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Ilum Energy Solutions

LIC #1009260
888-696-4586
4135 NORTHGATE BLVD, SUIT 9
SACRAMENTO, CA 95834

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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: $ 47439.12 **.**

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.

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CUSTOMER INFORMATION

*This purchase agreement is subject to field inspection of project site by ILUM ENERGY SOLUTIONS.

Prepared for: Kyle Adair Date: 4/23/2021 | 12:47 PM MDT

Project Location: 24323 Kentucky Derby Way Murrieta CA 92562

Phone: [redacted] Email: [redacted]

Utility Provider: PG&E Southern California Edison Meter #

Utility Account #: Service ID#

HOA Contact N/a HOA Phone # N/a

SCOPE OF WORK

Ilum Energy Solutions will supply all the materials, equipment, and labor necessary to install a turnkey functioning solar photovoltaic (PV) system at the location identified. All workmanship will comply with applicable building codes and manufacturer's installation specifications and be performed in a skillful manner.

The scope of the project includes:

- [X] **Roof or Ground Condition Inspection**
- [X] **Clean and Remove All Job Related Debris**
- [ ] **Electrical Panel Upgrade**
- [X] **Includes Local Utility Start Up-PTO**
- [X] **Roof Mount**
- [ ] **Ground Mount**
- [X] **Net Meter Monitoring**
- [X] **City or County Permits**
- [X] **25 Year PV Panel Production Warranty**
- [X] **25 Year Labor Warranty**
- [X] **Electrical Hookup Included**
- [X] **All Permit Planning Included**
- [X] **System Engineering Included**
- [ ] **Battery:** NA
- [ ] **Other:** NA

Total System Size*	12.025
**DC name plate power rating. AC power rating will very.*	
Panels	37 REC Twinpeak 2 REC325TP2M - 325
Inverter(s)	37 Enphase IQ7-60-2-US
Mounting Hardware	Unirac or equivalent
Estimated First Year Production**	17833
***First year's annual kWh production is an estimate and may vary based on weather or other factors*	

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CONTRACT PRICE AND PAYMENT SCHEDULE

The total contract amount includes the entire cost of the PV system including: labor, materials, permit costs, and commissioning of PV monitoring system (if applicable).

Down payment: . It is against the law for a contractor to collect payment for work not yet completed or for equipment or materials not yet delivered. A down payment may not exceed $1000.00 or 10% of the contract price, whichever is less.

Permit Approval: Once this contract is signed and any applicable down payment is received, plans will be drawn and provided to the building department/homeowners association. Installation will begin after the building permit is issued.

Final Inspection: After installation, all final inspections will be scheduled with the prevailing building department. Final Inspection is considered complete once the building department has signed the permit asserting that final inspection has been passed.

System Cost:	47439.12
Applicable Discounts:	
Total Contract Amount	47439.12
Method of Financing	LoanPal

The following section is for customers paying all or a portion with cash or credit card:

Down Payment:	
Remaining Balance Due	
40% Due at Permit Approval	
40% Due at Start of Install	
Balance Due at Final Inspection	

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.

TIME OF PERFORMANCE

The work to be performed under this contract shall be commenced on approximately May 15 2021 provided any required building permits are received and any agreed upon funds are paid to Ilum Energy Solutions. The project shall be completed by approximately May 16th 2021 subject to permissible delays as defined in this contract.

PRE-EXISTING CONDITIONS

The client has made known to Ilum Energy Solutions prior to signing the contract all information which the client has regarding surface and subsurface conditions in the vicinity of the project and work area. Proper operation of the

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equipment purchased hereunder may be dependent upon the client's existing equipment, and Ilum Energy Solutions has no liability for equipment not purchased under this agreement. Ilum Energy Solutions will not be responsible for pre-existing conditions which may be aggravated by normal traffic and material handling procedures on the roof or ground associated with installing the equipment supplied under this contract.

EXTRA WORK AND CHANGE ORDERS

Extra work and change orders become part of this agreement and are enforceable once a change order is prepared in writing and signed by the parties prior to the commencement of any work covered by the new change order. The change order must describe the scope of the extra work or change, the cost to be added or subtracted from the contract price, and the effect the change order will have on the schedule of progress payments or completion date.

