies this rate as a constant year-over-year increase to the electricity rate

4) Operation and Maintenance Costs: This calculation assumes an O&M cost of \$11.50 per kW per year. The \$11.50 rate is sourced from the two system benchmark studies from NREL, one from 2018 and the other from 2020.

For further details on the methodology used in these calculations please visit:

<https://resources.pearlcertification.com/solar-equity-calculator/methodology-for-calculator>