



Simple. Solar. Ownership.

With the \$0-down
EmpowerLoan™, own your
energy and turn your
monthly electric bill into
an investment - not just
another monthly expense.

The EmpowerLoan™ is an innovative loan solution that allows you to purchase and own your solar PV system.

There has never been a better time to go solar.

Now, with the EmpowerLoan™, there has never been a better way.

DIVIDEND

Financing Application

Important

The information from this form will be used to submit an application through the Dividend Solar Finance ("Dividend") platform. You and any co-applicant are applying for a loan or other financing transaction with Dividend and/or lenders that participate on the platform ("Lenders"). Information you provide will be used by Dividend and Lenders to review your financing application.

SECTION 1: Applicant Information

Name: Last	First	MI	Birth Date	
Mandadhi	Vikas reddy		10/06/1993	
Mailing Address:	Street	City	State	Zip Code
11646 Pacific Dogwood Ct		Jacksonville	FL	32256
Installation Address:	Street	City	State	Zip Code
11646 Pacific Dogwood Ct		Jacksonville	FL	32256
Social Security Number	Home Phone		Cell Phone	
XXX-XX-2864	(402) 800-5500			
Type of Residence	<input checked="" type="checkbox"/> Owner Occupied Primary Residence/Second Home		<input type="checkbox"/> Investment (Rental)	

What is your annual income? (Your total verifiable household income which might include your salary, retirement pay or other sources of income).

\$ 135,000.00

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

SECTION 2: Co-Applicant Information

Co-Applicant Name: Last	First	MI	Birth Date	
Co-Applicant Mailing Address:	Street	City	State	Zip Code
Social Security Number	Home Phone		Cell Phone	

SECTION 3: Applicant Signature(s) Release Authorization

I/we have read both sides of this "Financing Application", including the "Disclosures" page, for the financing and by signing below, I/we agree to be bound by the requirements and provisions herein and therein. By signing below, I/we certify that the information I/we have given is true and complete to the best of my/our knowledge. I/we authorize Dividend and/or Lenders to verify any of the information given about me/us and obtain information from my/our employer(s) and to obtain credit reports in connection with this application for financing and for any update, renewal or extension of the financing received. **THIS APPLICATION MAY BE SUBMITTED TO MORE THAN ONE POTENTIAL LENDER.**

DocuSigned by:
 X Vikas reddy Mandadhi 10/19/22 X _____
 Applicant Date Co-Applicant Date

Disclosures

THE FOLLOWING IS IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a new account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

By submitting this application, you certify the following: (1) all of the statements contained in this application are true and correct and are made for the purposes of obtaining financing; and, (2) if more than one applicant is applying, each applicant intends to apply for joint credit and none is a co-signer (a "co-signer" is a person who agrees to be liable for the debt of another person without receiving the benefit of the loan, whereas a "co-applicant" is a person who intends to apply for joint credit and will receive the benefit of the loan). If there are any important changes in the information you provided, you will immediately update the information.

You authorize Dividend and Lenders participating on the platform to: (1) obtain a credit report on you for any legal purpose in connection with this loan application, including any account update, extension of credit, or review or collection of your loan or financing; and, (2) notify installers, merchants or others involved in your transaction of the credit decision, and if approved, provide loan or financing information, including, but not limited to, your approved credit limit, the repayment period for your loan, your approved APR, and account number. If you request, you will be informed whether a credit report was requested and, if so, the name and address of the consumer reporting agency that furnished this report. You also agree to provide additional financial information upon request.

By submitting this application, you expressly authorize the shared disclosure of loan or financing related information, including but not limited to, your credit decision, proposed loan terms, and personal credit scores to any co-applicant, which will have the same effect as personal delivery to you. Also, if you provide an email address, Dividend, and/or a Lender, installer or merchant, may use it to contact you about products, services, special offers and other promotions.

By providing your mobile number, you authorize us to contact you at that number using automated dialing technology or artificial or prerecorded voices for any purpose, including, but not limited to, to provide you with advertisements or telemarketing messages. You are not required to consent to this use as a condition of this credit application. You may revoke your consent at any time by contacting us at 3661 Valley Centre Drive, Suite 250 San Diego, CA 92130, Attn: Application Support or via email to creditsupport@dividendsolar.com.

State Law Notices

California Residents: If you are married, you may apply for a separate account.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Wisconsin Residents: No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes or court order under section 766.70 adversely affects the interest of Dividend or a Lender unless Dividend or the Lender, prior to the time credit is granted, is furnished a copy of the agreement, statement of decree or has actual knowledge of its terms before the obligation is incurred. If married, you understand that Dividend or your Lender must inform your spouse if a credit account is opened for you.