PHOTOVOLTAIC SYSTEM WARRANTY

Ilum Energy Solutions warrants that the System will be constructed and installed in a good workmanlike manner according to the standards of care and diligence generally practiced by solar engineering, construction, and installation companies when installing residential photovoltaic solar power systems of a similar size and type as the System in the geographic region where your Property is located, and pursuant to (i) good engineering design practices, (ii) manufacturer's instructions, (iii) applicable law (including local codes and standards), (iv) required governmental approvals and permits, and (v) applicable requirements of the local utility. Please see Exhibit A for further details.

COVERED COMPONENTS

This warranty covers the following components and installation by Ilum Energy Solutions: photovoltaic modules, mounting structures, inverters, wiring, foundations for freestanding systems, utility required interconnection equipment, together with any other equipment eligible for the state of California's rebate/incentive programs. This warranty also extends to any leaks proximately caused by roof penetrations Ilum Energy Solutions made while installing the PV system, but it does not extend to leaks that would have occurred even in the absence of such penetrations. Please see Exhibit A for further definition. Electricity storage equipment such as batteries, battery cables, charge controllers or any other equipment not eligible for state of California's rebate/incentive programs is covered only when installed by Ilum Energy Solutions.

CONSTRUCTION LICENSING

STATE LAW REQUIRES ANYONE WHO CONTRACTS TO DO CONSTRUCTION WORK TO BE LICENSED BY THE CONTRACTORS STATE LICENSE BOARD IN THE LICENSE CATEGORY IN WHICH THE CONTRACTOR IS GOING TO BE WORKING- IF THE TOTAL PRICE OF A JOB IS $500 OR MORE (INCLUDING LABOR AND MATERIALS) LICENSED CONTRACTORS ARE REGULATED BY LAWS DESIGNED TO PROTECT THE PUBLIC. IF YOU CONTRACT WITH SOMEONE WHO DOES NOT HAVE A LICENSE THE CONTRACTORS STATE LICENSE BOARD MAY BE UNABLE TO ASSIST YOU WITH A COMPLAINT. YOUR ONLY REMEDY AGAINST AN UNLICENSED CONTRACTOR MAY BE IN CIVIL COURT, AND YOU MAY BE LIABLE FOR DAMAGES ARISING OUT OF INJURIES TO THE CONTRACTOR OR HIS OR HER EMPLOYEES. YOU MAY CONTACT THE CONTRACTORS STATE LICENSE BOARD TO FIND OUT IF THIS CONTRACTOR HAS A VALID LICENSE. THE BOARD HAS COMPLETE INFORMATION ON THE HISTORY OF LICENSED CONTRACTORS, INCLUDING ANY POSSIBLE SUSPENSIONS, REVOCATIONS, JUDGMENTS, AND CITATIONS. THE BOARD HAS OFFICES THROUGHOUT CALIFORNIA. PLEASE CHECK THE GOVERNMENT PAGE OR THE WHITE PAGES FOR THE OFFICE NEAREST YOU OR CALL 1-800-321-CSLB FOR MORE INFORMATION.

Contractors are required by law to be licensed and regulated by the Contractors State License Board which has jurisdiction to investigate complaints against contractors if a complaint regarding a patent act or omission is filed within four years of the date of the alleged violation. A complaint regarding a latent act or omission pertaining to structural defects must be filed within 10 years of the date of the alleged violation. Any questions concerning a contractor may be referred to the Registrar, Contractors State License Board, P.O. Box 26000, Sacramento, Ca 95826.

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FINANCING DISCLOSURE

The first monthly payment on the loan is due approximately 60 days after installation. The calculation of the monthly payments for the first 18 months following installation (which includes the first 17 payments) (the “Initial Period”) assumes that you will pay down the loan during the Initial Period by 26%. If you make aggregate principal payments in such amount during the Initial Period, your monthly payments following the Initial Period will remain the same as during the Initial Period. If during the Initial Period you elect to pay principal in an amount that is less than 30% of your loan amount, your monthly payment beginning upon conclusion of the Initial Period and throughout the rest of the term of the Loan will be increased to amortize the full principal loan balance (which would be greater than the originally assumed amount) over a period which is effectively 18 months shorter. Conversely, if you pay down greater than 30% of the principal balance during the Initial Period, your monthly payments following the conclusion of the Initial Period will be reduced to reflect the payment of a lesser principal balance than originally assumed for the balance of the term. Please carefully review the details of your loan, including the payment amounts, provided in your loan agreement.”

