



## LOAN CLOSING CERTIFICATE

**Borrower:** SAI JAYANTH VEMULA **Phone:** (773) 727-2674  
**Co-Borrower:** **Email:** SAIJVEMULA@GMAIL.COM  
**Project Address:** 1612 BRUEGGERHOFF RD  
LEANDER, TX 78641  
**Loan Agreement Number:** 519099 **Date:** 02/15/2023

### SYSTEM DESCRIPTION

**Installation Contractor:** Freedom Solar - Texas

### PAYMENT TERMS

Number of Payments	Amount of Payments	When Payments are Due
16	\$91.63	Monthly, beginning 03/02/2023
281	\$123.19	Monthly, beginning 08/20/2024
1	\$119.57	01/02/2048

### LOAN SUMMARY

**Term:** 25 Years **Total Amount Financed:** \$17,565.00  
**Loan Start Date:** 01/20/2023 **Total of Payments<sup>2</sup>:** \$36,202.04  
**First Payment Date<sup>1</sup>:** 03/02/2023  
**Maturity Date:** 01/02/2048 **Loan Disbursement Schedule (est.):**  
**Choice Annual Percentage Rate (APR)\*:** 6.49% **Install Complete Confirmation:** \$14,052.00  
**Final Loan Disbursement:** \$3,513.00  
**Choice Balance Date (est.):** 07/02/2024  
**Choice Balance Target Amount (est):** \$13,132.65

\*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.

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

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