

September 2019

CALIFORNIA SOLAR CONSUMER PROTECTION GUIDE



PUTTING SOLAR ON YOUR HOME IS AN IMPORTANT FINANCIAL DECISION.
DON'T SIGN A CONTRACT UNTIL YOU READ THIS DOCUMENT!

In many areas of California, you cannot connect a residential solar system to the electric grid until you read, initial, and sign this document. *(The requirement to sign this document does not apply to solar systems that are part of new home construction or multi-family buildings, and it does not apply to solar thermal systems.)*

TAKE YOUR TIME.



WATCH OUT FOR FALSE CLAIMS!



MAKE SURE THE SOLAR PROVIDER HAS A VALID CONTRACTOR LICENSE.



**Audio Recording Available at
855-955-1535.**



To see if you qualify for low-income solar programs, go directly to page 6.

This guide is also available in:

Español
中文
Tiếng Việt
한국어
Tagalog

Call 1-866-849-8390



The California Public Utilities Commission (CPUC) created this guide to provide information to homeowners interested in solar at their residence. The CPUC is a government agency that oversees the solar programs of privately-owned electric utilities. To find this guide online, please visit: www.cpuc.ca.gov/solarguide.

Customer Initial Here DS LC (1/4)

MAKE SURE TO READ AT LEAST THE NEXT 3 PAGES

If you are considering signing a contract for a residential solar system.

Most solar providers are honest and fair. However, there are still some false claims you need to watch out for. Do not do business with a salesperson that makes one of these false claims.

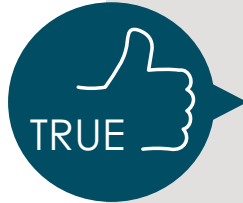


False claims to watch out for



FALSE

You can get free solar energy at no cost to you.



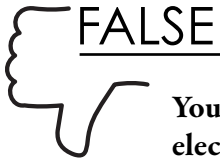
TRUE



The Truth

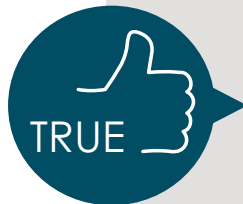
Solar energy is rarely free. An honest company will be upfront about all the costs you will pay over time.

- There is one exception: a few government-funded solar programs offer free or low-cost solar to low-income households. Go directly to page 6 to see what government-approved organizations run these programs.



FALSE

You will never pay an electricity bill ever again after a solar system is installed.



TRUE

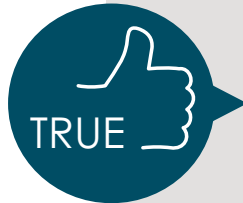
After going solar, you will typically pay a small electricity bill every month and a larger electricity bill at the end of the 12-month cycle. See page 17 for an example.

- Customers who take out a solar loan or sign a lease or power purchase agreement will also receive a monthly bill from a loan company or solar provider.
- If you use PACE (Property Assessed Clean Energy) financing, you will also make a payment once or twice a year with your property taxes or monthly with your mortgage payment.



FALSE

Time is running out and you must quickly sign an electronic tablet to get solar.



TRUE

An honest salesperson would never rush you to sign anything without giving you time to review what you are signing.

- California law requires that a salesperson show you the contract terms before you sign.

** If you think you have been a victim of solar fraud, report the incident to the Contractors State License Board (CSLB) at 800-321-CSLB (2752) or www.cslb.ca.gov/consumers*

Customer Initial Here DS
LC (2/4)



Know Your Rights

YOU HAVE THE RIGHT...

to a copy of a solar contract and financing agreement in the language in which the salesperson spoke to you.

If a solar provider comes to your home to sell you solar panels and speaks to you in a language other than English (such as Spanish), you have a right to a copy of the contract in that language. Also, if you prefer to read this consumer guide in Spanish, Chinese, Korean, Vietnamese, or Tagalog, a solar provider must give you this guide in that language.

YOU HAVE THE RIGHT...

to read this entire 23-page guide before signing a contract.

Do not feel pressured to read this guide while the salesperson waits. Ask them to come back at a later date to allow you time to read it.

If you are a Pacific Gas and Electric Company (PG&E), Southern California Edison (SCE), or San Diego Gas & Electric (SDG&E) customer, a solar provider must give you the time to read and sign this guide before you sign a contract for solar. If they do not allow you to read this document, they cannot interconnect your solar system to the electric grid.

YOU HAVE THE RIGHT...

to a Solar Disclosure Document from your solar provider.

By law, a solar provider must provide you with a completed Solar Energy System Disclosure Document created by the Contractors State License Board (CSLB). This one page document shows you the total costs for the solar energy system. A blank version of this document is available at www.cslb.ca.gov/contractors/SolarSheet.aspx.

YOU HAVE THE RIGHT...

to a 3-day cancellation period after signing a contract.

You have at least three business days to cancel your contract for any reason. You may cancel the contract by emailing, mailing, faxing, or delivering a notice to your solar provider by midnight of the third business day after you received a signed, dated copy of the contract. Note that different rules may apply for contracts negotiated at a company's place of business.

If your solar provider refuses to cancel the contract, report them to the Contractors State License Board at 800-321-CSLB (2751) or www.cslb.ca.gov/consumers.

Customer Initial Here  (3/4)

Ask a Solar Provider These Initial Questions BEFORE YOU SIGN A CONTRACT

What is your Contractors State License Board (CSLB) license number?

Ask for a proof of the license. Then check the license to make sure it is valid by going to www.cslb.ca.gov/consumers or calling 800-321-CSLB (2752).

- The license must be active and in classification C-46 (Solar Contractor), C-10 (Electrical Contractor), or B (General Building Contractor) in order to be valid.
- CSLB License Number is: 973756

If your solar provider does not have a valid contractor license, do not sign a contract with them and report them to the CSLB.

What is the total cost of the solar energy system?

If you are considering a solar loan, lease, or power purchase agreement, also ask:

- Is there a down payment?
- How much will I pay per month? When will these payments increase and by how much?

If you are considering PACE financing, also ask:

- How much will I pay once or twice a year with my property taxes or monthly with my mortgage?
- How many years will I pay this amount?

If I sell my home, what are my options and what do I need to do?

Ask your solar provider, lender, or PACE administrator to show you where in the contract it describes what happens when you sell your home.

For other important questions to ask a solar provider before you sign a contract, go to page 10 of this guide.

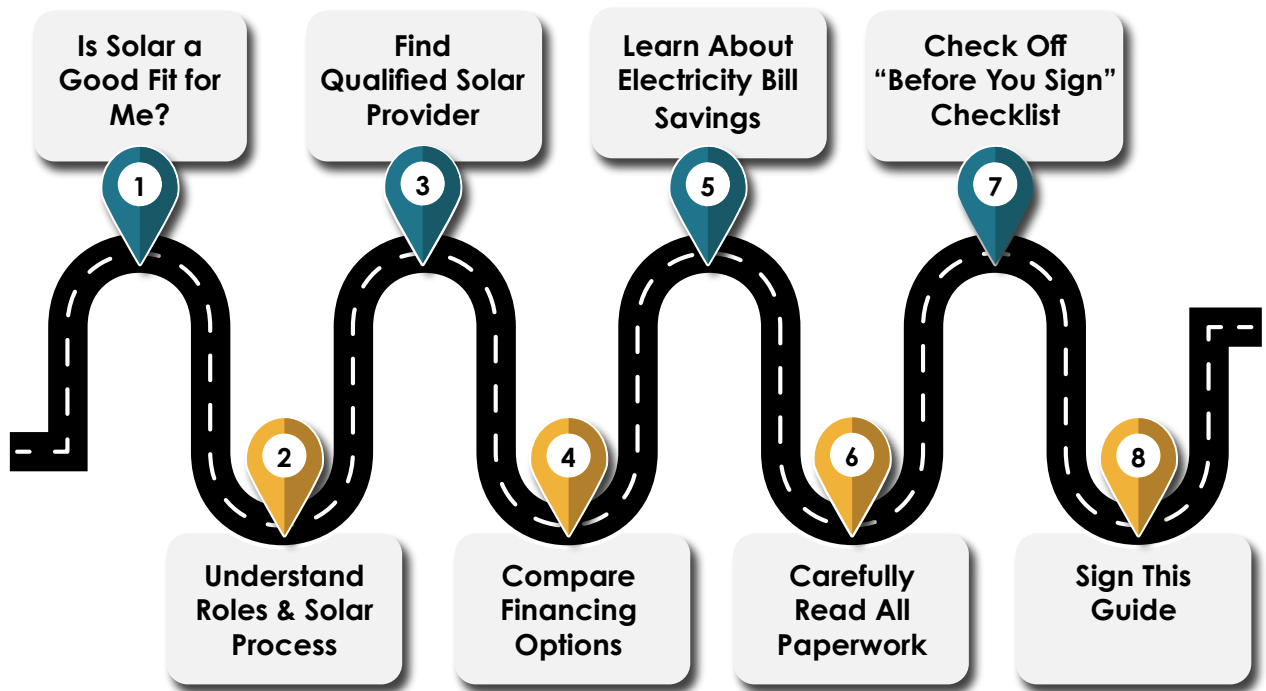
OK, I read these 3 pages. Now what?

- For a step-by-step guide for how to go solar, proceed to the next page. This is recommended, even if you've already started the solar process!
- If you are getting ready to sign a contract, skip to the "Before You Sign" checklist, on page 22 of this guide.

Make sure to get **3 bids** from different solar providers before you sign a contract. See page 9 of this guide for more details.

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ROADMAP FOR SOLAR AT YOUR HOME



STEP 1: Is Solar a Good Fit for Me?

Solar photovoltaic panels can capture sunlight on your roof or property and convert it into electricity. This electricity powers the needs of your home, such as lights, electric vehicles, and appliances.

Before you consider getting solar at your home, ask yourself:



Do I qualify for low-income solar programs?

If you think you might qualify for a low-income solar program, go directly to the next page (page 6). There are residential solar and community solar programs available for qualifying low-income PG&E, SCE, and SDG&E customers that could save you more money with no financial contribution.



Am I a good candidate for rooftop solar?

- Does my roof receive a good amount of sunlight or is it mostly shaded? What direction does the roof face? Roofs that are mostly shaded or face due north are not good candidates for solar. If you plan to replace your roof soon, you should replace it before installing a rooftop solar system.
- If your roof is heavily shaded or isn't in great condition, or if you are a renter, community solar programs could be a good fit for you. With community solar, you receive 50-100 percent of your electricity from solar projects located across California. Community solar programs vary and may increase your electricity bill or provide an electricity bill savings. Contact your electricity provider for more information.



Have I made my home energy efficient first?

Making your home energy efficient before going solar can decrease your overall energy use and reduce the size of the solar system you need, potentially saving you thousands of dollars. Call your electricity provider or check their website for energy efficiency tips and advice on how to get an in-person home energy assessment.



Low-Income Solar Programs Available to PG&E, SCE, and SDG&E Customers

If you currently receive or qualify for a discounted electricity bill through the California Alternate Rates for Energy (CARE) or Family Electric Rate Assistance (FERA) program, you may qualify for one of these programs. If you qualify, these solar programs will save you more money with little financial risk.

You may also qualify for one of these programs if you live in a disadvantaged community (DAC). A DAC is a neighborhood vulnerable to multiple sources of pollution. To find out if you live in a qualified DAC, check out the map: <https://www.cpuc.ca.gov/SolarInDACs>.

SASH PROGRAM & DAC-SASH PROGRAM



GRID Alternatives administers the SASH and DAC-SASH Program

The SASH Program provides discounted rooftop solar for income-qualified single-families. If you qualify, your family can get assistance installing solar at low-cost. The DAC-SASH program is designed for CARE- or FERA-eligible single-family homeowners that live in a disadvantaged community (DAC). If you qualify, your family can get assistance installing solar.

See if you qualify by visiting www.gridalternatives.org/qualify or by calling GRID Alternatives at 1-866-921-4696.

DAC-GREEN TARIFF PROGRAM

The DAC-Green Tariff Program is designed for eligible households that live in a disadvantaged community (DAC). Participants can have 100 percent of their electricity offset by solar generation and receive a 20 percent discount on their electricity bills. In this program, you do not have to install solar on your roof. The solar is installed elsewhere and the bill credits are assigned to you.

See <https://www.cpuc.ca.gov/SolarInDACs> for more information on eligibility and how to sign up.

COMMUNITY SOLAR GREEN TARIFF PROGRAM

The Community Solar Green Tariff Program allows households in a disadvantaged community to subscribe to a solar farm within 5 miles of their neighborhood and receive a 20 percent discount on their electricity bills.

See <https://www.cpuc.ca.gov/SolarInDACs> for more information on eligibility and how to sign up.



If you are not a PG&E, SCE, or SDG&E customer, call your electricity provider or check their website to see if any low-income solar options are available to you.

2

STEP 2: Understand Roles and Solar Process**Solar Providers**

Solar providers are the companies that sell you solar and send installers to your home. Sometimes they provide financing. They must be licensed. See page 4.

Installers

Installers are sent by Solar Providers to your home to check roof, ground and electric conditions and to install the solar system. They must be licensed like a Solar Provider. See page 4.

Salespeople

Salespeople work for Solar Providers and may call you or knock on your door. They must be registered, with some limited exceptions. Ask for their “Home Improvement Salesperson (HIS) registration” and check it at 800-321-CSLB (2752) or www.cslb.ca.gov/consumers.

Lenders

Lenders provide you with financing if you have a solar loan or PACE financing.

PACE Administrators

PACE administrators manage PACE financing programs. They must be licensed. Check their license at <https://docqnet.dbo.ca.gov/licensesearch>.

Electricity Providers

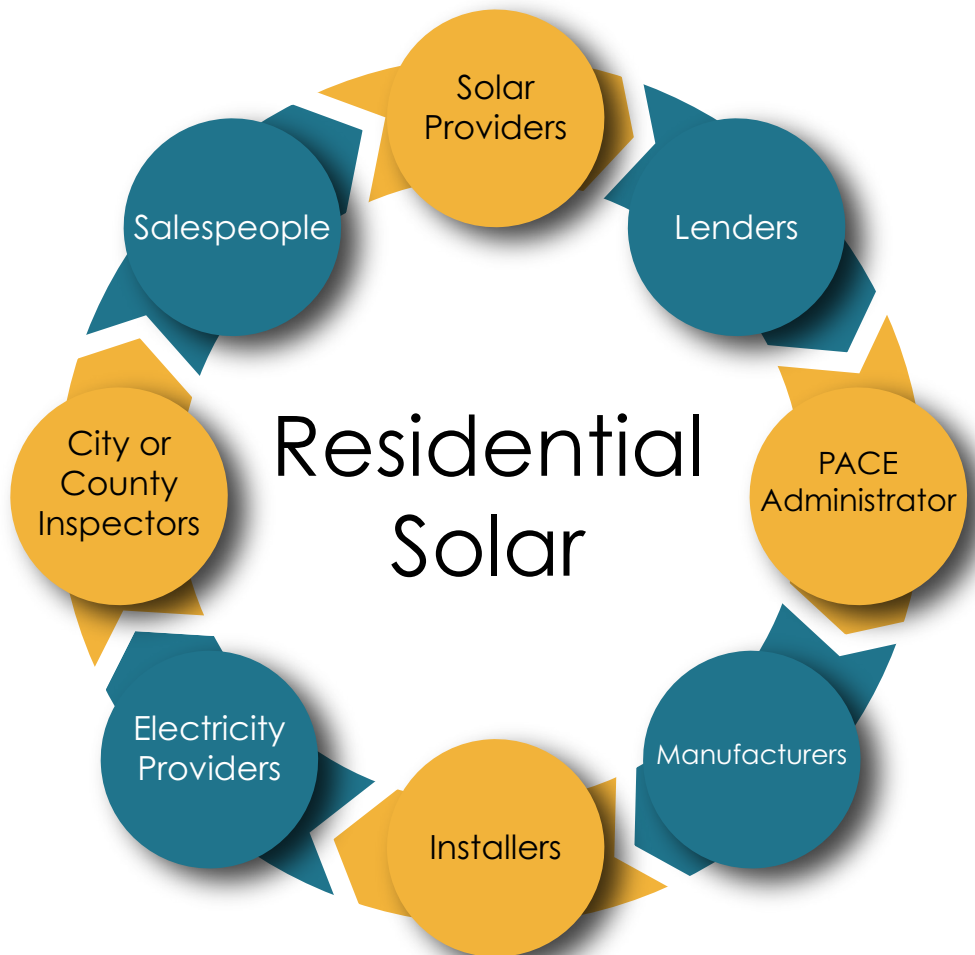
Electricity providers interconnect your solar system to the electric grid and send you electricity bills that may include solar bill credits.