New York, Rhode Island, and Vermont Residents: A consumer credit report may be requested in connection with this application or in connection with updates, renewals, or extensions of any credit granted as a result of this application. Upon request, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report. You consent to the obtaining of such reports by signing or otherwise submitting a credit application.

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your Credit Score	<p>747</p> <p>742</p> <p>Date: 10/19/2022</p>
	<p>Source: TransUnion</p> <p>Source: Experian</p>

Understanding Your Credit Score													
<p>What you should know about credit scores</p>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>												
<p>How we use your credit score</p>	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>												
<p>The range of scores</p>	<p>Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>												
<p>How your score compares to the scores of other consumers</p>	<p style="text-align: center;">Percentage of Consumers with Scores in a Particular Range (TransUnion)</p> <table border="1"> <caption>Percentage of Consumers with Scores in a Particular Range (TransUnion)</caption> <thead> <tr> <th>Score Range</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>300 - 600</td> <td>27%</td> </tr> <tr> <td>601 - 657</td> <td>22%</td> </tr> <tr> <td>658 - 719</td> <td>17%</td> </tr> <tr> <td>720 - 780</td> <td>13%</td> </tr> <tr> <td>781 - 850</td> <td>21%</td> </tr> </tbody> </table>	Score Range	Percentage	300 - 600	27%	601 - 657	22%	658 - 719	17%	720 - 780	13%	781 - 850	21%
Score Range	Percentage												
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601 - 657	22%												
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Checking Your Credit Report	
<p>What if there are mistakes in your credit report?</p>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<p>How can you obtain a copy of your credit report?</p>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report –</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission’s web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<p>How can you get more information?</p>	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau’s website at www.consumerfinance.gov/learnmore.</p>



SOLAR ELECTRIC INSTALLATION CONTRACT

Vikas reddy Mandadhi			
Customer Name			
11646 Pacific Dogwood Ct		Jacksonville, FL 32256	
Service Address		City, State, Zip	
(402) 800-5500		Vikasreddy18@gmail.com	
Phone		Email Address	
JEA			
Electric Utility Company			
8.76 kW	Hanwha Q CELLS Q.PEAK DUO BLK-G10+ 365	Enphase Energy IQ8PLUS-72-2-US	24
System Size*	Solar Module Make/Type	Inverter Make/Type	Module Count
3	Enphase Energy Encharge 3	12600	
Battery Count	Battery Make/Type	Cost of Battery	

Payment Schedule and Third-party Financing: Your payments will become due as indicated below. The "Total Amount Payable to Momentum Solar" shown below reflects only the amount we charge for the PV System (as defined below) and installation, not including any applicable sales tax. If you choose to obtain financing from a third-party finance company, your payment schedule and total amount owed will be set out in your agreement with the third-party finance company and may include finance charges. You should read that agreement carefully to understand your repayment obligations. We are not your lender. The terms of any financing you obtain from a third party, including the amount and timing of your payments and any finance charges imposed, are solely determined by your third-party finance company. We are not affiliated with any third-party finance company.

TOTAL AMOUNT PAYABLE TO MOMENTUM SOLAR: \$55,962.00 (PLUS ANY APPLICABLE SALES TAX)

FINANCED BY DIVIDEND FINANCE

SCHEDULED PAYMENT	AMOUNT	TIME DUE
Refer to your agreement with Dividend Finance for a description of your payment obligations, including your payment schedule and total of payments (including any finance charges).		
TOTAL AMOUNT PAYABLE TO MOMENTUM SOLAR:	\$55,962.00	
Optional Down Payment:	\$0.00	
Upfront Rebate (if applicable):	\$0.00	
Total Loan Amount:	\$55,962.00	



You acknowledge that, regardless of whether you obtain financing from a third party, we require payment in full upon completion of the installation (and required inspections) and that we are not extending credit to you in connection with this transaction.

