

20 East Greenway Plaza Ste 475, Houston, TX 77046  
 T 281.985.9900 www.sunnova.com



Buyer Name and Address	<b>Jeanene Paulino</b> 4795 Shasta Blue Lane Hemet, CA 92545-8979	Co-Buyer Name (If Any)	
Installation Location	4795 Shasta Blue Lane Hemet, CA 92545-8979	Contractor	<b>HOSOPO Corporation</b> Horizon Solar Power Inc. <b>7100 W. Florida Ave</b> <b>Hemet, CA 92545</b> <b>License #: CA-1004233</b>
Contract ID	<b>HU001656139</b>	Salesperson	<b>Matthew Contreras</b>  <b>Sunnova License: CA1003498</b>

**HOME IMPROVEMENT AGREEMENT AMENDMENT**

**HOSOPO Corporation** and **Jeanene Paulino**, and are parties to a Home Improvement Agreement and associated Retail Installment and Security Agreement and Warranty. Pursuant to Section 1 of the Home Improvement Agreement, the parties wish to amend the following sections of the Home Improvement Agreement, Retail Installment and Security Agreement and Warranty as follows:

**I. HOME IMPROVEMENT AGREEMENT:**

**SYSTEM DESCRIPTION**

<b>8.850 DC STC PHOTOVOLTAIC SYSTEM</b>
Modules: Canadian Solar
Inverter: Enphase Energy
Monitor: Enphase Energy

**II. RETAIL INSTALLMENT AND SECURITY AGREEMENT:**

**REVISED PAYMENT SCHEDULE**

<b>PAYMENT SCHEDULE</b>		
<b>Number of Payments</b>	<b>Amount of Each Payment</b>	<b>When Payments Are Due</b>
<b>18</b>	\$139.60	Monthly, beginning at least 30 calendar days after the earlier of the following dates: (i) the Interconnection Date, or (ii) the date that is 60 days after installation of the

		System is complete.
282	\$201.82	Monthly thereafter

<p><b>NOTICE TO BUYER:</b></p> <p>(1) Do not sign this Agreement before you read it or if it contains any blank spaces to be filled in.</p> <p>(2) You are entitled to a completely filled-in copy of this Agreement.</p> <p>(3) You can prepay the full amount due under this Agreement at any time.</p> <p>(4) If you desire to pay off in advance the full amount due, the amount which is outstanding will be furnished upon request.</p> <p>(5) Depending on your agreement with the contractor, rebates may be paid either directly to you or to the contractor. Creditor does not guarantee any rebate amount. If your actual rebate is lower than amount estimated here, your actual Amount Financed will be higher.</p>	<p><b>ITEMIZATION OF THE AMOUNT FINANCED</b></p> <table border="0"> <tr> <td>1. Cash Price (for the System, including all applicable installation fees, accessories, mounting hardware, and attachments)*</td> <td style="text-align: right;">\$28,762.00</td> </tr> <tr> <td colspan="2">*Does not include applicable sales or excise taxes</td> </tr> <tr> <td>2. Sales and/or Excise Tax</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>3. Subtotal of above (1 plus 2)</td> <td style="text-align: right;">\$28,762.00</td> </tr> <tr> <td>4. Amount to be paid by you to public officials for official fees</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>5. Subtotal of all of the above (3 plus 4)</td> <td style="text-align: right;">\$28,762.00</td> </tr> <tr> <td>6. Cash Down Payment</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>7. Rebate</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>8. Other credit towards Cash Price</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>    a:</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>    b:</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>9. Prepaid Finance Charge</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>10. Amount Financed</td> <td style="text-align: right;">\$28,762.00</td> </tr> <tr> <td colspan="2">(5 minus 6 minus 7 minus 8 minus 9)</td> </tr> </table>	1. Cash Price (for the System, including all applicable installation fees, accessories, mounting hardware, and attachments)*	\$28,762.00	*Does not include applicable sales or excise taxes		2. Sales and/or Excise Tax	\$0.00	3. Subtotal of above (1 plus 2)	\$28,762.00	4. Amount to be paid by you to public officials for official fees	\$ 0.00	5. Subtotal of all of the above (3 plus 4)	\$28,762.00	6. Cash Down Payment	\$0.00	7. Rebate	\$0.00	8. Other credit towards Cash Price	\$0.00	a:	\$0.00	b:	\$0.00	9. Prepaid Finance Charge	\$0.00	10. Amount Financed	\$28,762.00	(5 minus 6 minus 7 minus 8 minus 9)	
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**TERMS AND CONDITIONS: PAYMENTS (Additional Payment will be made at Month 18)**

**Month 18 Additional Payment.** For the eighteenth (18<sup>th</sup>) Payment Date, you may choose to make an additional payment of **\$8,628.60**, equal to 30% of the Amount Financed (the "Additional Payment"). At least 30 days before it is due, we will notify you of the optional Additional Payment amount, as well as the amount of your nineteenth (19<sup>th</sup>) and all future payments if you choose not to make the Additional Payment. If you choose to make that Additional Payment, you must either separately authorize that payment automatically from your checking account, or you must make that payment in the form of cash or a check sent to us at Creditor Address, specified above, or to any other address or person specified in a written notice we send to you, so that we receive the payment by the due date. You must also make your scheduled monthly payment along with that Additional Payment.