TAX CREDIT DISCLOSURE

Tax credits are an estimated amount. As the purchaser and owner of a solar photovoltaic system, you may qualify for certain federal, state, local or other rebates, tax credits or incentives (collectively, "Incentives"). If you have any questions as to whether and when you qualify for any Incentives and the amount of such Incentives, please consult and discuss with your personal tax or financial adviser. Ilum Solar and its financing partners make no representation, warranty or guaranty as to the availability or amount of such incentives.

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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. Ilum Energy Solutions carries $1,000,000 general liability insurance. Ilum Energy Solutions has workers compensation insurance.

ACCEPTANCE OF CONTRACT

I agree to the terms and conditions of this contract and authorize Ilum Energy Solutions to perform the aforementioned work.

Customer Signature: DocuSigned by: 632775FBAEA8465...

Printed Name: Kyle Adair

Date: 4/23/2021 | 12:47 PM MDT

Customer Signature: _____

Printed Name: _____

Date: _____

ILUM ENERGY SOLUTIONS

Authorized Representative

Signature: DocuSigned by: Ben Hernstedt D5171143AD5940E...

Printed Name: Ben Hernstedt

Date: 4/23/2021 | 11:00 AM PDT

HIS License Number: CSLB 1009260

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EXHIBIT A: LIFETIME LIMITED WORKMANSHIP WARRANTY

ILUM ENERGY SOLUTIONS warrants that the installation of PV Solar Systems have been installed in accordance with current good trade practices and will be free from workmanship defect for the lifetime of the original owner(s) or, if transferred by the original owner(s) 25 years from the date of original installation.

This warranty is subject to the following conditions:

1. This warranty includes the installation of all the materials installed by ILUM ENERGY SOLUTIONS including solar panels, inverters, batteries and racking. Material warranties are the responsibility of their respective manufacturers.
2. Any acts of nature or natural disasters or other conditions beyond the control of ILUM ENERGY SOLUTIONS are excluded.
3. ILUM ENERGY SOLUTIONS will have the option of either replacing or repairing any material originally installed.
4. This warranty can be transferred by the original owner by notifying ILUM ENERGY SOLUTIONS in writing within 60 days of the transfer of real estate title.
5. This warranty will be voided if alterations made after completion of the original installation including structural changes, equipment installation, painting, application of cleaning solutions, coatings, careless foot traffic or other modifications without ILUM ENERGY SOLUTIONS's written approval and certification upon completion of such alteration, change or condition. ILUM ENERGY SOLUTIONS reserves the right to make a change for any such inspections and certifications.
6. Any additions, alterations or repairs to the PV Solar System shall not extend the date of original installation in any way.
7. The workmanship warranty period for all roof penetrations is limited to 10 years.
8. Workmanship on paint and sealant are expressly excluded from this warranty as these are maintenance issues and not covered under workmanship warranty {i.e. paint on conduit or exposed caulking}. Owners are encouraged to choose ILUM ENERGY SOLUTIONS to perform routine maintenance service.
9. This warranty shall not be binding on ILUM ENERGY SOLUTIONS unless the owner makes payment in full for the original installation
10. Notice must be given to ILUM ENERGY SOLUTIONS in writing of any claim of defect in installation within 3 days of discovery or within 3 days of reasonable time such defect should have been discovered.
11. A standard callout charge will apply to any inspection callout to the job site. Such charges will be waived in the event the callout issue is covered under warranty.
12. If any Solar Equipment is deemed faulty and covered under manufacture warranty, ILUM ENERGY SOLUTIONS is not responsible for any financial loss due to faulty solar equipment.
13. **THIS WARRANTY IS THE SOLE WARRANTY GRANTED BY ILUM ENERGY SOLUTIONS TO OWNER AND IS LIEU OF ALL OTHER WARRANTIES, EXPRESSED OR IMPLIED INCLUDING BUT NOT LIMITED TO THOSE OF MERCHANTABILITY AND FITNESS FOR A SPECIFIC PURPOSE AND OUTLINES THE ONLY REMEDIES OF AVAILABLE TO THE OWNER UNDER THIS WARRANTY, ANY VERBAL AND PRIOR REPRESENTATIONS ARE EXCLUDED.**
14. If any provision of this Lifetime Limited Workmanship Warranty is held by a court of competent jurisdiction to be invalid, void or unenforceable, the remaining provisions shall nevertheless continue in full force without being impaired or invalidated in any way.