ACCORDING TO FLORIDA'S CONSTRUCTION LIEN LAW (SECTIONS 713.001-713.37, FLORIDA STATUTES), THOSE WHO WORK ON YOUR PROPERTY OR PROVIDE MATERIALS AND SERVICES AND ARE NOT PAID IN FULL HAVE A RIGHT TO ENFORCE THEIR CLAIM FOR PAYMENT AGAINST YOUR PROPERTY. THIS CLAIM IS KNOWN AS A CONSTRUCTION LIEN. IF YOUR CONTRACTOR OR A SUBCONTRACTOR FAILS TO PAY SUBCONTRACTORS, SUB-SUBCONTRACTORS, OR MATERIAL SUPPLIERS, THOSE PEOPLE WHO ARE OWED MONEY MAY LOOK TO YOUR PROPERTY FOR PAYMENT, EVEN IF YOU HAVE ALREADY PAID YOUR CONTRACTOR IN FULL. IF YOU FAIL TO PAY YOUR CONTRACTOR, YOUR CONTRACTOR MAY ALSO HAVE A LIEN ON YOUR PROPERTY. THIS MEANS IF A LIEN IS FILED YOUR PROPERTY COULD BE SOLD AGAINST YOUR WILL TO PAY FOR LABOR, MATERIALS, OR OTHER SERVICES THAT YOUR CONTRACTOR OR A SUBCONTRACTOR MAY HAVE FAILED TO PAY. TO PROTECT YOURSELF, YOU SHOULD STIPULATE IN THIS CONTRACT THAT BEFORE ANY PAYMENT IS MADE, YOUR CONTRACTOR IS REQUIRED TO PROVIDE YOU WITH A WRITTEN RELEASE OF LIEN FROM ANY PERSON OR COMPANY THAT HAS PROVIDED TO YOU A "NOTICE TO OWNER." FLORIDA'S CONSTRUCTION LIEN LAW IS COMPLEX, AND IT IS RECOMMENDED THAT YOU CONSULT AN ATTORNEY.

Pro Custom Solar LLC d/b/a Momentum Solar is a certified solar contractor (Cert. # CVC57036) with the Department of Business Professional Regulation.

General Terms and Conditions

Definitions: In this agreement, the terms "customer", "owner", and "you" refer to the customer identified above, and the terms "contractor", "us" and "we" refer to Pro Custom Solar LLC d/b/a Momentum Solar and its employees, agents and subcontractors, as applicable. The term "agreement" or "contract" refers to this agreement between you and us and any change orders signed by you and us. "PV System" means the solar panels and related parts and the system of solar energy generation described above.

Scope of Work: We agree to sell and install the PV System on your real property. We will not provide, or arrange for, architectural/engineering services or structural changes to dwellings or buildings unless we expressly agree to do so in a separate writing signed by us. We have the right to determine the method, details, and means of performing the work. We will obtain the necessary building and electrical permits and ensure code compliance. You agree to cooperate with us to obtain these permits and meet code compliance. You are solely responsible for obtaining, at your own cost and expense, any and all zoning variances required by any municipality or local governing body. We will not obtain a zoning variance for you unless we expressly agree to do so in a separate writing signed by us.

Change Orders: Any change to the work or the installation schedule that you or we request will be set out in a written change order signed by both you and us. You agree that a change order may result in a change to the terms of the agreement between you and us, including but not limited to, the contract price and the anticipated installation schedule. If you request, in writing, a change to the scope or performance of the services provided under this agreement, then we will provide you with a written change order for your approval within a reasonable time after such written request. You agree that we may issue a change order if a Force Majeure Event (as defined below) occurs that changes or impairs our ability to perform under the current terms and conditions of this agreement. All change orders, including a change order resulting from a Force Majeure Event, must be approved in writing by you within a reasonable time after receipt, and you agree not to unreasonably withhold your approval of any change order.

Time Period: We anticipate beginning work under this agreement within fourteen (14) days after we receive all required paperwork from the applicable state, utility, and municipality. We anticipate that we



will complete the work within thirty (30) days after we begin. This is our best estimate and is subject to change according to various factors outside of our control. We are not responsible for delays resulting from any Force Majeure Event (as defined below).

Force Majeure: We will not be liable to the you for any failure or delay in performance under this agreement caused by events beyond our control including, without limitation: negligence or delay by any governmental entity or utility company; your noncompliance with this agreement; your failure to furnish necessary information or furnishing of incorrect information; legal encumbrances on your property; your property's non-conformance with building codes or zoning requirements; your credit rating or financing arrangements; acts of God, nature, government or any third parties; war or acts of terrorism; labor strife or disputes; shortages of labor, fuel, raw materials or equipment; technical failures; accidents; sabotage; failure or delays in transportation or communication; failures or substitutions of equipment; or hidden or unforeseen physical or hazardous conditions, including but not limited to, environmental hazards such as mold, asbestos, and lead paint (each, a "**Force Majeure Event**").