Manufacturers

Manufacturers are the companies who make solar equipment. They provide most solar warranties for purchased systems.

City/County Inspectors

City/county inspectors come to your home to make sure the system is up to code to ensure your health and safety.





Overview of a Typical Rooftop Solar Process

BEFORE YOU SIGN A CONTRACT

- You** decide if rooftop solar is a good fit for you (see page 5)
- You** get a home energy assessment to make your home more energy efficient (see page 5)
- You** look at low-income solar programs to see if you qualify (see page 6)
- You** research Solar Providers and compare at least 3 bids (see page 9)
- Solar Provider** provides you with solar contract, Solar Disclosure Document, and this Solar Consumer Guide
- You** qualify for financing (if needed)
- Lender** writes up financing agreement (if needed)
- You** review solar contract, Solar Disclosure Document, and any financing agreement (see page 19)
- You** go through checklist on page 22 of this Solar Consumer Guide
- You** sign this Solar Consumer Guide, solar contract, and financing agreement

AFTER YOU SIGN A CONTRACT

- Installer** performs a home site visit to confirm assumptions and check roof, ground, and electric conditions
- Solar Provider** finalizes system design and applies for building permit with city or county agency
- Installer** installs the solar system (only after receiving city/county permit)
- City/County Inspector** inspects system for building permit compliance
- Solar Provider** submits application to electricity provider to interconnect solar system to grid
- Solar Provider** submits city/county inspection approval to electricity provider
- You** turn on system only *after* receiving written approval from electricity provider
- Electricity Provider** sends you your first electricity bill with solar/net energy metering credits (see page 17)
- Lender/Solar Provider** sends you first bill for solar system or solar energy*

***IF YOU USE PACE FINANCING,**
you will not receive a bill from a Lender or Solar Provider (the last step above). Instead, your payments will be due once or twice a year with your property taxes or monthly with your mortgage payment.



It typically takes 1 to 3 months after you sign a contract for the solar system to be installed at your home.



After the solar system is installed, it typically takes 2-3 weeks to receive approval from your electricity provider to turn your system on. It could take longer depending on your circumstances.



STEP 3: Find a Qualified Solar Provider

**For Low-Income Solar Programs and Providers, go directly to page 6.*

Find Solar Providers that Serve Your Neighborhood

FIND PROVIDER

Go to www.cslb.ca.gov, a government website, and click on the “Find My Licensed Contractor” search on the right-hand side of the page. Enter your city and one of the following license classifications: C-46 (Solar Contractor), C-10 (Electrical Contractor), or B (General Building Contractor).

Go to www.CaliforniaDGStats.ca.gov, a government-funded website, to enter your zip code and see a list of Solar Providers and recent installation costs. Note that these costs are not verified by the government.

Check to see if your county has a County Contractors Association with licensed Solar Providers.

Ask friends and neighbors who had solar installed at least a year ago if they recommend a Solar Provider and why.

Narrow Down the List to Qualified Solar Providers

NARROW DOWN

First, make sure Solar Providers you consider have a valid license from the CSLB. It is illegal for Solar Providers and their Installers to conduct business without a license.

- Go to the Contractors State License Board (CSLB) website at www.cslb.ca.gov/consumers or call 800-321-CSLB (2752) to see if the Solar Provider and Installer licenses are active and valid. The licenses must be in the classification C-46 (Solar Contractor), C-10 (Electrical Contractor), or B (General Building Contractor).

Find out how long the company has been in business and how many installations they have done.

Check out trusted customer review websites online. Since some websites may not be neutral, check a few different websites to make sure reviews are consistent.

It's a good sign if companies employ installers certified by the North American Board of Certified Energy Practitioners (NABCEP), a high standard in the industry.

Get Bids From At Least 3 Qualified Solar Providers and Ask Questions

GET BIDS

After you narrow down the list of Solar Providers, ask for a bid or price quote.

- Note that the best option for you is not necessarily the cheapest bid. A very low bid may indicate that a Solar Provider is trying to cut corners.

Don't hesitate to ask Solar Providers a lot of questions up front. A qualified company will be happy to answer all of them. A sample list of questions is on the next page.



Questions to Ask a Solar Provider Before You Sign a Contract _____

COMPANY BACKGROUND



What is your company's contractor license number from the Contractors State License Board (CSLB)? What is your Installer's contractor license number?

Will you subcontract with another company to install the solar system? If so, what is their CSLB contractor license number?

How long have you been in business and how many systems have you installed?

Can you provide me with three customer references to call or visit? These customers should have solar installed for at least a year.

DESIGN & ROOF



Is my roof a good candidate for solar? Why?

Does my roof need to be replaced before installing solar panels?

- If yes, how much will that cost, who will do it, what is their license number, and is there a roof warranty?

Why did you choose this specific design and size for the solar system you are recommending to me?

- Note that a system sized to cover all of your electricity needs isn't necessarily the best investment. Typically, a system is sized to around 80-85 percent of your electricity use from the previous year.

What steps will you take to ensure my roof won't leak?

Roughly how much will it cost to remove and re-install the panels if I need to replace my roof in the future, including inspection fees?

WARRANTIES & PERFORMANCE OF SOLAR SYSTEM



Are there warranties for the panels and inverters?

- If yes, how long do they last and who do I contact to replace these components?
- If equipment such as the inverter fails after the warranty period, how much will it cost to replace?

Are there warranties for labor/construction?

Are repairs and maintenance included in the contract? If yes, who should I contact for repairs?

Will I be able to monitor the performance of the system once it's installed? If so, how?

Does the solar provider offer a minimum energy guarantee (common with leases and power purchase agreements)?

- If yes, how will I be paid if the system does not produce as much energy as promised in the contract?

Is there an insurance policy that comes with the solar system, or do I need to take out additional homeowner's insurance? Note that this is especially important if you live in fire-prone areas.

What are my obligations in the contract if my solar system stops working due to a disaster like an earthquake or a fire?

Who has the right to claim the environmental benefits of the power generated by my system? (See "Getting Environmental Credit for Going Green" on page 18).

ELECTRICITY BILL SAVINGS ESTIMATES (see page 17)



Please beware of a solar provider who tells you solar is free - it is not. See page 2 for more information on false claims.

Explain to me why an electricity bill savings estimate is not a guarantee.

Even though I will continue to pay electricity bills after going solar, I can receive solar bill credits on my electricity bill. How does that work?

Is there an option to pay my electricity bills monthly instead of annually, so the costs are more even throughout the year? How do I sign up?

What electricity rate do you recommend I switch to for solar, and why?

How long will I be on that rate, and how can I compare or change rates on my electricity provider's website?

Does my electricity provider offer special rates for solar customers?

IMPACTS ON FUTURE SALE OF YOUR HOME



Will a solar system make it more difficult for me to sell my home or refinance?

For leases, power purchase agreements (PPAs), and PACE financed systems:

- What happens if the home buyer doesn't want the solar system or doesn't qualify to take on my lease, PPA, or PACE financed system?
- Are there fees if I need to terminate the contract early to sell my house?
- Are there fees for transferring the lease, PPA, or PACE financing to a new homeowner?

TIMELINE (see page 8)



When do you propose to start and finish installing solar on my roof?

After installation is complete, roughly how long will it take for my electricity provider to send me written approval to turn my system on?

What situations would allow me to be released from a contract?

*Do you want to know questions to ask about loans or financing?
Keep reading because those are in the next sections!*

4

STEP 4: Compare Your Financing Options



Side-By-Side Quick Financial Comparison

	+ PROS	- CONS
Purchase with Cash or Loan	• Typically greater return on investment. • If you use a loan, little or no upfront costs. • May increase value of home. • You can directly receive tax credits and deductions. Consult tax professional to see if you qualify.	• You are typically responsible for repairs and maintenance. This may involve contacting different manufacturers, who could go out of business during the 10-20 year component lifecycles. • Some solar loans place a lien on your property. In those cases, if you do not make your payments, this could result in foreclosure or make it more difficult to sell your home or refinance your mortgage.

	 PROS	 CONS
PACE Financing	• Little or no upfront costs. • May have a longer repayment period than typical home improvement loan, which may be preferable. • You can directly receive tax credits and deductions. Consult tax professional to see if you qualify.	• PACE financing results in a first-priority lien on your property. Your bank may require you to pay off the PACE assessment prior to refinancing. • If you do not make your PACE payments, this could result in foreclosure or make it more difficult to sell your home or refinance your mortgage. • You are typically responsible for repairs and maintenance. This may involve contacting different manufacturers, who could go out of business during the 10-20 year component lifecycles.
Lease and PPA	• Little or no upfront costs. • Solar Provider is responsible for all monitoring, maintenance, and repairs. • Minimum energy production often guaranteed.	• Selling home may be more complicated than with a purchased system. Options typically are: the new owner must agree to take on the lease/agreement, you continue making payments, or you buy out the lease/agreement, which could be thousands of dollars. • Solar Provider could go out of business during the contract period.



A Closer Look at Purchase (with cash or loan)

PURCHASE

You can purchase a solar system from a Solar Provider or Manufacturer with a solar loan or cash. In this approach, you own the installed system. Types of loans include:

- **Secured loans:** these require an asset that will serve as collateral for the loan - often that asset is your solar system.
- **Unsecured loans:** these do not require any collateral, similar to a credit card.

A secured loan is often preferred because it typically has lower interest rates.

Many Solar Providers work with lenders that offer solar loans, but you should check with banks and credit unions as well. Compare offers to make sure you are being offered a reasonable interest rate.

PURCHASE

If you install and own a solar system by the end of 2019, there is a 30 percent federal tax credit available (also referred to as the “ITC”). The federal tax credit drops to 26 percent for systems installed in 2020, 22 percent for systems installed in 2021, and then 0 percent for systems installed after 2021. If you have questions about the ITC or whether a loan is tax deductible, speak to a Certified Public Accountant (CPA) for tax advice.

Unless you purchase a maintenance plan or your system comes with one, you will be responsible for any maintenance and repairs. Make sure you save the equipment warranties, particularly for the inverter, which may need to be replaced sooner than other equipment. If you sell your home, look for real estate agents and appraisers with experience selling homes with solar. You may include the system in the house sale just like any other major home component.



Questions to Ask a Lender About the Purchase of a Solar System with a Loan:

- ? What is the total cost of the loan over the entire course of the contract?
- ? How much will I pay up front, how much over time, and for how long?
- ? What is my interest rate? What is my annual percentage rate (“APR”)?
- ? Who do I contact if I have questions about my loan payments?
- ? Will a solar loan make it more difficult for me to sell or refinance my home? Will I need to buyout my loan? Who do I contact?



A Closer Look at PACE (Property Assessed Clean Energy)

PACE (Property Assessed Clean Energy)

PACE is a financing option that is available in some areas of California. In a PACE financing arrangement, a PACE Program Administrator finances the upfront costs of a solar system, which you then pay through an assessment on your property tax bill. With PACE financing, you own the solar system.

PACE financing lasts for a fixed term, typically around 10-30 years, and it is attached to your house. If you sell your house before you have fully paid the PACE assessment, a buyer may require you to pay off the assessment, which will be what is remaining in the balance, which could be thousands of dollars. Some mortgage lenders will not loan money to buyers to purchase properties with PACE liens unless the full assessment is paid.

Unlike Leases and Power Purchase Agreements that require monthly payments, PACE assessments are typically due once or twice a year, in larger lump sums, with your property taxes. Given this unique arrangement, it’s important to understand how much you will owe and when, so that you can set aside enough money throughout the year to cover the amount.

If your house is mortgaged and you typically pay your taxes with an escrow or impound account, your mortgage company may increase the amount you pay monthly to cover the anticipated

PACE (cont.)

increase to your property tax bill. Discuss how PACE will affect your monthly mortgage payment before you sign an agreement.

Be aware that if you fail to make your PACE payments included with your property taxes or mortgage, your home could be put in foreclosure.



Questions to Ask a PACE Program Administrator About a PACE Financed System:

- ? What is the total cost of the financing over the entire course of the contract?
- ? How much will I owe for PACE financing when I pay my mortgage or property taxes?
- ? How many times a year will I owe this PACE payment?
- ? What happens if I want to sell or refinance my home? Will selling or refinancing be more difficult with PACE? Is there anything I have to do with the mortgage company?
- ? What are the penalties for failing to pay the assessment on time?
- ? Who do I contact if I have problems making my PACE payments?



A Closer Look at Lease & PPA (Power Purchase Agreement)

LEASE AND POWER PURCHASE AGREEMENT

With a **Lease**, the Solar Provider owns the system on your property and “rents” it to you for a set period of time. A Solar Provider will install the solar system on your home, and you will make scheduled monthly payments in exchange for all the electricity the system produces. A typical Lease contract period is 20-25 years.

In a **Power Purchase Agreement (PPA)**, the Solar Provider owns the system on your property and sells you the electricity it generates. PPAs are similar to Leases, except that instead of making a fixed monthly payment for the system, you typically pay for all the power the solar system generates (a fixed per-kilowatt-hour rate). The contract will specify the kilowatt-hour rate you pay in the first year and every year after that. This rate should generally be lower than your current electricity rate. A typical PPA contract period is 20-25 years.

- If you sell your house before the Lease or PPA contract is over, you will have to pay the Solar Provider the remainder of the value of the Lease or PPA or transfer the contract to the new property owner. Make sure you understand the specific contract terms, since buying out a Lease or PPA can cost thousands of dollars.
- Payments for Leases or PPAs will typically increase by a specified amount every year based on an “escalation clause” or “escalator.” Escalators are typically in the range of a 1 percent to 3 percent increase above the rate you paid in the previous year. Be cautious of entering into a contract with an escalator higher than that.
- There may be different ways to arrange Leases and PPAs, such as paying more up front to reduce your monthly payments.