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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.*)



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.

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MAKE SURE TO READ AT LEAST THE NEXT 3 PAGES

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

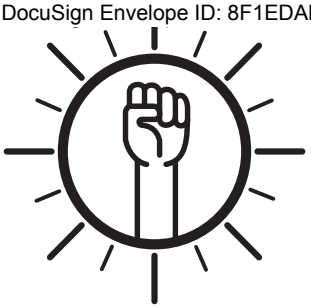
Most solar providers are honest and fair. However, there are still some false claims you need to watch out for. Do not do business with a salesperson that makes one of these false claims.

False claims to watch out for	The Truth
FALSE **You can get free solar energy at no cost to you.**	TRUE **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*

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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.

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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: 1009260

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.

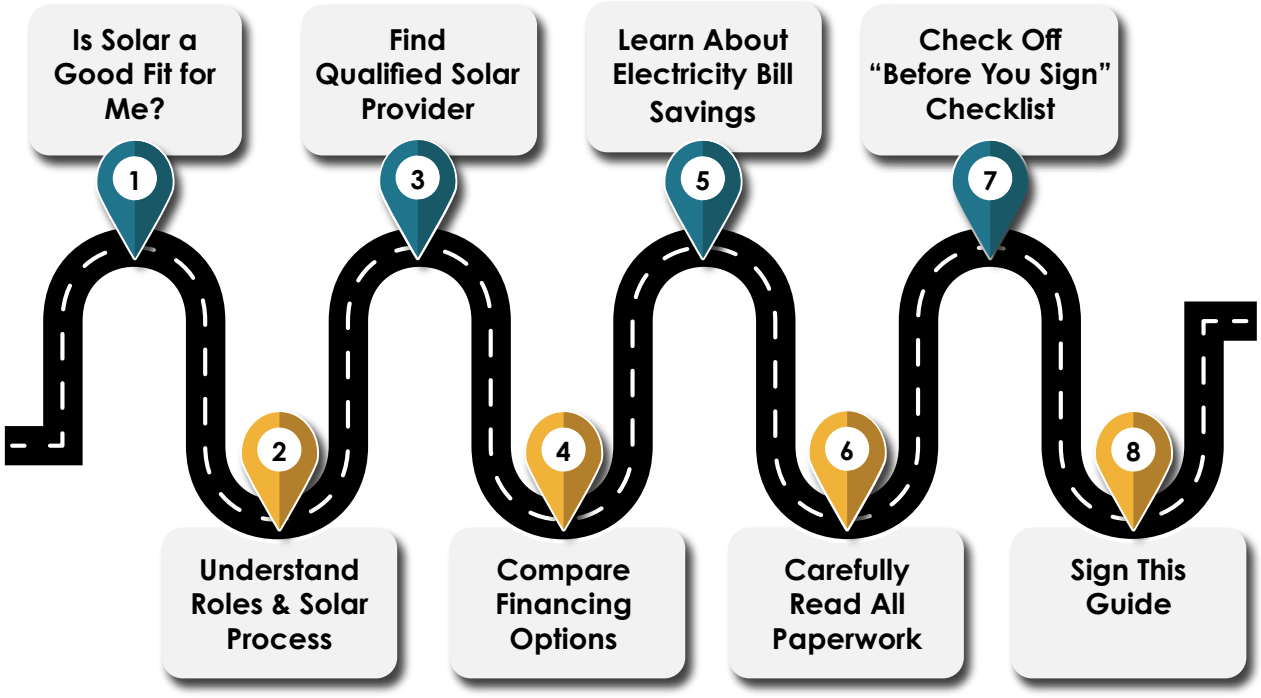
OK, I read these 3 pages. Now what?

