

LOAN CLOSING CERTIFICATE

Borrower: LAKSHMIKANTH KANCHANA Phone: (408) 505-4452

VENKATA **Email:** LAKSHMIKANTH@GMAIL.COM

Final Loan Disbursement:

\$0.00

Co-Borrower:

Project 2229 SALICE WY Address: BRENTWOOD, CA 94513

Loan Agreement Number: 388940 **Date:** 04/22/2022

SYSTEM DESCRIPTION

Installation Contractor: Bright Planet Solar

PAYMENT TERMS

Number of Payments	Amount of Payments	When Payments are Due
16	\$76.78	Monthly, beginning 05/08/2022
281	\$104.56	Monthly, beginning 09/08/2023
1	\$103.36	02/08/2047

LOAN SUMMARY

Term: 25 Years Total Amount Financed: \$24,053.00

Loan Start Date: 02/08/2022 **Total of Payments²:** \$30,713.20

First Payment Date1: 05/08/2022

Maturity Date: 02/08/2047 Loan Disbursement Schedule (est.):

Choice Annual Percentage Rate 1.99% Install Complete Confirmation: \$24,053.00

(APR)*:

Choice Balance Date (est.): 08/08/2023

Choice Balance Target Amount \$17,333.88

(est):

*You indicated in your application that you will make loan payments via Automated Clearing House (ACH). Therefore, your annual percentage rate (APR) includes a 0.25% reduction. The APR will increase by 0.25% on the first calendar day of the next billing period if you terminate ACH payments or are not current on your loan payments. An increase will take the form of higher payment amounts and may cause additional payments.

¹ Please refer to your Loan Agreement for circumstances under which the First Payment Date stated here may be earlier.

² Total of payments does not consider any prepayments or changes in method of payment selected (i.e. ACH or check).