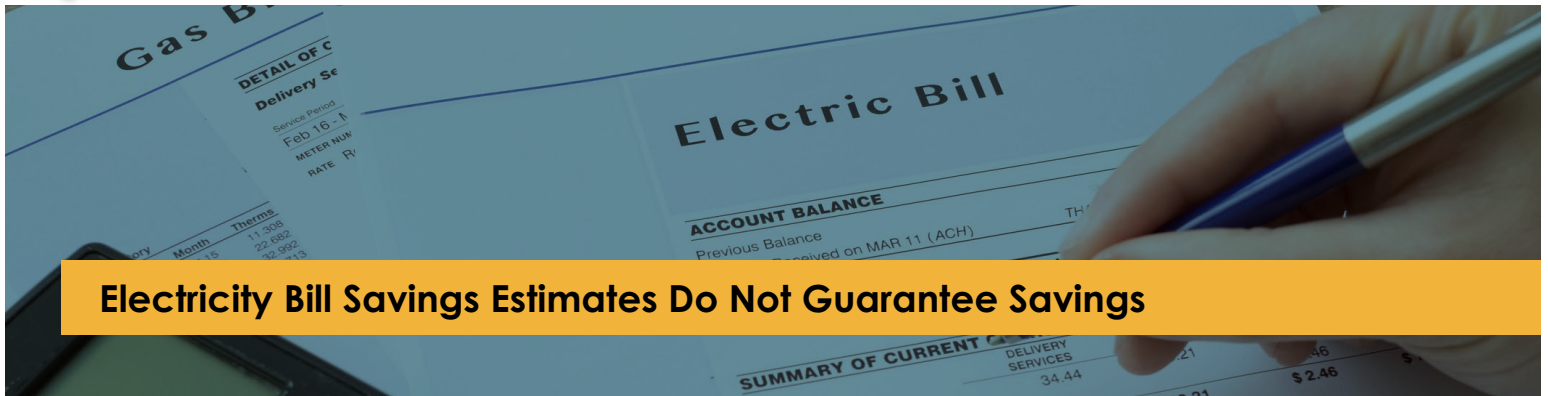


Questions to Ask a Lender or Solar Provider About a Lease or PPA

- ?** What is the total cost of the solar system or solar energy over the entire course of the contract?
- ?** How much will I pay up front, how much over time, and for how long?
- ?** Will my payments increase over time? How much will they increase, and how frequently?
- ?** Is there an option to make a down payment to reduce my monthly payments (for a Lease) or kilowatt-hour rate (for a PPA)?
- ?** What happens if I wish to end the Lease or PPA early?
- ?** If I end my agreement early, will I owe a balloon payment and/or an early termination fee? If so, how much will I owe?
- ?** Will a Lease or PPA make it more difficult for me to sell or refinance my home?



STEP 5: Learn About Electricity Bill Savings



An electricity bill savings estimate is an educated guess about how much you could save with rooftop solar. Here are some reasons why it's possible that your savings could be lower than the estimate:

Electricity bill savings estimates are based on several uncertain factors, such as your future energy use. For example, if your family grows, you buy an electric vehicle, or you decide to turn up your air conditioning in the summer, your energy use will go up along with your electricity bill.

Electricity prices and rates can change over time. Your electricity provider may require you to switch to a different rate in the future, which could change how much you save.

If you sell your home, you could incur additional costs. For example, if a buyer doesn't want to take on a Lease or Power Purchase Agreement, you might have to buy out the contract, which could be thousands of dollars.

Before you sign a contract, ask yourself: if the savings end up being lower than the estimated monthly or yearly savings, does getting rooftop solar still make sense to me?

HOW ELECTRICITY BILL SAVINGS WORK

There is a special arrangement with your electricity provider that is called Net Energy Metering (NEM). NEM allows you to get a financial credit on your electricity bill when your solar system sends electricity back to the grid after first powering the electricity needs at your house. Usually this credit is approximately equal to the retail rate of energy. This means that you are credited on your bill about the same amount that your electricity provider would have charged you for electricity during that time.

NEM and Your Electricity Bill

Since the sun isn't always shining, solar customers also rely on electricity from their electricity provider. After your solar system is interconnected to the grid, your monthly electricity bill will summarize how much electricity you took in or "consumed," from your electricity provider, and how much electricity your solar system sent to the grid or "exported."

If you took in more than you sent out to the grid in any given month, you will see an overall charge on your bill. If you sent out more than you took in, you will see an overall credit. Typically, you will be able to carry forward credits to the next month's bill, and electricity usage charges will not be due until the end of a 12-month period. Note that many electricity providers require solar customers to pay a monthly minimum bill each month just like other customers. This minimum bill may change over time.

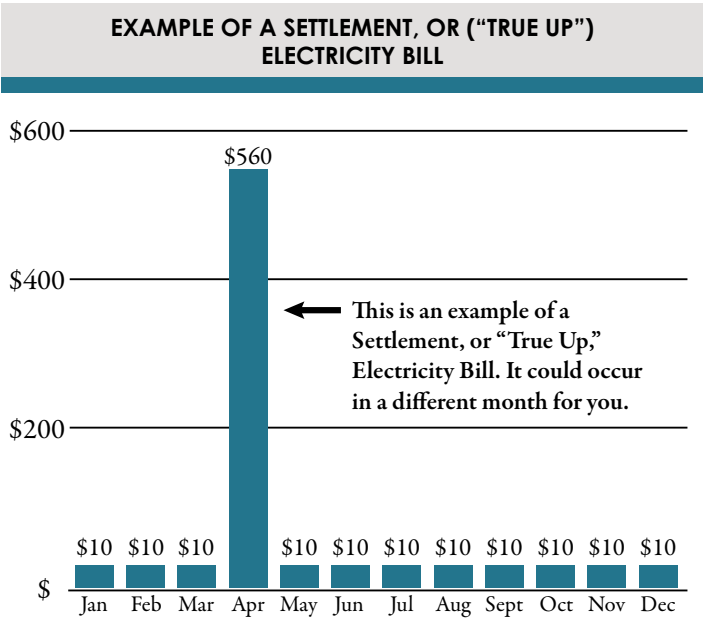
PG&E, SCE, and SDG&E solar customers are required to go on a time-of-use (TOU) rate. A TOU rate will charge different prices for electricity depending up on the time of day. Prices are typically higher between 4 p.m. and 9 p.m., called "peak" hours, and lower the rest of the day and at night during "off peak" hours.

12 Month Settlement Bill

Typically, at the end of a 12-month period, you will receive a Settlement bill, also called a "True Up" bill, that settles all the credits and charges. Even though going solar can reduce your electricity costs, most customers still owe some money to their electricity provider at the end of the 12 months. See graphic below that shows an example of an electricity bill over a 12-month cycle for a solar customer.

Some electricity providers give you the option to pay your bills monthly instead of annually. If you choose the monthly option, your payments will be more evenly distributed over the course of the 12 months, and you will not have to worry about paying a potentially large bill once a year. Be clear with your Solar Provider if you want the monthly option, and double-check with your electricity provider that the correct option was chosen.

Though it's rare, if you sent out more electricity than you took in over the course of the 12-month period, you are typically eligible to be paid "net surplus compensation," which is around 2 to 3 cents per kilowatt-hour. Because this rate is lower than



12 Month Settlement Bill (cont.)

the retail rate, it is generally not in your financial interest to install a solar system that produces more energy than you would use over the course of a year.

Currently, PG&E, SCE, and SDG&E customers are guaranteed NEM for 20 years from the time their solar system starts operating. Your electricity rate, however, is subject to change. Go to www.cpuc.ca.gov/electricrates for more details on how electricity rates work.

Getting Environmental Credit for Going Green

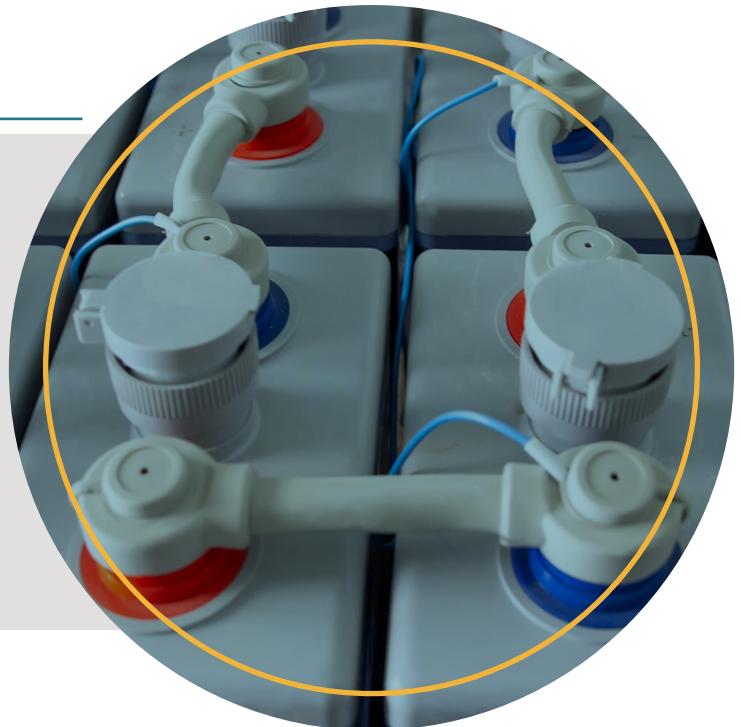


When a residential solar system produces electricity, the system is eligible to receive Renewable Energy Certificates, or “RECs,” which are certificates that represent the renewable energy that is generated. If you purchase a solar system, you own the rights to these RECs and can make the claim that you’re producing clean energy and avoiding emissions of greenhouse gases by going solar. However, if you enter a Lease or PPA, the contract may state that the Solar Provider or someone else owns the RECs. If you do not own the RECs, they can be sold without your knowledge to other customers who use them to make environmental claims or comply with clean energy requirements. And with PACE financing, a local jurisdiction may own the RECs. If owning the RECs is important to you, ask your solar provider who will own the RECs, and check the contract fine print.

Combining Solar with Storage

When you install battery storage with your solar system, you can store excess solar electricity produced by your panels for use in the evening when the sun goes down. The software that comes with battery storage automatically determines whether to store the extra energy or export it to the grid to maximize cost savings. Battery storage can also provide limited back-up power.

The state-funded Self-Generation Incentive Program (SGIP) provides financial incentives to install storage. See www.cpuc.ca.gov/sgip for details on the SGIP program.





STEP 6: Carefully Read All Paperwork



THE SOLAR ENERGY SYSTEM DISCLOSURE DOCUMENT

This one-page document from the Contractors State License Board shows you the total costs for the proposed solar energy system. It also has information about your three-day right to cancel a contract. A Solar Provider is required to fill out this document. It may be placed as the cover page to the contract. See a blank version at www.cslb.ca.gov/contractors/SolarSheet.aspx.



CONTRACT

- The solar contract is the legally binding document between you and the Solar Provider. Make sure to read it carefully.
- Make sure everything you were promised is written in the contract. For example, many answers to the questions on pages 10 and 11 of this guide should be referenced in the contract.
- By law, any contract for solar installation must include:
 - Contractor information, including business address and license numbers
 - Description of the project, including equipment installed and materials used
 - Contract price, plus finance charge and/or down payment if applicable
 - Approximate start and end date of the contract term
 - Notice of a 3-day right to cancel the contract (with limited exceptions)
- Ask the Solar Provider what situations would allow you to be released from the contract. For example, if your Solar Provider discovers on a site visit that your roof is shaded in a way that wasn't expected, that could cancel the contract.



FINANCIAL PAPERWORK

- If you are purchasing a system with a solar loan, you will be asked to sign a separate financing agreement. The Lender will provide you with this separate agreement.
- If you are purchasing a system with PACE financing, you must sign: (1) a Financing Application and, (2) a Financing Agreement.
 - Before you sign the Financing Application, read it carefully to make sure all the information is correct, including your contact information, your income, and the cost of the solar energy system.
 - The separate Financing Agreement may be provided by the Solar Provider, the PACE administrator, or a financing institution.
- Make sure everything you were promised is written into any financial agreements. For example, many answers to the questions on pages 14 -16 of this guide should be referenced in the contract.



ADDITIONAL RESOURCES

Electricity Provider Solar Programs

Pacific Gas and Electric (PG&E)

- **PG&E Solar Customer Service:** 1-877-743-4112
- **PG&E Clean Energy:** www.pge.com/en_US/residential/solar-and-vehicles/options/option-overview/how-to-get-started/how-to-get-started.page

Southern California Edison (SCE)

- **SCE Solar Phone Number:** 866-600-6290
- **SCE Solar Power at Home:** www.sce.com/residential/generating-your-own-power/solar-power 

San Diego Gas & Electric (SDG&E)

- **SDG&E Solar Phone Number:** 1-800-411-SDGE
- **SDG&E Get Started with Solar:** <https://www.sdge.com/residential/solar/getting-started-with-solar>

***If another electricity provider supplies you with electricity, call them or check their website for details on their solar programs. ***

Low-Income Solar Programs

- **SASH and DAC-SASH Program:** 866-921-4696 and www.gridalternatives.org/qualify
- **Community Solar Green Tariff Program and DAC Green Tariff Program:** www.cpuc.ca.gov/SolarInDACs

***If you are not a PG&E, SCE, or SDG&E customer, contact your electricity provider for low-income solar options. ***

Contractors State License Board (CSLB)

- **CSLB 24-Hour Licensing and Consumer Information:** 800-321-CSLB (2752)
- **Check a Contractor License or Home Improvement Salesperson Registration:** <http://www.cslb.ca.gov/OnlineServices/CheckLicenseII/CheckLicense.aspx>
- **CSLB Solar Smart:** www.cslb.ca.gov/Consumers/Solar_Smart
- **CSLB Solar Energy System Disclosure Document:** www.cslb.ca.gov/contractors/SolarSheet.aspx

means available in video format





ADDITIONAL RESOURCES *(cont.)*

Department of Business of Oversight (DBO)

- **PACE Administrator License Check:** <https://docqnet.dbo.ca.gov/licensesearch>
- **Filing a Complaint against PACE provider:** www.dbo.ca.gov/Consumers/consumer_services.asp

Solar Bills and Net Energy Metering (NEM)

- PG&E How to Read Solar Bill: www.pge.com/en_US/residential/solar-and-vehicles/green-energy-incentives/solar-and-renewable-metering-and-billing/how-to-read-your-bill/how-to-read-your-bill.page
- SCE Understanding Your Bill: www.sce.com/residential/generating-your-own-power/net-energy-metering/Understanding-Your-Bill 
- SDG&E Understanding Your NEM Statement: www.sdge.com/residential/savings-center/solar-power-renewable-energy/net-energy-metering/billing-information/understanding-your-nem-statement
- CPUC NEM Overview: www.cpuc.ca.gov/General.aspx?id=3800

Solar Financing Guides

- CESA Homeowner's Guide to Solar Financing: search here - <https://cesa.org/resource-library>
- CESA Una Guía Práctica de Financiación Solar Para Dueños de Casa (En Español): <https://cesa.org/resource-library/resource/una-guia-practica-de-financiacion-solar-para-duenos-de-casa>
- CESA/George Washington University Rooftop Solar Financing 101: <https://cesa.org/projects/sustainable-solar/videos> 

Other Solar Guides

- Solar Energy Industries Association (SEIA) Residential Consumer Guide to Solar Power: <https://www.seia.org/research-resources/residential-consumer-guide-solar-power>
- Interstate Renewable Energy Council (IREC) Be Solar Smart Consumer Checklist: <https://irecusa.org/consumer-protection/consumer-checklist>
- CESA/George Washington University Choosing a Solar Installer: <https://cesa.org/projects/sustainable-solar/videos> 

means available in video format





STEP 7: “Before You Sign” Checklist



Before you sign any documents, make sure you have completed these items!

Remember, take your time and don't feel pressured to sign a contract. If you feel you need more time to think about your decision or to do more research, do not sign anything until you do.

- ☐ Check to see if you qualify for a low-income solar program, which has strong protections for consumers. **See page 6.**
- ☐ Consider making your home more energy efficient before getting solar. This could save you money. **See page 5.**
- ☐ Get at least 3 bids for solar at your home. **See page 9.**
- ☐ Check to make sure the Solar Provider's license is current and valid with the Contractors State License Board. **See page 4.**
- ☐ Ask the Solar Provider for 3 customer references and call or visit them.
- ☐ Ask the Solar Provider the contract questions on **page 4, 10, and 11** so you understand the terms of the solar contract.
- ☐ If you are financing your system, ask the lender, Solar Provider, or PACE Program Administrator the finance questions on **page 14, 15 or 16**, so you understand the terms of your financing arrangement.
- ☐ Read the critical information about electricity bill savings estimate on **page 16 and 17.**
- ☐ Carefully read all the documents that the Solar Provider is asking you to sign. These usually include: 1) Solar Energy System Disclosure Document, 2) Contract, and 3) Financial Paperwork. **See page 19.**
- ☐ Understand what happens after you sign a contract for solar. **See page 8.**
- ☐ Save copies of all the documents you sign. The information will be useful if you sell your home, need to replace your roof, or have any repair or maintenance issues.