- 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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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.

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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.

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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.

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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.

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STEP 3: Find a Qualified Solar Provider

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

FIND PROVIDER

Find Solar Providers that Serve Your Neighborhood

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

Narrow Down the List to Qualified Solar Providers

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

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

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.

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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?

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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!

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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.

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	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.

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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

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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.

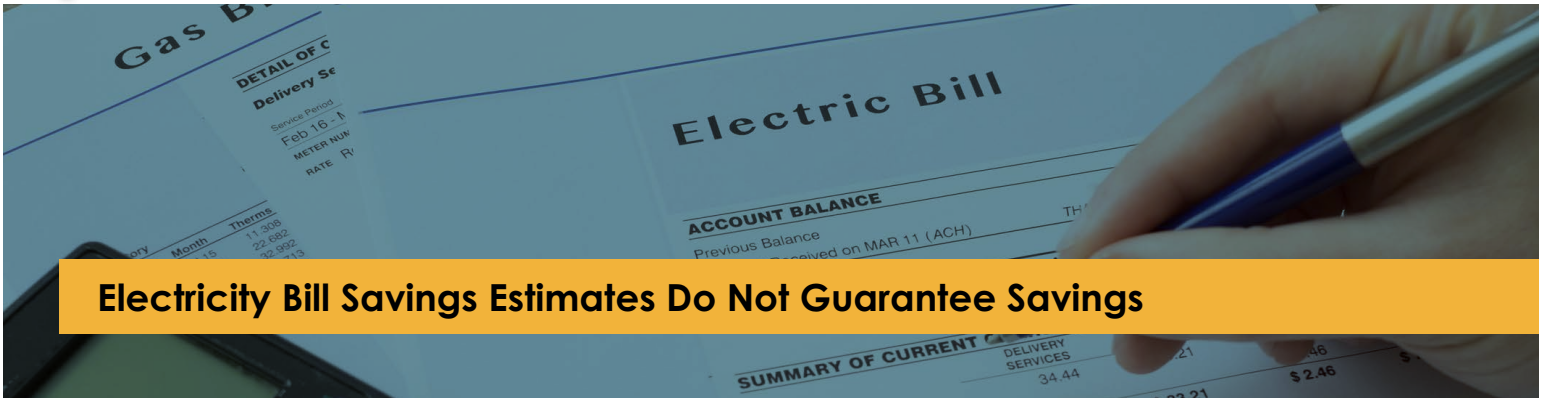
- If you sell your house before the Lease or PPA contract is over, you will have to pay the Solar Provider the remainder of the value of the Lease or PPA or transfer the contract to the new property owner. Make sure you understand the specific contract terms, since buying out a Lease or PPA can cost 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.

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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



Electricity Bill Savings Estimates Do Not Guarantee 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?

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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.

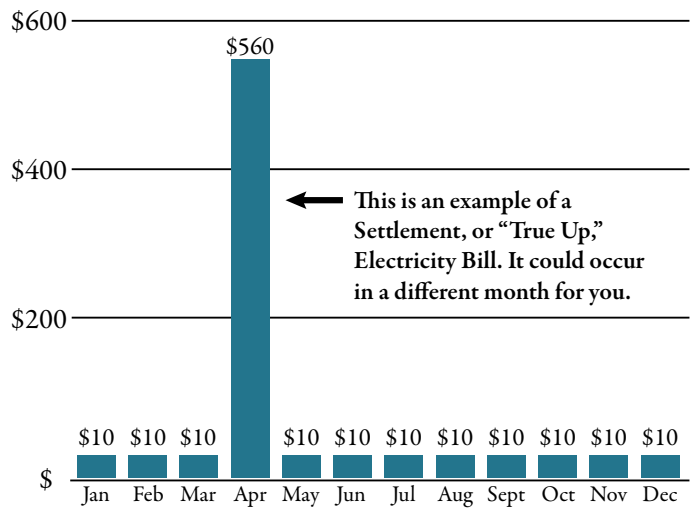
12 Month Settlement Bill

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

EXAMPLE OF A SETTLEMENT, OR ("TRUE UP") ELECTRICITY BILL



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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.