If you make your scheduled monthly payment plus the Additional Payment, we will forgive, and you will not be obligated to pay, the interest due on that Additional Payment amount (the "Deferred Interest"), the amount of which is \$775.28.

Your remaining scheduled monthly payments will then be in the same amount as your initial 18 monthly payments.

If you choose not to make the Additional Payment, the amount of your remaining monthly payments, beginning with the nineteenth (19<sup>th</sup>) payment, will be calculated based on an amortization of the Principal balance remaining at that time

plus the interest due on that Additional Payment amount. As such, your remaining scheduled monthly payments will likely be larger than your initial 18 monthly payments.

For more information about your scheduled payments, and how making the Additional Payment will affect your scheduled monthly payments, see **Schedule 1**.

**Making Your Payments.** You agree to make all monthly payments through an automatic payment from your checking account, in order to receive as an incentive credit in your monthly payments, reducing those payments by \$10 per month. Alternatively, you may choose to make your payments in the form of cash or a check, in which case you will be required to pay standard payments \$10 higher than the credit incentive payments. You agree to send payments to us at Creditor Address, specified above, or to any other address or person specified in a written notice we send to you. For more information about how the \$10 credit incentive will affect your monthly payments, see **Schedule 1**.

**2. Prepayments.** You may prepay in full or in part amounts due under this Agreement at any time before those amounts are due without penalty. A "prepayment" is any amount paid in excess of the total amount due at the time of payment.

If you pay in full all amounts owed under this Agreement before all amounts are due (a "Full Prepayment"), the Warranty Agreement you have entered into in connection with

the System and this Agreement (attached as **Exhibit 3** to the Home Improvement Agreement) will not be canceled, and you will not be entitled to any refund in connection with the Warranty Agreement. Please see the Warranty Agreement for information about its possible termination or cancellation, and about any applicable refund or rebate (if any) that might be available to you if the Warranty Agreement is terminated or canceled.

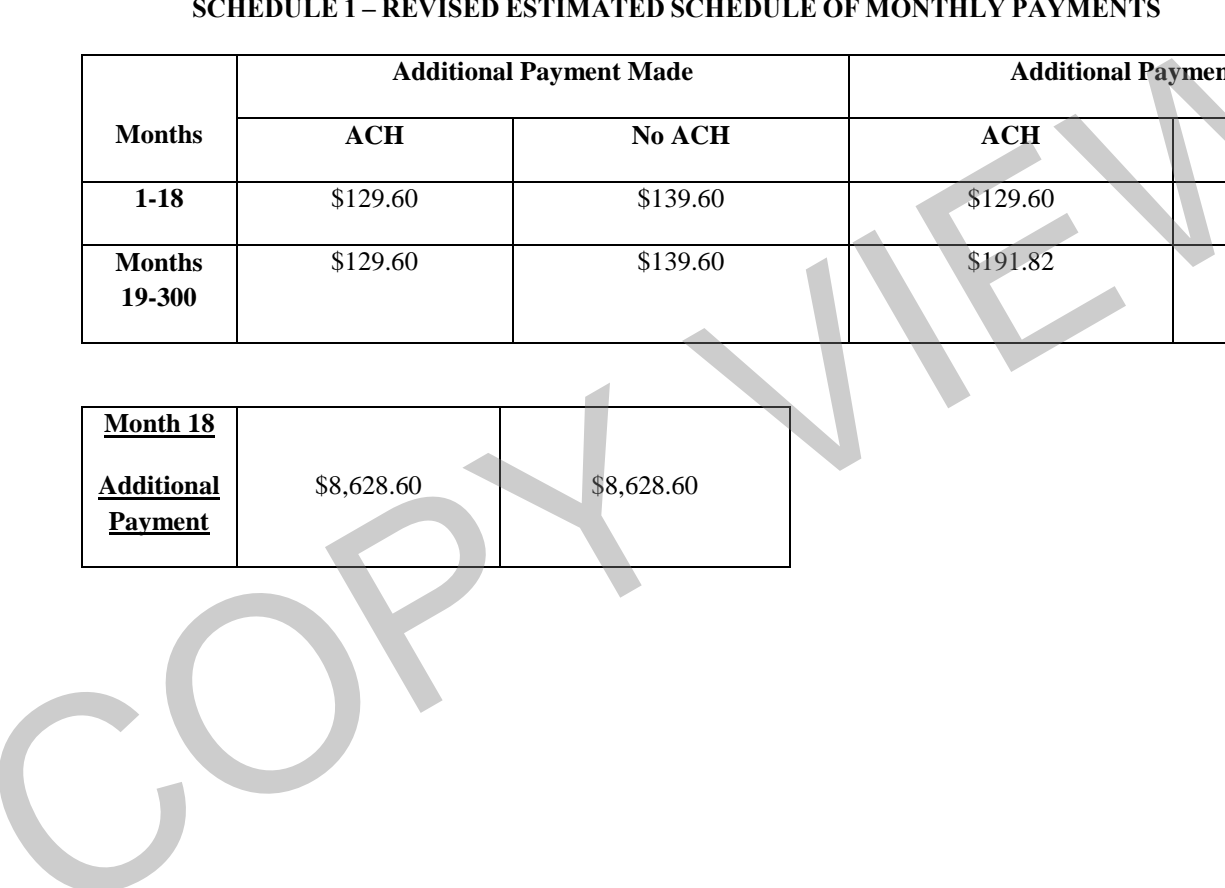
If you prepay some but not the entire amount due under this Agreement (each a "Partial Prepayment" and collectively all such partial prepayments "Partial Prepayments"), the Partial Prepayments will not affect the dollar amount or the due date of the required regular monthly payments (other than the