STEP 8: Sign This Guide

September 2019

Have you read at least the first 4 pages of this guide?

The first 4 pages of the **California Solar Consumer Protection Guide** contain important information on false claims to watch out for and your rights.

The California Public Utilities Commission recommends that you take 48 hours to read and understand this *entire* guide before you sign below.

****Do not feel pressured to read the complete document while the salesperson waits.
Ask them to come back at a later date to allow you time to read it.****

CUSTOMER

- ☐ I read and initialed the first 4 pages of California's Solar Consumer Protection Guide. The solar provider gave me the time to read the entire 23-page guide.
- ☐ The solar provider gave me the opportunity to read this guide in Español, 中文, 한국어, Tiếng Việt, or Tagalog.
- ☐ I have not yet entered into a contract for solar with the solar provider signing below.

Luther Callmann

Customer Printed Name

DocuSigned by:

Luther Callmann

AD09E37300A44E1...

Customer Wet Signature

February 11, 2020 | 3:39 PM P

Date

SOLAR PROVIDER*

- ☐ The customer initialed the first 4 pages of the guide.
- ☐ The customer signed above before entering into a contract for the purchase, lease, power purchase agreement, or PACE financing of a solar system or solar energy with the company named below.

Branson Hadfield Director

Company Representative Name/Title

DocuSigned by:

Branson Hadfield

67EB7B2765F04E4...

Company Representative Signature

February 11, 2020 | 3:39 PM P

Date

Vivint Solar Developer, LLC

Company Name

help@vivintsolar.com

Company Email

877.404.4129 Opt. 3

Company Phone

*A solar provider is defined in California Public Utilities Commissioner Decision (D.) 18-09-044 as a vendor, contractor, installer, or financing entity that enters into a contract for a power purchase agreement, lease, or purchased solar system. Pacific Gas and Electric Company (PG&E), Southern California Edison (SCE), and San Diego Gas & Electric (SDG&E) require solar providers to upload a signed copy of this page with a wet signature to their interconnection portals before interconnecting residential customers in single-family homes to the electric grid. This requirement does not apply to new home construction, multifamily buildings, or solar thermal systems.

Please define/establish the relationship between Contract Signer: Luther callmann
and the Utility Account Customer (Full Name of Customer on the Utility Bill): Luther callmann

Relationship is:

☒ Same

☐ Spouse

☐ Tenant and Landlord

☐ Other: (Explanation Required)

Certificate Of Completion

Envelope Id: F9CFA223BA1440BA8AA8569ABCA620D2
 Subject: Please DocuSign: Solar Consumer Protection Guide
 Workday Category ID:
 Start Date:
 End Date:
 Contract Preference:
 Kind:
 Preferred Language:
 Contract Version:
 State:
 Utility:
 Contact ID:
 Source Envelope:
 Document Pages: 24
 Certificate Pages: 5
 AutoNav: Enabled
 Envelopeld Stamping: Enabled
 Time Zone: (UTC-07:00) Mountain Time (US & Canada)

Status: Completed

Envelope Originator:
 Vivint Solar
 1800 Ashton Blvd
 Lehi, UT 84043
 srv-docusign.neo@vivintsolar.com
 IP Address: 52.37.14.19

Record Tracking

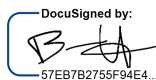
Status: Original
 2/11/2020 4:31:58 PM
 Holder: Vivint Solar
 srv-docusign.neo@vivintsolar.com

Location: DocuSign

Signer Events

Branson Hadfield
 branson.hadfield@vivintsolar.com
 Director
 Vivint Solar
 Security Level: Email, Account Authentication
 (None)

Signature

DocuSigned by:

 57EB7B2755F94E4...
 Signature Adoption: Drawn on Device
 Using IP Address: 174.195.128.163
 Signed using mobile

Timestamp

Sent: 2/11/2020 4:31:59 PM
 Viewed: 2/11/2020 4:32:24 PM
 Signed: 2/11/2020 4:32:28 PM

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

Luther Callmann
 lumau1220@msn.com
 Security Level: Email, Account Authentication
 (None)

DocuSigned by:

 AD09F37399A44F1...
 Signature Adoption: Pre-selected Style
 Using IP Address: 76.168.227.84
 Signed using mobile

Sent: 2/11/2020 4:32:30 PM
 Viewed: 2/11/2020 4:37:03 PM
 Signed: 2/11/2020 4:39:25 PM

Electronic Record and Signature Disclosure:

Accepted: 2/11/2020 4:37:03 PM
 ID: dcc3be88-5828-4430-b5c7-e0a6c9e0ddf2

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp

Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	2/11/2020 4:32:30 PM
Certified Delivered	Security Checked	2/11/2020 4:37:03 PM
Signing Complete	Security Checked	2/11/2020 4:39:25 PM
Completed	Security Checked	2/11/2020 4:39:25 PM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Vivint Solar (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through your DocuSign, Inc. (DocuSign) Express user account. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. For such copies, as long as you are an authorized user of the DocuSign system you will have the ability to download and print any documents we send to you through your DocuSign user account for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent using the DocuSign 'Withdraw Consent' form on the signing page of your DocuSign account. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us and you will no longer be able to use your DocuSign Express user account to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through your DocuSign user account all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Vivint Solar:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: nic.johnson@vivintsolar.com

To advise Vivint Solar of your new e-mail address

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at nic.johnson@vivintsolar.com and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address..

In addition, you must notify DocuSign, Inc to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mail in DocuSign.

To request paper copies from Vivint Solar

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to nic.johnson@vivintsolar.com and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Vivint Solar

To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your DocuSign account, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an e-mail to nic.johnson@vivintsolar.com and in the body of such request you must state your e-mail, full name, US Postal Address, telephone number, and account number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

Operating Systems:	Windows2000? or WindowsXP?
Browsers (for SENDERS):	Internet Explorer 6.0? or above
Browsers (for SIGNERS):	Internet Explorer 6.0?, Mozilla FireFox 1.0, NetScape 7.2 (or above)
Email:	Access to a valid email account
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	•Allow per session cookies •Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection

** These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the 'I agree' button below.

By checking the 'I Agree' box, I confirm that:

- I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE DISCLOSURES document; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify Vivint Solar as described above, I consent to receive from exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Vivint Solar during the course of my relationship with you.

SOLAR ENERGY SYSTEM DISCLOSURE DOCUMENT

This disclosure shall be printed on the front page or cover page of every solar energy contract for the installation of a solar energy system on a residential building.

The TOTAL COST for the solar energy system (including financing and energy / power cost if applicable) is: \$^{0.17}_____ per kwh for all power produced, price increases 2.9% per year, \$0 due at installation.

To make a complaint against a contractor who installs this system and/or the home improvement salesperson who sold this system, contact the Contractors State License Board (CSLB) through their website at www.cslb.ca.gov (search: "complaint form"), by telephone at 800-321-CSLB (2752), or by writing to P.O. Box 26000, Sacramento, CA 95826.

If the attached contract was not negotiated at the contractor's place of business, you have a Three-Day Right to Cancel the contract, pursuant to Business and Professions Code (BPC) section 7159, as noted below. For further details on canceling the contract, see the Notice of Cancellation, which must be included in your contract.

Three-Day Right to Cancel

You, the buyer, have the right to cancel this contract within three business days. You may cancel by e-mailing, mailing, faxing, or delivering a written notice to the contractor at the contractor's place of business by midnight of the third business day after you received a signed and dated copy of the contract that includes this notice. Include your name, your address, and the date you received the signed copy of the contract and this notice.

This document was developed through coordination of the California Contractors State License Board and the California Public Utilities Commission pursuant to Business and Professions Code section 7169.



Residential Solar Power Purchase Agreement

Customer Name & Contact Information:

Name(s): Luther Callmann

Email: lumau1220@msn.com

Primary Phone: 6107036172

Account No.: 6307648

Installation Location:

Address: 25091 LAMAYO AVE

MORENO VALLEY

CA

92557-5763

Approx. Installation Start and Completion Date: 8/9/2020

Date of Customer Signature: February 11, 2020 | 3:43 PM PST

\$0

Up-Front Cost

\$ 0.17

Energy Price (\$/kWh)

20^{yr}

Initial Term

2.9%

Escalator - Per Year

Our Promises

- We will design, install, operate and maintain a solar energy system on your home (the "**System**").
- We warranty all of our work for 20 years, and that our roof penetrations will be watertight, for 10 years.
- We will fix or pay for any damage we may cause to your Property or belongings.
- We will not place a lien on your Property, but will record a notice of our ownership of the System.
- You will not be responsible for any personal property taxes assessed on the System.
- The Energy Price includes a \$7.50 monthly discount for paying by automatic debit from your bank account.
- If you need to make Property repairs, we will remove and reinstall the System if you pay our estimated costs.

At the End of Your Initial Term

- You can renew the Agreement for a subsequent term;
- You can purchase the System; or
- You can request that we remove the System at no additional cost.

If You Move

- You can transfer the Agreement to the new homeowner, regardless of credit rating;
- You can prepay the Agreement;
- After the sixth anniversary, you can purchase the System; or
- You can relocate the System under certain circumstances.

Your Commitment

- Pay us for all the power the System produces for 20 years.
- Keep your roof in good condition throughout the Initial Term.
- Respond to our sales and support teams when scheduling work and completing paperwork.
- Maintain a broadband internet connection.
- Continue service with your utility for any energy used beyond the System's production.

You may cancel this Agreement any time prior to commencement of any work at or near your Property associated with installation of the System.

Vivint Solar Developer, LLC (EIN: 80-0756438) is a licensed contractor in each state in which we operate, including California. Our contractor license numbers are included as part of Exhibit C to this Agreement. For more information about our contractor licenses please visit www.vivintsolar.com/licenses.

WE MAY HAVE PRESCREENED YOUR CREDIT. PRESCREENING OF CREDIT DOES NOT IMPACT YOUR CREDIT SCORE.

YOU CAN CHOOSE TO STOP RECEIVING "PRESCREENED" OFFERS OF CREDIT FROM US AND OTHER COMPANIES BY CALLING TOLL-FREE 888.567.8688. SEE PRESREEN & OPT-OUT NOTICE BELOW IN SECTION 25 OF THE GENERAL PROVISIONS FOR MORE INFORMATION ABOUT PRESCREENED OFFERS.

The Notice of Cancellation may be sent to this address:

**Vivint Solar Developer, LLC
1800 W Ashton Blvd., Lehi, UT 84043
ATTN: Processing Department**

**help@vivintsolar.com | vivintsolar.com
Phone 877.404.4129 | Fax 801.765.5758**

RESIDENTIAL SOLAR POWER PURCHASE AGREEMENT

This RESIDENTIAL SOLAR POWER PURCHASE AGREEMENT (this “**PPA**”) which includes the General Provisions included further below (the “**General Provisions**”), along with the Customer Packet (as defined below), any Change Orders (as defined below), any amendments or addenda to the PPA, and any required disclosures including the state-specific disclosures appended here (all of which, together with the PPA, are known as this “**Agreement**”) is entered into as of the last date on the Signature Page below (the “**Transaction Date**”), by and between VIVINT SOLAR DEVELOPER, LLC, a Delaware limited liability company (“**Vivint Solar**”, “**Seller**”, “**we**”, “**us**”, “**our**”) and the undersigned CUSTOMER(s) (“**Customer**”, “**you**”, “**your**”). Vivint Solar and you are referred to herein as the “**Parties**”, and each, a “**Party**.”

1. Description of the Project and of the Significant Materials to be Used and Equipment to be Installed.

(a) Our Work. We will survey your home at the address on the first page above (the “**Property**”) and design a solar energy system (including solar panels, inverters, meters, and other components, the “**System**”). The System may include energy storage, consumption monitoring, and energy management equipment or devices, along with other items. All such ancillary products or services will be part of the definition of “**System**” for purposes of this Agreement unless designated otherwise. We will provide you a document reflecting the design, layout, and basic attributes of the System for you to review and approve (the “**Customer Packet**”).

We will design, install, maintain, repair, monitor, and insure the System.

After you sign this PPA and review and approve the Customer Packet, we will (i) obtain all necessary permits for the installation of the System; (ii) install the System using our qualified and licensed employees or subcontractors in material compliance with all local requirements, which installation shall be considered substantial commencement of work; (iii) after installation, work with your municipality to inspect the System; (iv) submit all necessary paperwork to your electricity provider (the “**Utility**”) to receive permission to operate (“**PTO**”); and (v) after receipt of PTO, activate and turn on the System (the “**In-Service Date**”). If we use subcontractors to install the System, we will provide you with their names and license numbers. Subject to the delays of permitting authorities, weather, or other conditions outside our control, installation of the System generally takes one (1) day and is anticipated to start and be complete no later than the date set forth on the first page. We cannot promise or guarantee the date your Utility will provide PTO. YOU ARE NOT ALLOWED TO TURN ON THE SYSTEM UNTIL THE UTILITY HAS GIVEN ITS PERMISSION TO OPERATE. YOU ARE LIABLE FOR ANY COSTS OR DAMAGE RELATING TO YOUR PREMATURE ACTIVATION OF THE SYSTEM.

(b) Extra Work. You and we must agree in writing to any modification or addition to the work covered by this Agreement (“**Extra Work**”). Extra Work related to the System will be governed by a written change order (each, a “**Change Order**”). However, failure to obtain written authorization shall not affect your obligation to pay for our costs associated with the Extra Work. Any Change Order shall (i) list the agreed price and any changes in terms, (ii) be signed by both you and us, and (iii) become part of this Agreement. For any Extra Work performed, you shall pay to us an amount to be determined before the Extra Work is performed, plus ten percent (10%) for our overhead expenses, plus any applicable taxes, unless the Change Order provides differently.

(c) Operations and Maintenance. During the Initial Term (defined below), as long as no Customer Default (defined below) has occurred and is continuing, we will honor the limited warranty set forth in Section 21 of the General Provisions, and will operate and maintain the System (i) at our sole cost and expense; (ii) in good condition; and (iii) in material compliance with all applicable laws and permits and the Utility’s requirements.

2. Term and Renewal.

(a) End-of-Term Options. This Agreement starts on the Transaction Date and will continue for twenty (20) years after the In-Service Date (the “**Initial Term**”). Prior to the end of the Initial Term, and provided there is no ongoing Customer Default, we will send to you notice and the applicable forms for three (3) options which you may exercise at the end of the Initial Term (the “**End-of-Term Options**”):

Initial Term:
20 years

End of Term Options:

- 1. Renew the Agreement for a subsequent term;
- 2. Purchase the System; or
- 3. Remove the System at no additional cost.

- (i) Renewal. You may renew the Agreement for five (5) years at a price based on our determination of the fair market value of the System at that time as determined by an independent appraiser’s valuation of similarly sized photovoltaic systems in your geographic region (the “**FMV**”);
- (ii) Purchase. You may purchase the System at a price equal to the FMV at that time plus any outstanding balance and applicable taxes (the “**Purchase Option Price**”), after which this Agreement will automatically terminate; or
- (iii) Removal. You may request that we remove the System within ninety (90) days at no cost to you, after which this Agreement will automatically terminate.