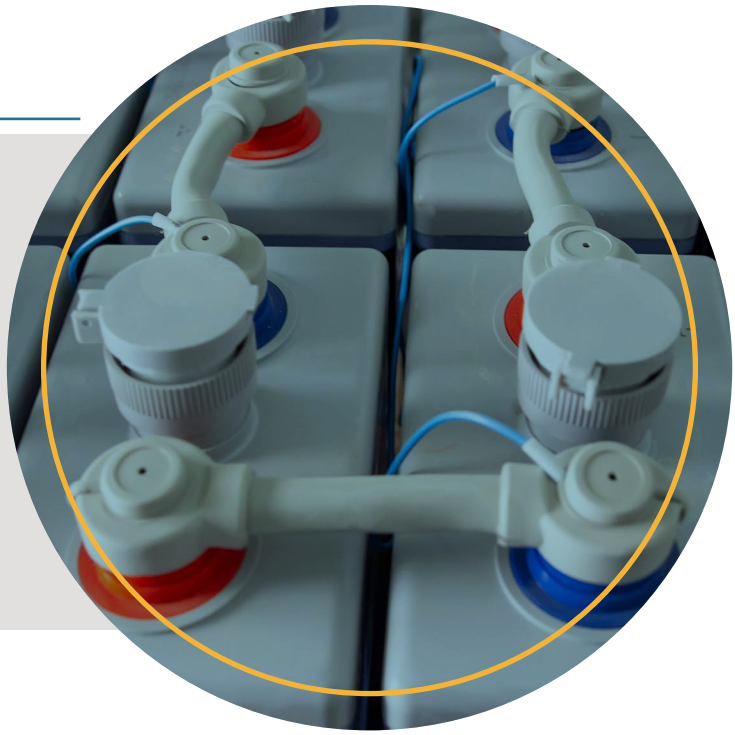
Getting Environmental Credit for Going Green

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.



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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.

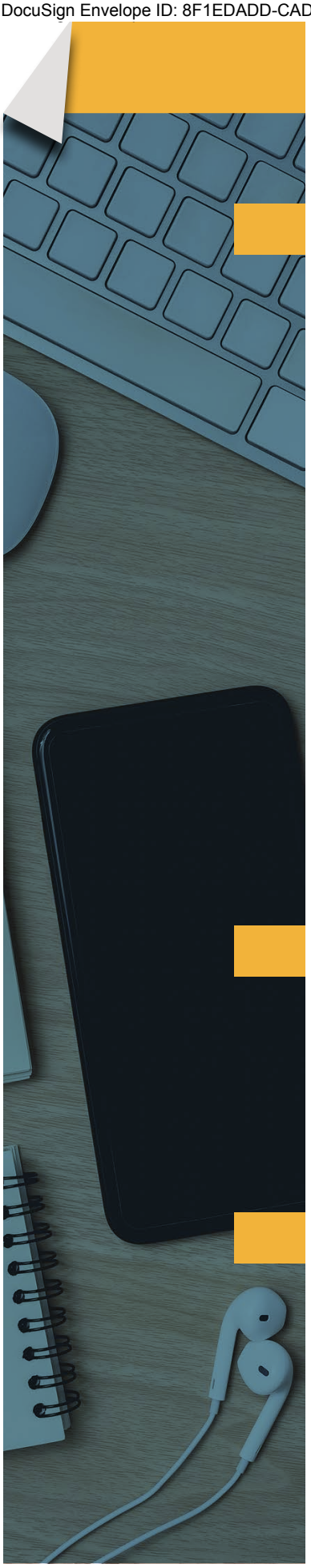
CONTRACT

- 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.