Your Responsibilities: You agree to pay us for merchandise delivery and/or installation of the PV System according to the terms and conditions of this agreement. If your service address is subject to any easements, covenants or other legal encumbrances that could affect the Installation, you agree to notify us in writing, including by electronic mail or by certified mail, within five (5) business days of your becoming aware of the encumbrance or prior to our beginning work, whichever is earlier. You agree to ensure that work areas are free of preexisting hazards, including, but not limited to unsafe physical conditions or environmental hazards and building/zoning code violations. You agree to allow us access to work areas during work hours. If you have a security system, you agree to ensure that it does not interfere with installation. You agree not to allow unattended minors at the service address while we are performing the installation. You agree to control pets and keep them away from work areas. You agree that, if anyone under your control interferes with or delays installation, you may be subject to transportation and/or storage charges or other resulting charges.

Payments: All payments must be made in cash, by credit card, or by check(s) made payable to "Momentum Solar" as specified in this agreement. Any payments you owe under your agreement with the third-party finance company must be made in accordance with the terms of your agreement with them.

Failure to Pay: You will be in breach of this agreement if you fail to make any scheduled payment on time, in full, and otherwise in accordance with this agreement. If we have not received the full amount of any scheduled payment within ten days after the scheduled due date, you will incur a late fee equal to one percent (1%) of the unpaid amount due. If the installation is not completed when the breach occurs, we reserve the right to suspend all work until all past-due amounts have been paid in full. If the PV System is in operation when the breach occurs, we reserve the right to remotely shut off the PV System until all past-due amounts have been paid in full. Subject to applicable law, we may also pursue amounts you owe us through legal action, which may include perfecting or enforcing a lien against your property or the PV System. If we take legal action to enforce this agreement, you agree, to the maximum extent permitted by applicable law, to pay reasonable attorney's fees and costs we incur before and after judgment and any other costs permitted under applicable law. If you fail to pay your third-party finance company pursuant to the terms of your agreement with them, you may be subject to any of the terms and remedies set forth in that agreement. Please consult that agreement to determine your liability and rights regarding the third-party finance company.

Inspection of System: You agree to allow us, our designees, and any state or local governmental authority or utility company to inspect the PV System at the service address.

Cancellation by Customer: If you cancel this agreement at any time after the cancellation period described in this agreement or otherwise prevent us from completing the installation, you agree to



reimburse us in full for the cost of materials, labor, and services provided up to the date and time of cancellation.

Termination by Momentum: Prior to beginning design and permitting work, we will perform a physical assessment of the installation site, including suitability of the existing electrical panel and wiring, roof condition and shading of the intended location of the PV System to verify the suitability of the site for the PV System. If we determine that existing site conditions will not allow for installation of a PV System as described at the top of page 1, we may terminate this agreement if you and we are unable to agree to modifications needed to provide for additional work needed to make the site suitable for the PV System. If we do so terminate this agreement, we will refund your initial deposit in full. We may also terminate this agreement after completion of our site assessment without further obligation if either (a) you breach this agreement, or (b) we discover or become aware of: (i) previously undisclosed legal encumbrances or easements affecting the service address, (ii) building/zoning code violations at the service address, or (iii) hidden or unforeseen hazardous conditions such as the presence of mold, asbestos, lead paint, or any other conditions not disclosed to us.

Component Manufacturer's Warranty: The manufacturers of certain of the PV System's major components warrant their components against certain defects. We have provided you with copies of all manufacturer's warranties which govern your rights to seek a remedy from the respective manufacturer with respect to covered defects.

Limited Warranty: You agree to contact us in writing, including by electronic mail or by certified mail, with any problems or issues with the installation as soon as possible, but in any event within thirty (30) days from the date you become aware of such problem. We will take reasonable measures to remedy or otherwise resolve the problem within thirty (30) days after we receive your notice. You agree and acknowledge that our limited warranty covers the installation only for a period of ten years. The limited warranty does not apply if: (1) you fail to notify us of the problem within thirty (30) days, or (2) it is reasonably determined, upon inspection, that any of the following conditions caused the need for service: (a) damage resulting from accidents, acts of God, alterations or misuse; (b) your failure to properly follow the operating instructions; (c) damage caused by animals; (d) alterations to your premises; or (e) alterations to the PV System made at your request, or made necessary by a change to your premises, damage to your premises; or any other cause beyond our control. The PV System includes a monitoring platform that allows us to remotely access performance information for the purpose of assessing the source of performance issues that need to be remediated. Additionally, we warrant that any penetrations of your roof used in the installation will not leak for a period of five (5) years. The limited roof penetrations warranty does not apply if: (1) you fail to notify us of the problem within thirty (30) days, or (2) it is reasonably determined, upon inspection, that any of the following conditions caused the need for service: (a) damage resulting from accidents, acts of God, alterations or misuse, (b) damage caused by animals; (c) alterations or damage to your premises; or (d) any other cause beyond our control.