PLEASE REVIEW THE FOLLOWING AUTOMATIC RENEWAL PROVISION CAREFULLY

b) Automatic Renewal. If you do not elect any of the options set forth in Section 2(a) as of the due date of your final payment under this Agreement, this Agreement will automatically renew on a year-to-year basis at a price based on the anticipated performance of the System in year twenty (derived from the warranted performance of the System described in Section 21(b) of the General Provisions) and a ten percent (10%) discount from the then-current average rate charged by your Utility (the “**Renewal Rate**”). You may cancel this automatic renewal provision prior to any subsequent renewal by contacting us at the number at the top of this Agreement.

YOU MAY HAVE ADDITIONAL RIGHTS RELATING TO RENEWAL. Please consult Exhibit C for more information.

(c) Early Purchase Option. In addition to your options at the end of the Initial Term, during a ninety (90) day period after the sixth (6th) anniversary of the In-Service Date (the “**Early Purchase Period**”), you have an option to purchase the system at an amount equal to the greater of the Purchase Option Price and an amount equal to the sum of the remaining monthly payments of the Energy Price (based on our reasonable estimation of the energy to be produced) due to us during the Initial Term, discounted by five percent (5%), plus applicable taxes (the “**Prepayment Price**”). If you purchase the System, we will transfer the System to you “**As Is, Where Is**” (without any warranties) and we will retain all right and title to the System Interests (as that term is defined in Section 3(c)).

3. Price and Payment.

(a) Sale of Electricity. Starting on the In-Service Date, we will sell to you all electricity produced by the System, as measured in kilowatt-hours (the “**Energy**”), at the Energy Price (shown to the right →), plus applicable taxes. Each year of the Initial Term, on the anniversary of the In-Service Date, the Energy Price shall increase by two and nine-tenths percent (2.9%). You are responsible to pay the Energy Price for all Energy produced by the System as measured by the performance meter (the “**Meter**”), whether or not you actually consume the energy.

List Price: 0.17 \$/kWh
0
\$ 0.17
Energy Price (\$/kWh):
Your Energy Price will increase 2.9% per year.

An estimate of the System's annual Energy production will be provided to you in the Customer Packet; *but* we reserve the right to modify the size, production, or location of the System at the time of installation as required by applicable law or in our reasonable discretion.

You are required to maintain your Utility interconnection throughout the Initial Term as you will need to purchase electricity from the Utility in addition to the Energy produced by the System. We are not a utility or public service company. We are not subject to rate review or other regulations applicable to a public utility.

You must continue service with your Utility.

WE DO NOT WARRANT OR GUARANTEE (1) THE AMOUNT OF ENERGY PRODUCED BY THE SYSTEM FOR ANY PERIOD, (2) ANY COST SAVINGS, (3) THE EXISTENCE OF OR PRICING ASSOCIATED WITH ANY NET METERING PROGRAM, OR UTILITY OR GOVERNMENT INCENTIVE PROGRAM, OR (4) THE AVAILABILITY OR YOUR ELIGIBILITY FOR ANY TAX OR OTHER STATE AND FEDERAL INCENTIVES, WHICH ARE ALSO SUBJECT TO CHANGE. ACTUAL UTILITY RATES AND NET METERING COMPENSATION MAY GO UP OR DOWN AND ACTUAL SAVINGS MAY VARY. FOR FURTHER INFORMATION REGARDING RATES, YOU MAY CONTACT YOUR UTILITY.

(b) Payments. Following the In-Service Date, for each month of the Initial Term, we will send you an invoice reflecting the charges for the Energy produced by the System. If the System does not report Energy during a month (for any reason, including your failure to maintain internet), then the invoice will reflect the charges for estimated Energy produced by the System (as we determine in our reasonable discretion) (the “**Estimated Energy**”). If we bill you for Estimated Energy and we later determine that we have either overestimated or underestimated the actual Energy production, then we will adjust the next invoice with a non-refundable credit (for over-billing) or an additional charge (for under-billing). You will not be charged for Estimated Energy if we know the System is not working due to our fault. All payments are due within ten (10) days of the invoice date. You agree to make payments under this agreement in the manner you have selected in Section 1 of the General Provisions. You will pay the Energy Price in 240 monthly payments.

(c) Ownership of the System and the System Interests. This Agreement is for the sale of Energy, not the sale of the System or the System Interests. We own and hold all property rights in (i) the System; and (ii) any credits, rebates, incentives, allowances, tax benefits, or certificates that are attributed, allocated, or related to the System, the Energy, or environmental attributes thereof (collectively, the “**System Interests**”). Other than the Energy, and any rights to incentives, credits or rebates to which you may be entitled under state or federal law as a customer (please review Exhibit C for more details), you have no rights to the System or the System Interests, and you hereby disclaim and/or assign to us all right, title and interest in the System and the System Interests. If we request, you agree to execute all documents to allow us to be the exclusive owner of the System and the System Interests. You agree to keep the System and System Interests free from all liens, security interests, and encumbrances of any type. You agree to not take any action or allow any omission that could have the effect of impairing the value of the System or the System Interests. By entering into this Agreement, you will host a system that generates clean energy, but a third-party, and not you, will own the right to claim the clean energy attributes of the energy.

We will not place a lien on your home, but we will file a notice of our ownership of the System.

You and we agree that the System is our sole personal property and is not a “fixture” or any part of the “real property” associated with your home, as those terms may be defined by applicable law. We will not place a lien on your Property; however, you authorize us to make filings and recordings with relevant governmental authorities as may be necessary to provide notice of our ownership of the System and our interest in the System Interests, including (without limitation): notice filings, UCC-1 financing statements, and fixture filings.

You are not allowed to touch, handle, operate, alter, repair, or otherwise modify the System or any component thereof or take any action that could void or impair any warranty relating to the System.

4. Customer Obligations.

(a) Your Representations and Warranties. You represent, warrant, and agree that each of the following is true and correct, and will remain true and correct throughout the Initial Term:

- (i) all information you have provided to us is true, correct, and complete;
- (ii) you own the Property, including the roof, in fee simple (in other words, you have full and exclusive ownership rights to the Property), or if your Property has been placed into a trust, you are the trustee;
- (iii) your roof is in good condition and repair, without defects, sufficient to support the System;
- (iv) you are at least eighteen (18) years of age;
- (v) you have had the opportunity to review and discuss this Agreement with anyone you choose;
- (vi) if there is more than one person signing this Agreement, each of you is responsible for all of the obligations under this Agreement (jointly and severally);
- (vii) you are either a citizen of the United States or not exempt from paying United States federal income taxes;
- (viii) you have customary property and liability insurance covering the Property;
- (ix) you will use the Energy primarily for personal, family, or household purposes, and not to heat a swimming pool;
- (x) you will ensure that the Property remains grid-connected at all times with the Utility;
- (xi) you have access to a functioning internet connection with one (1) wired Ethernet port and a standard electrical outlet available; and
- (xii) you have or will obtain all approvals necessary for us to install the System, including from your home owner's association, your mortgage lender, or your insurer.

(b) Your Property. You are responsible to ensure that your Property (including all electrical systems and the roof) is maintained in good condition and repair and in compliance with all permits, codes, and ordinances. We are not responsible for any existing violations of applicable building regulations or ordinances on your Property. You agree that we are not responsible for any damage or loss to your Property, personal property, fixtures, or other belongings caused by: (i) snow falling from your roof; (ii) animals or other pests under or near the System; (iii) other natural events or acts of god outside our reasonable control; or (iv) your Property not complying with applicable law. You are required to notify us of any easements, restrictions, or home owners association requirements.

At all times,
you must keep
your roof and
home in good
condition.

You hereby grant to us the right to access and use your Property to survey your roof and your home's electrical systems, install the System, operate and maintain the System, to enforce our rights under the Agreement, and to take any other action reasonably necessary under this Agreement. The foregoing rights of access to your Property shall constitute a license coupled with an interest and will be irrevocable until ninety (90) days after this Agreement terminates.

(c) Removing/Reinstalling Your System. If you need to repair your roof or other parts of your Property, or you, any government authority, or the Utility requires any change to the System, we will remove, reinstall, and modify, as required, the applicable portions of the System if you give us at least 30 days' notice. You will be

required to pay a fee equal to our labor, equipment, and overhead costs to remove and reinstall the System (which pricing will be made available to you upon request), plus any applicable taxes. You will also be required to safely store the System after we remove it. If we are unable to reinstall the System within thirty (30) days after removal for any reason, then we will charge you for the Estimated Energy.

(d) Sunlight. You acknowledge and agree that the System's unobstructed access to sunlight is essential to us and is a material inducement to our entering into this Agreement. You agree to take all actions necessary to keep the System's access to sunlight the same as existed on the Transaction Date, including (without limitation): (i) you will not alter or allow your Property to be altered in any way that would obstruct sunlight, (ii) you will trim all trees and foliage; and (iii) you will not allow the emission of particulate matter, smoke, or other airborne impediments to obstruct the System's access to sunlight.

(e) Other Obligations. You shall promptly notify us if: (i) you notice any person or thing interfering with the operation of the System; (ii) your Property has any ordinance or permit violations or encumbrance that may prevent proper System permitting, installation, or operation; (iii) you take any emergency action with respect to the System; or (iv) you receive or otherwise acquire any System Interests, including any incentive payments. Your failure to promptly notify us of such matters shall be a Customer Default (as defined in Section 5(a)). In the event of an emergency affecting the System, you shall contact us immediately. If we are unable to timely respond, you may (at your own expense) contract with a licensed and qualified solar installer to remove the System as necessary to make repairs required by the emergency. You shall be responsible for any damage to the System that results from actions taken by you or your contractor.

(f) Taxes. You will pay all taxes assessed on or arising from installation or operation of the System, including without limitation any transaction-based taxes on the Energy produced by the System. You will not be responsible for any personal property taxes assessed on the System; *provided, however*, you are responsible for any real property taxes associated with your Property. It is your responsibility to verify that the System is not included as part of any real property tax assessment specific to your Property. Where applicable, you may be eligible for an exemption from any increase to real property taxes on your Property associated with installation of the System.

You are not responsible for personal property taxes assessed on the System.

(g) Sale of Your Property. You agree to notify us thirty (30) days prior to any sale or transfer of your Property. You have the following three (3) options upon a transfer of your Property:

If You Move:

1. You can transfer the Agreement to the buyer of your home, regardless of the buyer's credit rating;
2. You can prepay the Agreement; or
3. After the sixth anniversary, you can purchase the System.
4. We may relocate the System to your new home under certain circumstances.

(i) Assignment: the homebuyer may assume your rights under this Agreement by signing a transfer agreement. You will remain liable under this Agreement until the transferee assumes in writing all of your obligations.

(ii) Prepayment. You may prepay the Agreement by paying the Prepayment Price. After our receipt of an amount equal to the Prepayment Price, the buyer of your property may assume the obligations under the Agreement other than the payment obligations by signing a transfer agreement.

(iii) Transfer Purchase: In connection with a transfer of your Property that occurs any time after six (6) years after the In-Service Date, you may purchase the System by paying to us the Purchase Option Price at that time.

(h) Relocation. We may remove the System and reinstall it on your new home; *provided* that each of the following requirements are satisfied, in our sole discretion:

(i) Your new home must: (A) be in a location with sun exposure that is not less than your current Property; (B) be located within our service territory and the service territory of the Utility; (C) have a roof type capable of supporting the System; (D) include roof sections where the System may be installed which are the same or similar in shape and size as the roof sections on the Property.

(ii) In order to evaluate the feasibility of relocating the System to your new home, you will be required to pay to us an amount equivalent to our costs associated with evaluating the new home ("**Evaluation Fee**").

(iii) If we determine, in our sole discretion, that relocating the System is feasible, then before we remove the System, you will: (A) pay to us all fees, our estimated labor, equipment, and overhead costs associated with removal, relocating, and reinstalling the System, including an amount equal to any loss of value in or recapture of System Interests (the "**Relocation Fee**"); (B) execute an amendment to this Agreement that identifies the new home and adjusts the Energy Price, as applicable, to a rate consistent with the location of the new home; and (C) provide any third party consents or releases required by us in connection with the new home.

5. Defaults.

(a) Customer Default. You will be in default under this Agreement upon the occurrence of any of the following (each, a "**Customer Default**"):

- (i) you fail to make any payment under this Agreement within ten (10) days of its due date and such failure is not cured within ten (10) days after we give you written notice of such failure;
- (ii) you fail to perform any obligation under this Agreement and such failure is not cured within thirty (30) days after we give you written notice of such failure;
- (iii) you deny us access to your Property or fail to cooperate with us to successfully install or maintain the System;
- (iv) your bankruptcy, insolvency, or admission of your inability to pay your debts as they mature; or
- (v) your Property becomes subject to a foreclosure proceeding or you fail to perform any obligation which is secured by your Property.

(b) Default Remedies. Upon a Customer Default, we may exercise any or all of the following remedies: (i) terminate this Agreement and demand you pay the Default Payment, as that term is defined in Section 10 of the General Provisions; (ii) leave the System in place on your Property, but deny you use of the Energy it produces, which may be redirected and sold at our election; (iii) disconnect or take back the System as permitted by applicable law; (iv) engage a collection agency to collect payments from you; (v) report your default to credit reporting agencies; (vi) suspend our performance under this Agreement; and/or (vii) exercise any other remedy available to us in this Agreement or under applicable law. Our remedies set forth in this section are cumulative and not exclusive.

(c) Seller Default. We will be in default under this Agreement if we fail to perform any material obligation under this Agreement and we have not made diligent efforts to cure such default within a reasonable time after you give us written notice of such failure ("**Seller Default**").

If a Seller Default occurs and is continuing, you may terminate this Agreement and request removal of the System from your Property. To the fullest extent permitted under applicable law, you have no right to claim damages as

a result of the termination of this Agreement, except for the actual costs to remove the System (if we fail to remove the System), and any damages to your Property that we cause in connection removal of the System.

RESIDENTIAL SOLAR POWER PURCHASE AGREEMENT – GENERAL PROVISIONS

These GENERAL PROVISIONS (the “**General Provisions**”), shall be interpreted with, and incorporated by reference in, the Residential Solar Power Purchase Agreement (the “**PPA**”). Capitalized terms in the General Provisions not otherwise defined shall have the meaning given them in the PPA.

The PPA, the General Provisions, along with the Customer Packet, any Change Orders, any required disclosures, and any amendments or addenda between you and any Vivint Solar entity shall be considered part of one transaction (the “**Agreement**”).

1. **Payment.** You shall make payments to us by (a) automatic payment deduction from your designated checking account or (b) automatic charge to your credit card. It is your responsibility to ensure that there are adequate funds in your account or that you have an adequate credit limit to make payment as agreed.

The Energy Price and all other payments in this Agreement will include a seven dollar and fifty cents (\$7.50) monthly discount if you allow us to automatically debit your checking account. You will not receive such seven dollar and fifty cents (\$7.50) monthly discount if you choose to pay by any means other than automatic debit from your checking account (e.g., credit card). You may update your payment information any time by calling us or by visiting account.vivintsolar.com.

If you are more than fifteen (15) days past due, you may be charged a late charge of fifteen dollars (\$15). If you continue to fail to make any payment within ten (10) days after we give you written notice, then you will be in Customer Default under the Agreement and we may exercise all remedies available to us under the Agreement.

2. **Governing Law.** Except as set forth below in Section 5 of the General Provisions, this Agreement, and any instrument or agreement required hereunder, shall be governed by, and construed under, the internal laws of the state of California.