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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

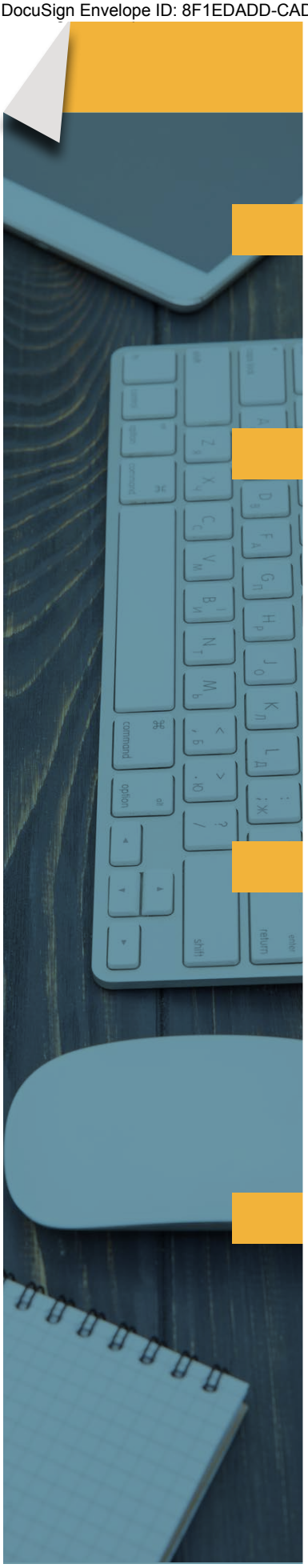
If you are not a PG&E, SCE, or SDG&E customer, contact your electricity provider for low-income solar options.

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

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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
- EnergySage Solar 101: https://www.energysage.com/solar/101

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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.

- [x] Check to see if you qualify for a low-income solar program, which has strong protections for consumers. **See page 6**.
- [x] Consider making your home more energy efficient before getting solar. This could save you money. **See page 5**.
- [x] Get at least 3 bids for solar at your home. **See page 9**.
- [x] Check to make sure the Solar Provider's license is current and valid with the Contractors State License Board. **See page 4**.
- [x] Ask the Solar Provider for 3 customer references and call or visit them.
- [x] Ask the Solar Provider the contract questions on **page 4, 10, and 11** so you understand the terms of the solar contract.
- [x] 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.
- [x] Read the critical information about electricity bill savings estimate on **page 16 and 17**.
- [x] 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**.
- [x] Understand what happens after you sign a contract for solar. **See page 8**.
- [x] 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.

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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

- [x] 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.
- [x] The solar provider gave me the opportunity to read this guide in Español, 中文, 한국어, Tiếng Việt, or Tagalog.
- [x] I have not yet entered into a contract for solar with the solar provider signing below.

Customer Printed Name	Customer Signature	Date
Kyle Adair	DocuSigned by: [signature]	4/23/2021 | 12:47 PM MDT

SOLAR PROVIDER*

- [x] The customer initialed the first 4 pages of the guide.
- [x] 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.

Company Representative Name/Title	Company Representative Signature	Date
Ben Hernstedt	DocuSigned by: Ben Hernstedt	4/23/2021 | 11:00 AM PDT

Company Name	Company Email	Company Phone
Ilum Solar	contact@ilumsolar.com	888-696-4586

*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 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.

(844) 910-0111

Dear Kyle Adair,

Welcome to Loanpal!

We are pleased you have chosen Loanpal for your financing needs and we look forward to servicing your loan.

Below, you will find your final Closing Certificate and final Truth in Lending. The Closing Certificate outlines all of the terms of your loan including your monthly payment amount and first payment date. The Truth in Lending Disclosure shows your final APR and other loan terms.

Thank you for signing up for automatic payments (ACH). Your first payment will be withdrawn from your bank account on your first payment date as shown on your Closing Certificate. Additionally, we will send you an invoice each month approximately 10 days before your payment is due.

Customer Portal Information:

Loanpal provides an online Loan Portal to manage your account, make additional payments, or to pay down your loan. Your Loan Portal will be available on or after Friday, May 28th, 2021.

