

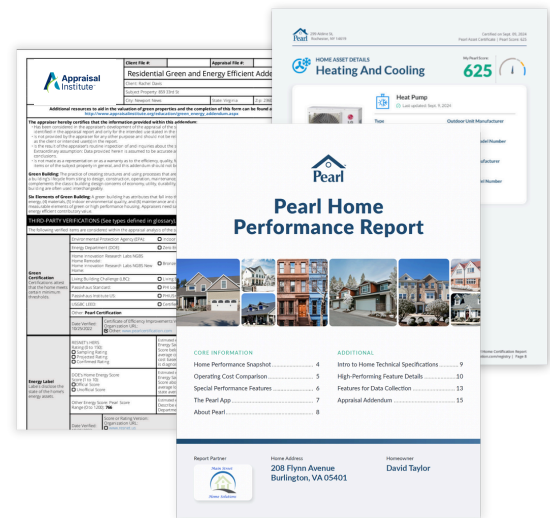


Supporting Massachusetts Homeowners.

Showcasing the True Value of Home Energy Improvements Made Through the Energy Saver Home Loan Program.

The Home Performance Report

Each home energy improvement made through the Energy Saver Home Loan program now comes with the nationally-recognized Pearl Home Performance Report. Pearl's report highlights a home's high-performing features, driving savings, comfort, and resale value. Here's what's inside and why it matters.



The Pearl Difference

Pearl, a certified B Corporation, is making home performance improvements **compelling** for homeowners, **visible** to home buyers, and **valued** by the market.



www.pearlcertification.com



www.masshousing.com/mass-community-climate-bank

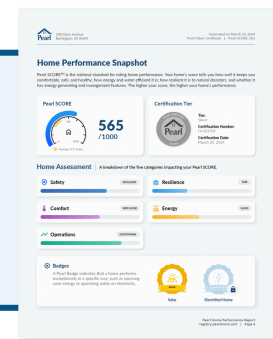


What's Inside A Home Performance Report?

Your home is a high-performing asset, and Pearl's Home Performance Report ensures its high-performing features are recognized and valued during sale or refinance. The report delivers clear insights, financial benefits, and actionable tools to maximize your home's value. Here's an overview of its key sections and what each offers.

Home Performance Snapshot

See how well your home keeps you comfortable, safe, and healthy; how energy and water efficient it is; how resilient it is to natural disasters; and whether it has energy generating and management features. The higher your score, the higher your home's performance.



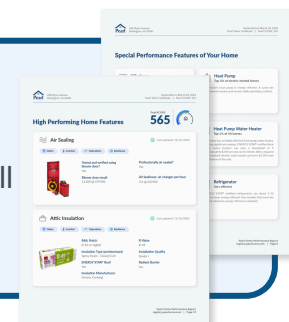
Appraisal Letter & Addendum

These investment-grade documents highlight the value of your home's high-performing features, supporting accurate valuation during sale or refinance.



Special Performance Features of Your Home

Access detailed technical specs on each performance feature that will showcase your home's quality to buyers and appraisers.



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