3. **Limitation of Liability.** NOTWITHSTANDING ANY BREACH OF THIS AGREEMENT, ANY FAILURE OF THE SYSTEM, OR ANY NEGLIGENT ACT THAT CAUSED ANY INJURY OR LOSS (WHETHER PROPERTY DAMAGE, PERSONAL INJURY, OR DEATH) TO ANYONE, TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, WE AND YOU AGREE THAT, UNLESS SUCH INJURY OR LOSS WAS CAUSED BY A PARTY’S GROSS NEGLIGENCE, FRAUD, WILLFUL INJURY, OR VIOLATIONS OF LAW, SUCH PARTY’S LIABILITY ARISING OUT OF OR RELATING TO (1) SYSTEM REPAIRS OR REPLACEMENT UNDER THIS AGREEMENT, SHALL IN NO EVENT EXCEED THE DEFAULT PAYMENT, AND (2) DAMAGE TO PERSONS AND PROPERTY, SHALL IN NO EVENT EXCEED \$2,000,000. YOU AND WE AGREE THAT THIS AMOUNT IS A FAIR REPRESENTATION OF THE DAMAGES THAT YOU OR WE EXPECT TO INCUR IN THE CASE OF ANY INJURY OR LOSS HEREUNDER.

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, NEITHER YOU NOR WE MAY BRING A CLAIM AGAINST THE OTHER PARTY OR SUCH PARTY’S AFFILIATES, OWNERS, DIRECTORS, EMPLOYEES, AGENTS, CONTRACTORS, OR SUCCESSORS AND ASSIGNS (COLLECTIVELY, THE “**RELATED PARTIES**”) FOR ANY SPECIAL, EXEMPLARY, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES (WHETHER OR NOT THE CLAIM THEREFOR IS BASED ON CONTRACT, TORT, DUTY IMPOSED BY LAW, OR OTHERWISE), IN CONNECTION WITH, ARISING OUT OF, OR IN ANY WAY RELATED TO THE TRANSACTIONS CONTEMPLATED BY THIS AGREEMENT OR ANY ACT OR OMISSION OR EVENT OCCURRING IN CONNECTION THEREWITH. YOU FURTHER AGREE THAT NO CLAIM, LAWSUIT, OR ANY OTHER LEGAL OR ARBITRATION PROCEEDING IN CONNECTION WITH, ARISING OUT OF, OR IN

ANY WAY RELATED TO THIS AGREEMENT MAY BE BROUGHT MORE THAN ONE (1) YEAR AFTER THE INCIDENT GIVING RISE TO SUCH CLAIM, OR AS LIMITED BY APPLICABLE LAW.

4. **Indemnification.** To the fullest extent permitted by applicable law, you agree to indemnify, advance expenses, and hold harmless us and our Related Parties from any and all claims, actions, costs, expenses (including reasonable attorneys' fees and expenses), damages, liabilities, penalties, losses, obligations, injuries, demands, and liens of any kind or nature in connection with, arising out of, or in any way related to your breach of this Agreement, your negligence or willful misconduct, or your violation of law. Your indemnification obligations under this section shall not apply if the harm or damage that is the basis for such claim occurred while one of our employees or agents was at your Property and such harm or damage was caused by the negligence or willful misconduct of such employee or agent.

5. **Arbitration of Disputes and Class Waiver.** Unless prohibited by applicable law and unless you opt out, you and we agree that if any Dispute (as defined below) arises from or relates to this Agreement or the breach thereof, the Parties shall engage in alternative dispute resolution. The Parties shall first attempt to settle the Dispute by participating in good faith in mediation (as defined below) administered by the American Arbitration Association ("AAA") with a mediator selected from the AAA National Roster of Mediators. If within sixty (60) days after service of a written demand for mediation, the mediation does not result in settlement of the Dispute, then any unresolved Dispute arising from or relating to this Agreement or breach thereof shall be resolved by binding arbitration (as defined below). Such arbitration shall be administered by the AAA before a sole arbitrator in accordance with AAA's Consumer Arbitration Rules. Judgment on the award rendered by the sole arbitrator may be entered in any court having jurisdiction thereof. You also agree to bring claims against us only in your individual capacity and YOU ARE WAIVING THE RIGHT TO INITIATE OR PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING.

- **What is mediation?** Mediation is an informal negotiation assisted by a neutral third party (the mediator). Pursuant to the Parties' Agreement, mediation is a precondition to any arbitration.
- **What is arbitration? An alternative to a court case.** In arbitration, a third-party arbitrator ("**TPA**") resolves "Disputes" in a hearing. It is less formal than a court case.
- **Is arbitration different from court and jury trials? Yes.** The hearing is private. There is no jury. It is usually less formal, faster, and less expensive than a lawsuit. Pre-hearing fact finding (called "discovery") is limited. Appeals are limited. The arbitrator's findings are binding, and courts rarely overturn arbitration awards.
- **Who does this cover? You, us, and certain Related Parties (defined above).** Either you or we may, after the required mediation and without the other's consent, elect to resolve disputes by mandatory, binding arbitration.
- **What does this cover? All Disputes (except certain Disputes about this clause).** This governs all disputes that would usually be decided in court and are between us (or any Related Party) and you, including without limitation all claims related to or arising out of this Agreement, the System or our relationship with you ("**Disputes**"). Disputes include claims related to amendments, Lease Disclosures, Change Orders, collections, privacy and Customer Information, claims related to the validity of this Agreement, AND THE ARBITRABILITY OF ANY DISPUTE(S). In short, Disputes has the broadest reasonable meaning.
- **Who handles the mediation and arbitration? American Arbitration Association ("AAA").** The arbitration company will be the AAA, 1.800.778.7879, www.adr.org.
- **What are the rules of the arbitration? Those in this clause along with the AAA Rules.** Arbitrations are conducted under this Clause and the applicable AAA Active Rules and Procedures in effect at the time the arbitration is commenced. This Agreement is also subject to the AAA Consumer Arbitration Rules pursuant to the Consumer Due Process Protocol, which set forth certain protections to you (including a maximum filing fee). Any other arbitration rules that conflict with this Clause do not apply.

- **Where will the arbitration hearing be held? In your hometown area.** If the Parties do not agree to the locale where the hearing is to be held, the AAA will determine the location of the hearing. You can find more information in the AAA Policy on Consumer Arbitrations, which is available here - https://www.adr.org/sites/default/files/Consumer_Rules_Web_0.pdf.
- **Are you giving up any rights? Yes.** For Disputes subject to this clause, you give up your right to:
 - o have juries decide Disputes;
 - o have courts decide Disputes;
 - o serve as a private attorney general or in a representative capacity;
 - o join a Dispute you have with a dispute by other consumers;
 - o bring or be a class member in a class action or class arbitration; and
 - o have a jury trial.
- **Can you or another consumer start class arbitration? No. AAA is not allowed to handle any Dispute between the Parties on a class or representative basis.** All Disputes subject to this clause must be decided in an INDIVIDUAL arbitration. This clause will be void if a court rules that the TPA can decide a Dispute on a class basis and the court's ruling is not reversed on appeal.
- **What law applies? The Federal Arbitration Act ("FAA").** This Agreement involves interstate commerce. **THUS**, the FAA governs this clause. The TPA must apply substantive law consistent with the FAA. The TPA must honor statutes of limitation and privilege rights. Punitive damages are governed by the constitutional standards that apply in judicial proceedings.
- **Will anything you do make this clause ineffective? No.** This clause stays in force even if you: (1) cancel this Agreement; (2) default, renew, prepay, or pay the Agreement in full; or (3) go into or through bankruptcy.
- **Will this clause survive termination of this Agreement? Yes.** This clause will remain in effect for Disputes that commence even after the Agreement has terminated.

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BY INITIALING, YOU AGREE TO ARBITRATION AND WAIVE THE RIGHT TO A JURY TRIAL.

6. **Force Majeure.** If either you or we are unable to perform any obligation under this Agreement because of a Force Majeure Event, such affected Party will be excused from performance affected by such Force Majeure Event. "***Force Majeure Event***" shall mean any event, condition, or circumstance beyond the control of the affected Party which, by the exercise of due foresight, such Party could not reasonably have been expected to avoid, and is unable to overcome, including, *but not limited to*, action or inaction by a Utility or failure to obtain or maintain a permit, license, consent, or approval (*provided* that such action has been timely requested and diligently pursued), labor dispute, flood, earthquake, volcano, fire, lightning, wind, war, act of god, unavailability of electricity from the Utility, equipment, supplies of products, power surge caused by someone other than the affected Party, or failure of equipment not under the control of the affected Party. In no event shall a Force Majeure Event excuse you from any of your payment obligations under this Agreement.

7. **Amendments and Waivers.** This Agreement (including all exhibits and notices attached hereto) may only be amended or modified by an instrument in writing signed by both you and us.

8. **Entire Agreement.** This Agreement, including without limitation the Customer Packet, constitutes the entire agreement between you and us, and supersedes all prior oral and written communications relating hereto. If you sign a PPA after the Transaction Date relating to the same Property and System before that System has received PTO, the later-signed PPA shall supersede and replace the prior-signed PPA in its entirety.

9. **Termination.** (a) *Your Termination Rights.* You may terminate the Agreement after your right to cancel under the Notice of Cancellation has expired if a Seller Default has occurred as set forth in Section 5(c) of the PPA by delivering written notice of termination to us. (b) *Our Termination Rights.* We may terminate this Agreement

prior to commencement of installation work or if a Customer Default has occurred as set forth in Section 5(a) of the PPA by delivering written notice of termination to you. (c) *Consequences of Termination*. Unless we transfer the System to you, we will remove the System, if it has been installed, within ninety (90) days after any termination or cancellation of this Agreement. If we elect to terminate this Agreement, we will have no further liability to you.

10. Default Payments. If this Agreement is terminated or cancelled for any reason, other than if this Agreement is cancelled pursuant to the Notice of Cancellation, terminated pursuant to Section 9 of the General Provisions, or terminated due to a Seller Default or a Force Majeure Event, you agree to pay us an amount equal to the sum of the Estimated Energy for the rest of the Term, discounted by five percent (5%) per year, loss of expected benefits from the System and the System Interests, our reasonable attorney's fees, and our other costs and losses including costs of removal of the System, plus any applicable taxes (collectively, the "**Default Payment**"). After you pay us the Default Payment, we will transfer ownership of the System to you on an "As Is, Where Is" basis; *provided* that we will retain all rights to the System Interests. **YOU AGREE THAT THE DEFAULT PAYMENT FAIRLY REFLECTS THE VALUE OF THE SYSTEM AND IS A FAIR REPRESENTATION OF THE DAMAGES AND LOSSES THAT WE MAY INCUR AS A RESULT OF A CUSTOMER DEFAULT.**

11. Data concerning you, the System, and your Property. We may collect and store: nonpublic personal information about you, the System, your energy usage, your credit report, and other related information; and may install, operate, and maintain an energy consumption monitoring device on your Property that we may use to collect and store information about energy usage at your Property (collectively, "**Data**"). You agree that we may use, store, and disclose the Data to our assignees, affiliates, actual or prospective lenders, financing parties, investors, insurers, and acquirers. You also agree to provide to us directly, or work with us and your Utility to authorize your Utility to provide to us, Data associated with your energy usage throughout the Initial Term.

We use certain physical and technical safeguards that are designed to improve the integrity and security of Data in our possession and control. We cannot, however, ensure or warrant the security of all Data or guarantee that Data may not be accessed or disclosed by breach of our physical or technical safeguards. So long as no Customer Default has occurred or is continuing under the Agreement, we will make certain Data available to you via the Vivint Solar Account Center, *available at*: <https://account.vivintsolar.com>.

You agree that we may share your name, contact information, Property location, and other information we have collected or obtained about you, including the Data ("**Customer Information**") with our affiliates (including Vivint Inc., Solar Rights Alliance, and their affiliates). You authorize us, our affiliates, and others that may act on our behalf to make calls and send SMS text messages to you for marketing and other business purposes. You may opt-out of receiving marketing communications by calling or emailing our customer service department at help@vivintsolar.com.

BY INITIALING, YOU AGREE THAT WE MAY SHARE CUSTOMER INFORMATION WITH OUR AFFILIATES, AND THAT OUR AFFILIATES MAY CONTACT YOU.

12. Our Transfer. We may assign, sell, or transfer (in whole or in part) this Agreement without your consent and without notice. If an assignee agrees in writing to assume all of our rights and obligations under this Agreement, we will have no further liability or obligation to you upon the effective date of such assignment.

13. Binding Effect. This Agreement shall be binding upon and benefit you and us and our and your respective Related Parties, legal representatives, successors, and permitted assigns. Except as expressly provided in this Agreement, you may not assign this Agreement (or any of your obligations or rights under it) without our prior

written and signed consent. Any purported assignment by you without our prior written and signed consent shall be null and void.

14. Survival. After termination or expiration of this Agreement, any provisions which by their nature are intended to survive such termination or cancellation shall survive.

15. Severability. If any provision of this Agreement is held to be invalid, prohibited, voidable, or otherwise unenforceable by an arbitrator or court of competent jurisdiction, this Agreement shall be considered divisible and such provision shall be deemed inoperative to the extent it is deemed invalid, prohibited, voidable, or unenforceable, and in all other respects this Agreement shall remain in full force and effect; *provided, however*, that if any such provision may be made enforceable by limitation thereof, then such provision shall be deemed to be so limited and shall be enforceable to the maximum extent permitted by applicable law.

16. Counterparts. This Agreement may be executed in one or more counterparts, and all such counterparts shall be deemed to constitute one instrument. A facsimile or portable document format (“pdf”) shall constitute an original for purposes hereof.

17. Publicity. You agree and hereby authorize us to use you and your Property’s voice, photograph, video, and likeness in print media, radio, television, e-mail, social media, web materials, and any audio or video recording. We will not disclose your personally identifying information (except as provided in Section 11 of the General Provisions).

18. System Hazards. The System may contain hazardous materials, which could pose dangers related, but not limited, to health hazards, fire hazards, high-voltage hazards, mechanical damage, severe personal injury and even death. Please consult the manufacturer’s user’s manual and warranty materials for handling and operation information, as well as guidance on proper disposal.

19. Autodialed Telephone Calls and Text Messages. You consent to receive autodialed telephone calls and text messages from us, our affiliates, our contractors, or anyone else on our behalf at any telephone number that you have provided or later provide to us, including the telephone number set forth on the first page of this Agreement. These telephone calls and text messages may relate to any aspect of this Agreement or your relationship with us and may be sent using an automatic telephone dialing system and may contain a prerecorded or artificial voice message. Standard call and text message charges may apply from your wireless provider, and you agree that we will not be liable for any such fees. **If you would like to receive promotional calls and text messages from us, please review and initial the agreement below** – you do not have to agree to receive these promotional calls and text messages to do business with us. To the extent you have the right to revoke the above consent under applicable law, you may do so only by contacting us at help@vivintsolar.com.

BY INITIALING HERE, YOU ALSO AGREE THAT WE (AND OUR AFFILIATES, CONTRACTORS, OR ANYONE ELSE ON OUR BEHALF) MAY INITIATE MARKETING TELEPHONE CALLS AND TEXT MESSAGES TO YOU AT 6107036172. THESE CALLS OR MESSAGES MAY BE SENT WITH AN AUTOMATIC TELEPHONE DIALING SYSTEM AND MAY CONTAIN A PRERECORDED OR ARTIFICIAL VOICE MESSAGE.

20. Credit Authorization. In connection with the execution of this Agreement and at any time during the Term, you agree that we may (a) obtain your credit rating and consumer report from credit reporting agencies; (b) report your payment performance to credit reporting agencies; and (c) disclose this and other information to our assignees, affiliates, actual or prospective lenders, financing parties, investors, insurers, and acquirers.