Please sign up and activate your Loan Portal at www.loanpalsolarpayments.com anytime on or after Friday, May 28th, 2021. When you get to your portal press "Enroll Now". You will need your Account Number 2114048304 and your zip code 92562-6139 to activate your account.
If you require assistance or have any questions, please contact us

By phone: 1-800-345-9372
By email: customerservice@loanpalsupport.com
By mail: Loanpal PO Box 4387 Portland, OR 97208

Thank you,

The Loanpal Team

Loan Closing Certificate

Borrower: Kyle Adair
Co-Borrower:
Email: [redacted]
Phone:
Loan Agreement Number: 21-14-048304

Residence Address: 24323 KENTUCKY DERBY WAY
MURRIETA CA, 92562-6139

LOAN SUMMARY				
05-20-2021	07-20-2021	20th of each month	05-20-2046	$47,439.12
LOAN START DATE	FIRST PAYMENT DATE	RECURRING PAYMENT DAY	MATURITY DATE	TOTAL LOAN AMOUNT

SUMMARY OF LOAN TERMS AND PAYMENTS						
25	$47,439.12	$150.80	1.99%	$33,943.11	11-20-2022	$205.59
LOAN TERM	TOTAL LOAN AMOUNT	INITIAL MONTHLY PAYMENT	INTEREST RATE / APR	TARGET BALANCE	TARGET BALANCE DATE	ADJUSTED MONTHLY PAYMENT*

*Adjusted monthly payment assumes that no prepayment was made and the Target Balance was not met by the Target Balance Date, and you do not change the Autopay payment election.

Your interest rate/APR and monthly payments may vary depending upon whether you cancel or add Autopay payments during the term of the loan.

SOLAR/STORAGE SYSTEM DESCRIPTION

Installation Contractor: Ilum Solar

*Home Improvement Agreement Number: Adair

*Purchased Goods under this Loan Agreement will be detailed in your Home Improvement Agreement

PAYMENT TERMS

Term:	300 months	Target Balance Date:	11-20-2022
Interest Rate / APR:	1.99%	Target Balance Amount:	$33,943.11
Initial Monthly Payment:	$150.80	Adjusted Monthly Payment:	$205.59

LOAN SUMMARY

Loan Start Date:	05-20-2021	Maturity Date:	05-20-2046
First Payment Date:	07-20-2021	Total Loan Amount:	$47,439.12
Recurring Payment Day:	20th of each month		

Truth in Lending Disclosure Statement

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	Amount Financed The amount of credit provided to you or on your behalf	Total of Payments The amount you will have paid after you have made all payments as scheduled
1.99%	$13,100.50	$47,439.12	$60,539.62

Monthly Payment Schedule

Number of Payments	Amount of Payments	When Payments Are Due
1	$150.80	07-20-2021
16	$150.80	Monthly, beginning 08-20-2021
281	$205.59	Monthly, beginning 12-20-2022
1	$205.23	05-20-2046

Autopay – Variable Rate:	The Annual Percentage Rate (APR) and Monthly Payment Schedule above are based, in part, on the Autopay payment option you selected in the loan application. You may change your Autopay payment option at any time. Selecting Autopay payments provides a 0.50% interest rate/APR discount and a lower monthly payment. Cancelling Autopay payments will raise your interest rate/APR by 0.50% and will result in a higher monthly payment.
Security:	You are giving a security interest in the personal property you are purchasing in this transaction and your rights under any related agreement.
Prepayment:	If you pay off your loan early, you will not have to pay a penalty.
Contract Reference:	See your Loan Agreement ("Agreement") for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

Itemization of Amount Financed

Itemization of the amount financed:	$47,439.12
Amount given to you directly:	$0
Amount paid to others on your behalf:	$47,439.12 to Ilum Solar

The "Loan Start Date" is the date we send funds to your contractor. This date must be within 180 days of the initial application date.

This loan is assumable upon the sale of the property to a new owner, if the new home owner qualifies under Loanpal's underwriting guidelines.

The Payment Schedule shown above assumes that you make no voluntary prepayments on your Loan. However, we have designed the Loan so that it will re-amortize at the end of the 18th month after your Loan Start Date. As a result, if you make all scheduled payments on time and also make sufficient voluntary prepayment(s) to reduce your total loan amount to the "Target Balance" by the "Target Balance Date" described in your Agreement, your payments from month 19 through the end of your term will be approximately equal to your initial monthly payment stated above.

The Payment Schedule shown above assumes you make no changes to your Autopay payment option. For example, your 25 year loan of $47,439.12 with Autopay payments will have an interest rate/APR of 1.99% and an initial monthly payment of $150.80 per month. Your 25 year loan of $47,439.12 without Autopay payments will have an interest rate/APR of 2.49% and an initial monthly payment of $160.05 per month.