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By Mr. Brennan, a petition (accompanied by bill, Senate, No. 18) of John A Brennan, Jr., for legislation to require energy audits prior to the granting of any loan to be secured by a mortgage on real estate. Banks and Banking.

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## The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Eighty-three.

AN ACT REQUIRING ENERGY AUDITS PRIOR TO THE GRANTING OF ANY  
LOAN TO BE SECURED BY A MORTGAGE ON REAL ESTATE.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

- 1 Chapter 183 of the General Laws is hereby amended by
- 2 adding the following section: —
- 3 *Section 64.* No owner or agent shall sell by conveyance or
- 4 contract for conveyance a dwelling house of four or fewer
- 5 separate households, that is served by a public utility offering
- 6 a utility program pursuant to the National Energy Conserva-
- 7 tion Policy Act of 1978 (public law 95-619) or home heating
- 8 supplier participating in a program pursuant to the National
- 9 Energy Conservation Policy Act of 1978 (public law 95-619),
- 10 without providing to the buyer, prior to the time of sale, a
- 11 copy of an energy audit report prepared, within the last five
- 12 years, pursuant to the National Energy Conservation Policy
- 13 Act of 1978 (public law 95-619). Such energy audit report
- 14 shall be required for all such dwelling houses of four or fewer
- 15 residences which are occupied seasonally, meaning all or a
- 16 portion of the months of September through April, or year-
- 17 round, by one or more persons. A residence may be owned or
- 18 rented and may be a part of a multi-dwelling or multi-purpose
- 19 building, but shall not include buildings such as hotels, hos-
- 20 pitals, half-way houses, motels, dormitories, nursing homes,
- 21 schools, and other buildings used for educational purposes, or
- 22 correctional institutions. The requirements contained within
- 23 this section shall not apply is the buyer, prior to the time of
- 24 sale, has declared in writing that he or she waives the right
- 25 to a report.

The first part of the document is a list of names and titles, including "The Hon. Mr. Justice" and "The Hon. Mr. Chief Justice". The text is very faint and difficult to read, but appears to be a formal record or list of officials.

The second part of the document contains several paragraphs of text, which are also very faint. The text seems to be a formal report or a set of minutes, discussing various matters related to the court or the government.

The third part of the document is a list of names, possibly a list of witnesses or a list of individuals mentioned in the report. The names are arranged in a somewhat regular pattern, but the text is too light to transcribe accurately.

The final part of the document is a short concluding paragraph, which appears to be a signature or a statement of approval.