21. Warranties.

(a) *Our Limited Warranty.* Unless provided otherwise in Exhibit C, we will warranty all of our work associated with installation of the System, as follows:

- (i) unless the System is installed on a tar-and-gravel or built-up roof, then the System will be free from material defects that we cause in workmanship for twenty (20) years after installation is completed, and any rooftop penetrations we make in connection with installation will be watertight for ten (10) years after installation is completed;
- (ii) if the System is installed on a tar-and-gravel or built-up roof, then the System will be free from material defects that we cause in workmanship for twenty (20) years after installation is completed, and the roof will be free from damage we cause that results in a roof leak for twelve (12) months after installation.

To make a claim, please contact us at help@vivintsolar.com or 877.404.4129. This warranty gives you specific legal rights, and you may also have other rights which vary from state to state.

(b) *Warranty Exclusions.* The limited warranties set forth above in Section 21(a) of the General Provisions do not cover problems resulting from: (i) your acts or omissions, including your failure to abide by the terms of this Agreement; (ii) exposure to harmful materials and chemicals; (iii) any Force Majeure Event; (iv) vandalism, theft, or tampering with the System by anyone; (v) damage caused by hail or ball strikes; and (vi) any other cause beyond our reasonable control. Our warranty and maintenance obligations may be transferred to a third party.

(c) *Manufacturer Warranties.* We do not provide any warranty to You with respect to any component of the System. Any manufacturer's warranty is for Our benefit as owner of the System and is independent of the limited warranties described above in Section 21(a). The System's solar modules carry a minimum manufacturer's warranty that: (i) during the first ten (10) years of use, the modules' electrical output will not degrade by more than ten percent (10%) from the originally rated output; and (ii) during the first twenty-five (25) years of use, the modules' electrical output will not degrade by more than twenty percent (20%) from the originally rated output. During the Term, we will enforce these warranties as owner of the System.

THERE ARE NO WARRANTIES WHICH EXTEND BEYOND THE DESCRIPTION OF THE FACE HEREOF. EXCEPT AS SET FORTH IN THIS SECTION 21, AND TO THE FULLEST EXTENT PERMITTED UNDER APPLICABLE LAW, WE MAKE NO OTHER WARRANTY TO YOU OR ANY OTHER PERSON, WHETHER EXPRESS, IMPLIED, OR STATUTORY, AS TO THE MERCHANTABILITY OR FITNESS FOR ANY PURPOSE OF THE EQUIPMENT, INSTALLATION, DESIGN, OPERATION, OR MAINTENANCE OF THE SYSTEM; THE PRODUCTION OR DELIVERY OF ENERGY; OR ANY OTHER ASSOCIATED SERVICE OR MATTER HEREUNDER, ALL OF WHICH WE HEREBY EXPRESSLY DISCLAIM. TO THE EXTENT THAT ANY IMPLIED WARRANTY MAY NOT BE DISCLAIMED UNDER APPLICABLE LAW, SUCH IMPLIED WARRANTY SHALL BE OF A DURATION NO GREATER THAN THAT OF THE LIMITED WARRANTY SET FORTH IN THIS SECTION 21. SOME STATES DO NOT ALLOW LIMITATIONS ON HOW LONG AN IMPLIED WARRANTY LASTS, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU. TO THE FULLEST EXTENT PERMITTED UNDER APPLICABLE LAW, OUR LIABILITY FOR ANY BREACH OF ANY WARRANTY IS LIMITED TO REPAIRING THE SYSTEM OR YOUR PROPERTY TO THE EXTENT REQUIRED UNDER THIS AGREEMENT. YOU ACKNOWLEDGE THAT WE ARE RELYING ON THIS AS A CONDITION AND MATERIAL INDUCEMENT TO ENTER INTO THIS AGREEMENT.

22. Disconnection. There may be circumstances where we are required to turn off or disconnect the System due to requirements of the Utility or government authority or conditions on your Property that may affect the safe operation of the System. Except in the case of a condition caused by our negligence, you agree to pay us for the Estimated Energy that would have been produced by the System during any period of shutdown or disconnection of the System.

23. Lenders' Rights. In order to clarify your and our obligations in the event of a foreclosure of the Property, and to ensure compliance of this Agreement with Fannie Mae's Selling Guide Topic B2 3-04 (as published on July 3, 2019) (the "**Fannie Mae Requirements**"), notwithstanding anything to the contrary contained in this Agreement, you and we agree as follows: (a) *Home Value*. The System should not be included in the appraised value of the Property. (b) *Utility Power*. You are required to maintain access and connection to the Utility at all times throughout the Term. (c) *Debt-to-Income*. Because this Agreement is a power purchase agreement (not a lease or loan), your payment under this Agreement should be excluded from the debt-to-income (DTI) ratio in accordance with the Fannie Mae Requirements. Notwithstanding the foregoing, we provide this information to you for informational purposes only. We do not provide any representation or guarantee concerning the decisions that may be made by any financing party or property transferee in the future. (d) *Damage to the Property*. We will repair any damage to the Property or your belongings that we cause, except as limited elsewhere in this Agreement. Upon removal of the System, we will repair and restore all rooftop penetrations to be free from leaks. (e) *Customer's Property Insurance*. We agree not to be named loss payee or a named insured on your property insurance policy covering your Property. (f) *Foreclosure*. If the Property is transferred to another person or entity by reason of foreclosure, trustee's sale, deed in lieu of foreclosure, or other proceeding for the enforcement of a security instrument on the Property, the transferee (including its successors and assigns, the "**Foreclosure Transferee**") may elect one of the following options: (i) request that we remove the System within ninety (90) days, and, to the extent this Agreement runs with the land, terminate this Agreement; (ii) assume the obligations in writing under this Agreement and become the beneficiary hereunder, without payment of any transfer charge or similar fee; or (iii) enter into a new agreement with us on terms no less favorable than this Agreement. In addition to electing one of the foregoing options, the Foreclosure Transferee shall be required to provide written notice to us concerning the date of the foreclosure and documentation reasonably satisfactory to us that evidences the Foreclosure Transferee's ownership of the Property. (g) *Notice of System Ownership*. You consent to and agree that we will file a notice of ownership in the real property records where the Property is located pursuant to the terms of this Agreement. You and we agree that the notice is not nor should it be construed as a title impediment or an encumbrance on the Property. Other than our ownership rights in the System and the System Interests, and our right to access the Property to install, operate, and maintain the System during the Term, we have no property right, security interest, or lien in or on the Property.

24. Our Insurance:

- (a) *Commercial General Liability Insurance (CGL)*. As of the Transaction Date, Vivint Solar Developer, LLC and our affiliates carry commercial general liability insurance written by Axis Specialty Europe (Policy No. 3776500119ES) in the amount of \$1,000,000 per occurrence. For more information, visit <https://www.vivintsolar.com/solar-insurance>.
- (b) *Workers' Compensation Insurance*. As of the Transaction Date, Vivint Solar Developer, LLC and our affiliates carry workers' compensation insurance for all employees written by Zurich American Insurance Company (NAIC #: 16535) and American Zurich Insurance Company (NAIC No.: 40142) in the amount of \$1,000,000 per occurrence. For more information, visit <https://www.vivintsolar.com/solar-insurance>.

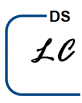
- (c) *Property Insurance.* As of the Transaction Date, Vivint Solar Developer, LLC and their affiliates carry property insurance for all Vivint Solar properties written by Lloyds of London Syndicates (Policy No. PW1900065) in the amount of \$1,000,000 for occurrences during installation. For more information, visit <https://www.vivintsolar.com/solar-insurance>.
- (d) *Casualty Event.* If the System is damaged or destroyed by fire, storm, flood, earthquake, or other disaster or accident (each, a “*Casualty Event*”) fully covered by our insurance, we will repair or replace the damaged portions of the System as we deem necessary. If the System is damaged or destroyed by a Casualty Event not fully covered by our insurance, we may, at our option: repair or replace the damaged portions of the System as we deem necessary, or terminate this Agreement and convey the System in its then-existing condition, “As Is, Where Is”, to you for no additional consideration.

25. PREScreen AND OPT-OUT NOTICE. THIS “PREScreenED” OFFER OF CREDIT IS BASED ON INFORMATION IN YOUR CREDIT REPORT INDICATING THAT YOU MEET CERTAIN CRITERIA. THIS OFFER IS NOT GUARANTEED IF YOU DO NOT MEET OUR CRITERIA. IF YOU DO NOT WANT TO RECEIVE PREScreenED OFFERS OF CREDIT FROM US AND OTHER COMPANIES, CALL THE CONSUMER REPORTING AGENCIES TOLL-FREE, 888.567.8688; OR WRITE: EXPERIAN OPT OUT, DMA MAIL PREFERENCE SERVICE, PO BOX 643, CARMEL, NY 10512; TRANSUNION OPT OUT REQUEST, P.O. BOX 505 WOODLYN, PA 19094; EQUIFAX INFORMATION SERVICES, LLC, P.O. BOX 740123 ATLANTA, GA 30374-0123, OR VISIT WWW.OPTOUTPREScreen.COM

26. Electronic Records. You may be entitled by law to receive certain information “in writing”. You agree that all information, documents, disclosures, notices, and agreements between you and us in electronic form (collectively, “*Electronic Records*”) will be deemed to be “in writing.” You further agree that we may use and obtain from you electronic signatures (such as by clicking, checking, or signing using a digital pen) in the processing of Electronic Records. We will provide the Electronic Records to you by emailing them to you at the most recent e-mail address that we have on file and/or by making Electronic Records available to you at account.vivintsolar.com.

You must notify us of any change in your e-mail address. If we send an Electronic Record to you, but you do not receive it because the most recent e-mail address that we have on file for you is incorrect, out of date, blocked by your service provider, filtered by your service provider as “spam” or “junk mail”, or you are otherwise unable to receive the Electronic Record, we will be deemed to have provided the Electronic Record to you. You must have a computer with an Internet connection, a compatible web browser, Adobe Acrobat Reader version 8.0 and above, and a valid and accessible e-mail account.

You may request a paper copy of any Electronic Record, and we will send your paper copy to you via U.S. mail within ninety (90) days. You may opt-out of receiving Electronic Records by calling or emailing our customer service department at help@vivintsolar.com.

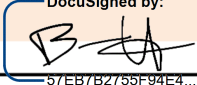
 BY INITIALING, YOU AGREE TO RECEIVE DISCLOSURES FROM US ELECTRONICALLY, OTHERWISE AGREE TO THE PROVISIONS OF THIS SECTION 26 AND ACKNOWLEDGE YOU HAVE REVIEWED THESE GENERAL PROVISIONS.

[SIGNATURE PAGE FOLLOWS]

SIGNATURE PAGE AND NOTICE TO CUSTOMERS

- A. **LIST OF DOCUMENTS TO BE INCORPORATED INTO THE CONTRACT.** These documents are incorporated as part of this Agreement and apply to the relationship between you and us: (1) Residential Solar Power Purchase Agreement, (2) General Provisions, (3) Customer Packet; and (4) Change Orders, as applicable.
- B. **WE HAVE NOT GUARANTEED, PROMISED OR OTHERWISE REPRESENTED ANY REDUCTION IN ELECTRICITY COSTS IN RELATION TO THE SYSTEM THAT WILL BE INSTALLED ON YOUR PROPERTY.**
- C. **IT IS NOT LEGAL FOR US TO ENTER YOUR PREMISES UNLAWFULLY OR COMMIT ANY BREACH OF THE PEACE TO REMOVE GOODS INSTALLED UNDER THIS AGREEMENT.**
- D. IF YOU DO NOT ELECT ANY OF THE END-OF-TERM OPTIONS SET FORTH IN SECTION 2 OF THE PPA, THIS AGREEMENT WILL AUTOMATICALLY RENEW ON A YEAR-TO-YEAR BASIS. CONSULT SECTION 2 OF THE PPA FOR MORE INFORMATION.
- E. **YOU RISK THE LOSS OF ANY PAYMENTS MADE TO A SALES REPRESENTATIVE.**
- F. **You have the right to require us to have a performance and payment bond.**
- G. **DO NOT SIGN THIS AGREEMENT IF THIS AGREEMENT CONTAINS ANY BLANK SPACES.** You are entitled to a completely filled in copy of this Agreement, signed by both you and us, before any work may be started.
- H. **YOU, THE CUSTOMER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE TRANSACTION DATE OR, IF LATER, UNTIL THE START OF ANY WORK AT OR NEAR YOUR PROPERTY ASSOCIATED WITH INSTALLATION OF THE SYSTEM. SEE THE ATTACHED NOTICE OF CANCELLATION FOR AN EXPLANATION OF THIS RIGHT.**
- X **THE LAW REQUIRES THAT THE CONTRACTOR GIVE YOU A NOTICE EXPLAINING YOUR RIGHT TO CANCEL. CHECK THIS BOX IF THE CONTRACTOR HAS GIVEN YOU A "NOTICE OF THE THREE-DAY RIGHT TO CANCEL."**

REPRESENTATIVE:

DocuSigned by:

 Signature: _____
 Printed Name: Branson Hadfield
 Salesperson No.: 103505 SP
 Date: February 11, 2020 | 3:43 PM PST

CUSTOMER(S):

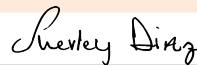
DocuSigned by:

 Signature: _____
 Printed Name: Luther Callmann
 Date: February 11, 2020 | 3:43 PM PST

FOR OFFICE USE ONLY

THIS AGREEMENT IS NOT EFFECTIVE NOR BINDING UPON VIVINT SOLAR DEVELOPER, LLC UNTIL SIGNED BY AN AUTHORIZED REPRESENTATIVE.

VIVINT SOLAR DEVELOPER, LLC

Signature:  _____
 Printed Name: Sherley Diaz
 Date: 02.12.2020
 Processing No: 9501772

Signature: _____
 Printed Name: _____
 Date: _____

EXHIBIT A - NOTICE OF THREE-DAY RIGHT TO CANCEL

(Customer Copy)

Transaction Date: February 11, 2020 | 3:43 PM PST Service No.: 6307648

YOU, THE BUYER, HAVE THE RIGHT TO CANCEL THIS CONTRACT WITHIN THREE BUSINESS DAYS OR (IF LATER) UNTIL THE START OF ANY WORK AT OR NEAR YOUR PROPERTY ASSOCIATED WITH INSTALLATION OF THE SYSTEM. YOU MAY CANCEL BY E-MAILING, MAILING, FAXING, OR DELIVERING A WRITTEN NOTICE TO THE CONTRACTOR AT THE CONTRACTOR'S PLACE OF BUSINESS BY MIDNIGHT OF THE THIRD BUSINESS DAY AFTER YOU RECEIVED A SIGNED AND DATED COPY OF THE CONTRACT THAT INCLUDES THIS NOTICE. INCLUDE YOUR NAME, YOUR ADDRESS, AND THE DATE YOU RECEIVED THE SIGNED COPY OF THE CONTRACT AND THIS NOTICE.

IF YOU CANCEL, THE CONTRACTOR MUST RETURN TO YOU ANYTHING YOU PAID WITHIN 10 DAYS OF RECEIVING THE NOTICE OF CANCELLATION. FOR YOUR PART, YOU MUST MAKE AVAILABLE TO THE CONTRACTOR AT YOUR RESIDENCE, IN SUBSTANTIALLY AS GOOD CONDITION AS YOU RECEIVED IT, ANY GOODS DELIVERED TO YOU UNDER THIS CONTRACT OR SALE. OR, YOU MAY, IF YOU WISH, COMPLY WITH THE CONTRACTOR'S INSTRUCTIONS ON HOW TO RETURN THE GOODS AT THE CONTRACTOR'S EXPENSE AND RISK.