NO OTHER WARRANTIES: THE "LIMITED WARRANTY" RELATING TO OUR INSTALLATION OF THE PV SYSTEM OR "COMPONENT MANUFACTURER'S WARRANTY" RELATING TO THE VARIOUS COMPONENTS OF THE PV SYSTEM PROVIDED BY THE APPLICABLE MANUFACTURER, ARE THE WARRANTIES PROVIDED UNDER THIS AGREEMENT. WE MAKE NO GUARANTEE OR WARRANTY OF ANY KIND THAT EXTENDS BEYOND THE FACE OF THIS AGREEMENT, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH RESPECT TO THE SERVICE PERFORMED OR THE SYSTEMS PROVIDED UNDER THIS AGREEMENT.

LIMITATION OF DAMAGES: TO THE MAXIMUM EXTENT PERMITTED BY LAW, YOU AGREE TO RELEASE US FROM ALL LIABILITY TO YOU OR ANY OTHER PERSON FOR ANY INCIDENTAL,



CONSEQUENTIAL OR PUNITIVE DAMAGES EXCEPT TO THE EXTENT SUCH DAMAGES ARE CAUSED BY OUR GROSS NEGLIGENCE OR WILLFUL MISCONDUCT.

Binding Nature: This agreement shall bind and inure to the benefit of the respective heirs, personal representatives, successors, and permitted assigns of each party.

Entirety of Contract; Modification; Waiver: This agreement constitutes the complete agreement between you and us concerning the subject matter of this agreement and supersedes and cancels any and all prior communications, representations, and agreements between you and us, whether written or oral, with respect to the subject matter of this agreement. This agreement may not be amended or modified unless in writing and executed by you and us. The rights and remedies of both parties under this agreement are cumulative and not alternative. No waiver of any breach or failure to enforce or insist upon performance any of the provisions of this agreement by either party at any time will in any way affect, limit or waive such party's right to enforce and compel strict compliance with every provision of this agreement.

Severability: The invalidity or unenforceability of any provision of this agreement shall not affect the validity or enforceability of any other provisions of this agreement, which shall remain in full force and effect.

Assignment: Neither party may assign, transfer or delegate any or all of its rights or obligations under this agreement, without the prior written consent of the other party, which consent shall not be unreasonably withheld or delayed; provided, however, that (a) the contractor may assign this agreement to any of its affiliates or to a successor of all or substantially all of the contractor's assets through merger, reorganization, consolidation or acquisition and (b) such consent is not required for an assignment (absolute, collateral or otherwise), pledge of, or grant of a security interest in, a right to payment under this agreement by either party.

Dispute Resolution: In the event of a dispute, both you and we have the right to have the dispute resolved in a court of law. In this dispute resolution provision, you and we are agreeing to limit that right. If you have any dispute with us or if we have any dispute with you, then both you and we must seek resolution of the dispute in either arbitration or small claims court. If your dispute cannot be resolved in small claims court for any reason, then you must seek resolution of your dispute in arbitration. The arbitration hearing will be held before a nationally recognized provider of arbitration services at a location of your choice within your home state. The rules of the arbitration provider will apply. This dispute resolution agreement does not alter any substantive rights that you may have under state or federal law. By signing below, you agree to comply with this dispute resolution provision, which describes both your and our only procedure for resolving any dispute. Only the arbitrator, not any federal, state, or local court or agency, has the authority to interpret this provision or determine its applicability or enforceability. If any provision of this dispute resolution provision is found to be unenforceable for any reason, such provision will be severed and the remainder of this dispute resolution provision will continue in full force and effect. You understand and accept that arbitration awards are subject to challenge only in limited circumstances.



Class Action Waiver: ARBITRATION MUST BE ON AN INDIVIDUAL BASIS. AS A RESULT, NEITHER YOU NOR MOMENTUM MAY JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST OTHER "CUSTOMERS", OR LITIGATE IN COURT OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY. By initialing here, you agree to the terms of this paragraph:

Customer Initials: DS
VRM

Transfer of Title: The title of the equipment will pass to you upon the delivery of the equipment to your property, or any storage facility you designate. Until the equipment has been delivered and signed for by you or your agent, we retain the title for the equipment.