amount of the final payment) unless we specifically agree in writing to a change to the payment schedule. However, if you make any Partial Prepayments prior to the due date of the nineteenth (19<sup>th</sup>) Payment Due Date, and choose not to make the Additional Payment described above, that Partial Prepayment may result in lowering the amount of the remaining monthly payments, beginning with the nineteenth (19<sup>th</sup>) payment. As indicated above, we will notify you of the optional Additional Payment amount, the amount of interest forgiven, the amount of your nineteenth (19<sup>th</sup>) payment if you choose not to make the Additional Payment, and the amount of your remaining monthly payments at least 30 calendar days in advance of the due date of that nineteenth (19<sup>th</sup>) payment.

**SCHEDULE 1 – REVISED ESTIMATED SCHEDULE OF MONTHLY PAYMENTS**

Months	Additional Payment Made		Additional Payment Not Made	
	ACH	No ACH	ACH	No ACH
<b>1-18</b>	\$129.60	\$139.60	\$129.60	\$139.60
<b>Months 19-300</b>	\$129.60	\$139.60	\$191.82	\$201.82

<b><u>Month 18</u></b>		
<b><u>Additional Payment</u></b>	\$8,628.60	\$8,628.60



**III. WARRANTY AGREEMENT:****(2) Limited Warranties****(i) Power Production Guarantee**

Provider guarantees that during the Term the System will generate the guaranteed annual kilowatt-hours (kWh) (“Guaranteed Annual kWh”) in the table set forth below as follows:

Year	Guaranteed Annual kWh
1	12,421
2	12,359
3	12,297
4	12,235
5	12,174
6	12,113
7	12,053
8	11,993
9	11,933
10	11,873
11	11,814
12	11,755
13	11,696
14	11,637
15	11,579
16	11,521
17	11,464
18	11,406
19	11,349
20	11,292
21	11,236
22	11,180
23	11,124
24	11,068
25	11,013

- A. If at the end of the first thirty-six (36) month anniversary of your first monthly payment and each successive twelve (12) month anniversary thereafter the cumulative Actual Annual kWh (defined below) generated by the System is less than the Guaranteed Annual kWh, **then we will credit your account in an amount** equal to the difference between the cumulative Actual Annual kWh and the Guaranteed Annual kWh multiplied by the Guaranteed Energy Price per kWh (defined below). Your account will be credited this amount within thirty (30) days following the end of the calendar year. Your cumulative Actual Annual kWh is dependent on a shading percentage of 5.33 % on your Home. If this shading percentage increases, your Guaranteed Actual kWh will be reduced proportionately.

The Guaranteed Annual kWh will be lower than the forecasted system output due to the variability in local weather conditions and the impact those conditions have on actual system production.

For example, for a first twelve (12) month period that commences on October 1, 2010 and ends on September 30, 2011, and the energy the System was supposed to generate is less than the energy the system was guaranteed to generate during such twelve (12) month period, we will credit you the difference in the Actual Annual kWh and the Guaranteed Annual kWh multiplied by the Guaranteed Energy price per kWh within thirty (30) days after December 31, 2011.

B. "Guaranteed Energy Price per kWh" means \$0.106 per kWh.

**IV. EFFECT OF AMENDMENT:**

A. Except as explicitly modified by this Amendment, all terms and conditions of the Home Improvement Agreement, Retail Installment and Security Agreement and Warranty Agreement shall remain in full force and effect.

**Owner's Name: Jeanene Paulino**

Signature:  BE4101F9047B469...


Date: November 22, 2017 | 09:52 CST

**Co-Owner's Name (if any):**

Signature:

Date:

**Contractor: HOSOPO Corporation  
\_Horizon Solar Power Inc.**

Signature:  9911788D92AD4FC...  
Date: November 22, 2017 | 10:28 MST

COPY VIEW