IF YOU DO MAKE THE GOODS AVAILABLE TO THE CONTRACTOR AND THE CONTRACTOR DOES NOT PICK THEM UP WITHIN TWENTY (20) DAYS OF THE DATE OF YOUR NOTICE OF CANCELLATION, YOU MAY RETAIN OR DISPOSE OF THE GOODS WITHOUT ANY FURTHER OBLIGATION. IF YOU FAIL TO MAKE THE GOODS AVAILABLE TO THE SELLER, OR IF YOU AGREE TO RETURN THE GOODS TO THE SELLER AND FAIL TO DO SO, THEN YOU REMAIN LIABLE FOR PERFORMANCE OF ALL OBLIGATIONS UNDER THE CONTRACT.

TO CANCEL THIS TRANSACTION, E-MAIL, MAIL, FAX, OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE, OR ANY OTHER WRITTEN NOTICE TO VIVINT SOLAR DEVELOPER, LLC AT 1800 W ASHTON BLVD, LEHI, UT 84043, ATTN: PROCESSING DEPARTMENT PRIOR TO 2/18/2020 OR (IF LATER) UNTIL THE START OF ANY WORK AT OR NEAR YOUR PROPERTY ASSOCIATED WITH INSTALLATION OF THE SYSTEM.

EXHIBIT B - NOTICE OF CANCELLATION

(Customer Copy)

Transaction Date: February 11, 2020 | 3:43 PM PST *Service No.:* 6307648

YOU MAY CANCEL THIS TRANSACTION, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN THREE (3) BUSINESS DAYS FROM THE ABOVE DATE OR (IF LATER) UNTIL THE START OF ANY WORK AT OR NEAR YOUR PROPERTY ASSOCIATED WITH INSTALLATION OF THE SYSTEM.

IF YOU CANCEL, ANY PROPERTY TRADED IN, ANY PAYMENTS MADE BY YOU UNDER THE CONTRACT OR SALE, AND ANY NEGOTIABLE INSTRUMENT EXECUTED BY YOU WILL BE RETURNED WITHIN 10 DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE, AND ANY SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL BE CANCELED.

IF YOU CANCEL, YOU MUST MAKE AVAILABLE TO THE SELLER AT YOUR RESIDENCE, IN SUBSTANTIALLY AS GOOD CONDITION AS WHEN RECEIVED, ANY GOODS DELIVERED TO YOU UNDER THIS CONTRACT OR SALE, OR YOU MAY, IF YOU WISH, COMPLY WITH INSTRUCTIONS OF THE SELLER REGARDING THE RETURN SHIPMENT OF THE GOODS AT THE SELLER'S EXPENSE AND RISK.

IF YOU DO MAKE THE GOODS AVAILABLE TO THE SELLER AND THE SELLER DOES NOT PICK THEM UP WITHIN 20 DAYS OF THE DATE OF YOUR NOTICE OF CANCELLATION, YOU MAY RETAIN OR DISPOSE OF THE GOODS WITHOUT ANY FURTHER OBLIGATION. IF YOU FAIL TO MAKE THE GOODS AVAILABLE TO THE SELLER, OR IF YOU AGREE TO RETURN THE GOODS TO THE SELLER AND FAIL TO DO SO, THEN YOU REMAIN LIABLE FOR PERFORMANCE OF ALL OBLIGATIONS UNDER THE CONTRACT.

TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE, OR ANY OTHER WRITTEN NOTICE, OR SEND A TELEGRAM TO VIVINT SOLAR DEVELOPER, LLC AT 1800 W ASHTON BLVD, LEHI, UT 84043, ATTN: PROCESSING DEPARTMENT NOT LATER THAN MIDNIGHT OF 2/18/2020 OR (IF LATER) UNTIL THE START OF ANY WORK AT OR NEAR YOUR PROPERTY ASSOCIATED WITH INSTALLATION OF THE SYSTEM.

I HEREBY CANCEL THIS TRANSACTION.

Date: _____

Customer's Signature: _____

NOTICE OF CANCELLATION

(Vivint Solar Copy)

Transaction Date: February 11, 2020 | 3:43 PM PST Service No.: 6307648

YOU MAY CANCEL THIS TRANSACTION, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN THREE (3) BUSINESS DAYS FROM THE ABOVE DATE OR (IF LATER) UNTIL THE START OF ANY WORK AT OR NEAR YOUR PROPERTY ASSOCIATED WITH INSTALLATION OF THE SYSTEM.

IF YOU CANCEL, ANY PROPERTY TRADED IN, ANY PAYMENTS MADE BY YOU UNDER THE CONTRACT OR SALE, AND ANY NEGOTIABLE INSTRUMENT EXECUTED BY YOU WILL BE RETURNED WITHIN 10 DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE, AND ANY SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL BE CANCELED.

IF YOU CANCEL, YOU MUST MAKE AVAILABLE TO THE SELLER AT YOUR RESIDENCE, IN SUBSTANTIALLY AS GOOD CONDITION AS WHEN RECEIVED, ANY GOODS DELIVERED TO YOU UNDER THIS CONTRACT OR SALE, OR YOU MAY, IF YOU WISH, COMPLY WITH INSTRUCTIONS OF THE SELLER REGARDING THE RETURN SHIPMENT OF THE GOODS AT THE SELLER'S EXPENSE AND RISK.

IF YOU DO MAKE THE GOODS AVAILABLE TO THE SELLER AND THE SELLER DOES NOT PICK THEM UP WITHIN 20 DAYS OF THE DATE OF YOUR NOTICE OF CANCELLATION, YOU MAY RETAIN OR DISPOSE OF THE GOODS WITHOUT ANY FURTHER OBLIGATION. IF YOU FAIL TO MAKE THE GOODS AVAILABLE TO THE SELLER, OR IF YOU AGREE TO RETURN THE GOODS TO THE SELLER AND FAIL TO DO SO, THEN YOU REMAIN LIABLE FOR PERFORMANCE OF ALL OBLIGATIONS UNDER THE CONTRACT.

TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE, OR ANY OTHER WRITTEN NOTICE, OR SEND A TELEGRAM TO VIVINT SOLAR DEVELOPER, LLC AT 1800 W ASHTON BLVD, LEHI, UT 84043, ATTN: PROCESSING DEPARTMENT NOT LATER THAN MIDNIGHT OF 2/18/2020 OR (IF LATER) UNTIL THE START OF ANY WORK AT OR NEAR YOUR PROPERTY ASSOCIATED WITH INSTALLATION OF THE SYSTEM.

I HEREBY CANCEL THIS TRANSACTION.

Date: _____

Customer's Signature: _____

EXHIBIT C - CALIFORNIA - DISCLOSURES

1. Mechanics' Lien Warning. Anyone who helps improve your property, but who is not paid, may record what is called a mechanics' lien on your property. A mechanics' lien is a claim, like a mortgage or home equity loan, made against your property and recorded with the county recorder. Even if you pay your contractor in full, unpaid subcontractors, suppliers, and laborers who helped to improve your property may record mechanics' liens and sue you in court to foreclose the lien. If a court finds the lien is valid, you could be forced to pay twice or have a court officer sell your home to pay the lien. Liens can also affect your credit. To preserve their right to record a lien, each subcontractor and material supplier must provide you with a document called a "20-day Preliminary Notice." This notice is not a lien. The purpose of the notice is to let you know that the person who sends you the notice has the right to record a lien on your property if he or she is not paid. BE CAREFUL. The Preliminary Notice can be sent up to 20 days after the subcontractor starts work or the supplier provides material. This can be a big problem if you pay your contractor before you have received the Preliminary Notices. you will not get Preliminary Notices from your prime contractor or from laborers who work on your project. The law assumes that you already know they are improving your property. PROTECT YOURSELF FROM LIENS. You can protect yourself from liens by getting a list from your contractor of all the subcontractors and material suppliers that work on your project. Find out from your contractor when these subcontractors started work and when these suppliers delivered goods or materials. Then wait 20 days, paying attention to the Preliminary Notices you receive. PAY WITH JOINT CHECKS. One way to protect yourself is to pay with a joint check. When your contractor tells you it is time to pay for the work of a subcontractor or supplier who has provided you with a Preliminary Notice, write a joint check payable to both the contractor and the subcontractor or material supplier. For other ways to prevent liens, visit CSLB's Website at www.cslb.ca.gov or call CSLB at 800.321.2752. REMEMBER, IF YOU DO NOTHING, YOU RISK HAVING A LIEN PLACED ON YOUR HOME. This can mean that you may have to pay twice, or face the forced sale of your home to pay what you owe. Pursuant to the terms of this Agreement, if you fail to make any payment when due hereunder, we may file a lien on your Property.

2. Mechanics' Lien Removal. Upon satisfactory payment being made for any portion of the work performed, we, prior to any further payment being made, shall furnish to you a full and unconditional release from any potential lien claimant claim or mechanics lien authorized pursuant to Section 8400 and 8404 of the California Civil Code for that portion of the work for which payment has been made.

3. Disclosure of Personal Information To Third-Parties For Direct Marketing Purposes. You have the right to request and obtain from us once per year, free of charge, information about any personal information we disclosed to third parties for direct marketing purposes in the preceding calendar year, in accordance with CA Civil Code § 1798.83. If you would like to make such a request, please submit your request in writing to: Online Privacy Coordinator, Vivint Solar Legal Department, 1800 W Ashton Blvd, Fifth Floor, Lehi, Utah 84043.

4. Note About Extra Work and Change Orders. Extra Work and Change Orders become part of the contract once the order is prepared in writing and signed by the parties prior to the commencement of work covered by the new change order. The order must describe the scope of the extra work or change, the cost to be added or subtracted from the contract, and the effect the order will have on the schedule of progress payments. We are not required to perform additional work or changes without written approval in a "Change Order" before any of the new work is started. Extra work or a Change Order is not enforceable against you as the buyer unless the Change Order also identifies all of the following in writing prior to commencement of any work covered by such Change Order: (i) the scope of work encompassed by such Change Order; (ii) the amount to be added or subtracted from the Agreement; and (iii) the effect the order will make in the progress payments or the completion date. our failure to comply with the requirements of this paragraph does not preclude the recovery of compensation for work performed based upon legal or equitable remedies designed to prevent unjust

enrichment. Pursuant to the terms of this Agreement, the initial design and installation of the System shall be done at our sole cost and expense, and the above notice does not apply to such work.

5. Information About the Contractors' State License Board (CSLB). The CSLB is the state consumer protection agency that licenses and regulates construction contractors. Contact CSLB for information about the licensed contractor you are considering, including information about disclosable complaints, disciplinary actions, and civil judgments that are reported to CSLB. Use only licensed contractors. If you file a complaint against a licensed contractor within the legal deadline (usually four years), CSLB has authority to investigate the complaint. If you use an unlicensed contractor, CSLB may not be able to help you resolve your complaint. Your only remedy may be in civil court, and you may be liable for damages arising out of any injuries to the unlicensed contractor or the unlicensed contractor's employees. For more information: VISIT: CSLB's website at www.cslb.ca.gov; CALL: CSLB at 800.321.2752; WRITE: CSLB at P.O. Box 26000, Sacramento, CA 95826. Vivint Solar Developer, LLC (EIN: 80-0756438) is a licensed contractor in California, C-46 Contractor License No. 973756. For information about our licenses please visit <http://www.vivintsolar.com/licenses>.

6. Notice of Independent Energy Producer Contract. You acknowledge and agree that We will record a "Notice of an Independent Solar Energy Producer Contract" along with the property records to Your Property with the county recorder's office, pursuant to California Public Utilities Code § 2869.

7. Manufacturer Warranties. In addition to the solar panel manufacturer warranties described in the agreement, the other System components carry a minimum manufacturer's warranty of ten (10) years against defects or component breakdowns.

8. Incentives. Subject to the terms of the Agreement, we will keep the System operational for the entire expected duration of any performance-based incentive paid by your Utility. If the System fails to remain operational during such period, then we may have to reimburse the Utility on a pro-rated basis for the applicable portion of the incentive received during which period the System was not operational. If the reason for such non-operation is due to your failure to comply with the Agreement, including any Customer Default, then you shall reimburse the Utility (if required) on a pro-rated basis for the applicable portion of the incentive received during which period the System was not operational.

9. Automatic Renewal. THIS AGREEMENT CONTAINS AN AUTOMATIC RENEWAL PROVISION IN SECTION 2(b). IF YOU DO NOT NOTIFY US OF YOUR CHOICE UNDER SECTION 2(a) BY SENDING THE APPLICABLE COMPLETED FORM TO US EITHER BY E MAIL AT HELP@VIVINTSOLAR.COM OR BY U.S. MAIL AT OUR ADDRESS FIRST SET FORTH ABOVE AT LEAST THIRTY (30) DAYS PRIOR TO THE END OF THE TERM, THEN (UNLESS WE ELECT TO TERMINATE THIS AGREEMENT) THIS AGREEMENT WILL AUTOMATICALLY RENEW ON A YEAR-TO-YEAR BASIS, AT TEN PERCENT (10%) LESS THAN THE THEN-CURRENT AVERAGE RATE CHARGED BY YOUR UTILITY UNTIL YOU NOTIFY US IN WRITING OF YOUR ELECTION TO CANCEL AT LEAST THIRTY (30) DAYS PRIOR TO THE END OF THE RENEWAL TERM.

Certificate Of Completion

Envelope Id: F586F194F4614381B6854CD8D004C6B0	Status: Completed
Subject: Please DocuSign: CA-PPA-v4.1-1.2020-FINAL-DS.pdf	
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End Date:	
Contract Preference:	
Kind:	
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Contract Version:	
State:	
Utility:	
Contact ID:	
Source Envelope:	
Document Pages: 22	Signatures: 2
Certificate Pages: 5	Initials: 2
AutoNav: Enabled	
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	Envelope Originator: Vivint Solar 1800 Ashton Blvd Lehi, UT 84043 srv-docusign.neo@vivintsolar.com IP Address: 52.37.14.19

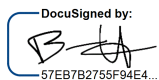
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Signer Events

Branson Hadfield
branson.hadfield@vivintsolar.com
Director
Vivint Solar
Security Level: Email, Account Authentication
(None)

Signature

DocuSigned by:

57EB7B2755F94E4...
Signature Adoption: Drawn on Device
Using IP Address: 174.195.128.163
Signed using mobile

Timestamp

Sent: 2/11/2020 4:32:17 PM
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Signed: 2/11/2020 4:33:01 PM

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Luther Callmann
lumau1220@msn.com
Security Level: Email, Account Authentication
(None)

DocuSigned by:

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Signature Adoption: Pre-selected Style
Using IP Address: 76.168.227.84
Signed using mobile

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Signed: 2/11/2020 4:43:34 PM

Electronic Record and Signature Disclosure:

Accepted: 2/11/2020 4:41:06 PM
ID: 3e096fae-dacf-4537-a2fd-abc70c75bb9d

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp

Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	2/11/2020 4:33:02 PM
Certified Delivered	Security Checked	2/11/2020 4:41:06 PM
Signing Complete	Security Checked	2/11/2020 4:43:34 PM
Completed	Security Checked	2/11/2020 4:43:34 PM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Vivint Solar (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through your DocuSign, Inc. (DocuSign) Express user account. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document.

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You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

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To advise Vivint Solar of your new e-mail address

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- i. decline to sign a document from within your DocuSign account, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an e-mail to nic.johnson@vivintsolar.com and in the body of such request you must state your e-mail, full name, US Postal Address, telephone number, and account number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

Operating Systems:	Windows2000? or WindowsXP?
Browsers (for SENDERS):	Internet Explorer 6.0? or above
Browsers (for SIGNERS):	Internet Explorer 6.0?, Mozilla FireFox 1.0, NetScape 7.2 (or above)
Email:	Access to a valid email account
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	•Allow per session cookies •Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection

** These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the 'I agree' button below.

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