Governing Law: This agreement shall be governed by and construed in all respects in accordance with the laws of the State of Florida as they apply to a contract entered into and performed in that state.

Taxes: You acknowledge and understand that you are responsible for any and all taxes that arise under this agreement, including, but not limited to, sales and use taxes. You agree to execute any certificate or other applicable documents relating to sales or use tax exemptions to ensure that you or we, as applicable, may claim exemption from paying or collecting any sales or use tax that arises under this agreement. You agree to pay all applicable sales or use taxes if such taxes are determined to be due at any time before or after the termination or expiration of this agreement. Momentum Solar and its affiliates do not provide tax, legal or accounting advice. Any discussions between you and your sales representative regarding federal, state or local tax incentives or rebates ("Tax Incentives") has been for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. Momentum Solar makes no representations, warranties, or assurances as to the accuracy, currency or completeness of the content of your discussion regarding Tax Incentives. You should consult your own tax, legal and accounting advisors regarding the applicability to you of any Tax Incentives.

FLORIDA HOMEOWNERS' CONSTRUCTION RECOVERY FUND. PAYMENT, UP TO A LIMITED AMOUNT, MAY BE AVAILABLE FROM THE FLORIDA HOMEOWNERS' CONSTRUCTION RECOVERY FUND IF YOU LOSE MONEY ON A PROJECT PERFORMED UNDER CONTRACT, WHERE THE LOSS RESULTS FROM SPECIFIED VIOLATIONS OF FLORIDA LAW BY A LICENSED CONTRACTOR. FOR INFORMATION ABOUT THE RECOVERY FUND AND FILING A CLAIM, CONTACT THE FLORIDA CONSTRUCTION INDUSTRY LICENSING BOARD AT THE FOLLOWING TELEPHONE NUMBER AND ADDRESS: DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION, 2601 BLAIR STONE RD., TALLAHASSEE, FL 32399, (850) 487-1395.



Acceptance and Authorization: By signing below, you authorize us to perform the installation. Except as set forth in this agreement, you agree there are no oral or written representations or inducements, expressed or implied, any way conditioning this agreement, and we expressly disclaim their existence. By signing this agreement, you acknowledge that you have read and understand this agreement or have had a competent legal representative explain its terms, and hereby accept this agreement in its entirety. You further acknowledge receiving a complete copy of this agreement.

You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction. See the attached notice of cancellation form for an explanation of this right.

Customer Signature:

**Pro Custom Solar LLC
d/b/a Momentum Solar:**

DocuSigned by:
Vikas reddy Mandadhi 10/19/22
2CC6290378C9408
Vikas reddy Mandadhi Date

Sung Lee 10/19/2022
Sung Lee Date
Chief Financial Officer

COPY VIEW



Notice of Cancellation

Date of Transaction: 10/19/22

You may CANCEL this transaction, without any Penalty or Obligation, within THREE BUSINESS DAYS from the above date.

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 TEN BUSINESS DAYS following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be cancelled.

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 the 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 an email, to Momentum Solar, 3096B Hamilton BLV, S. Plainfield, NJ, 07080 (1-888-666-3688), CancelRequest@MomentumSolar.com, NOT LATER THAN MIDNIGHT OF THE THIRD BUSINESS DAY AFTER 10/19/22

I HEREBY CANCEL THIS TRANSACTION.

Date: _____

Buyer's Signature: _____

COPY



Notice of Cancellation

Date of Transaction: 10/19/22

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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 TEN BUSINESS DAYS following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be cancelled.

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 the 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 an email, to Momentum Solar, 3096B Hamilton BLV, S. Plainfield, NJ, 07080 (1-888-666-3688), CancelRequest@MomentumSolar.com, NOT LATER THAN MIDNIGHT OF THE THIRD BUSINESS DAY AFTER 10/19/22

I HEREBY CANCEL THIS TRANSACTION.

Date: _____

Buyer's Signature: _____



Attachment 1 Mandatory Liability Insurance Obligation

The Florida Public Service Commission, pursuant to Section 120.54, Florida Statutes, has adopted Rule 25-6.065, Florida Administrative Code, relating to interconnection and net metering of customer-owned renewable generation. Section (5)(e) requires that the owner of a Tier 2 renewable generation system have general liability insurance for personal and property damage of \$1 million. A Tier 2 renewable generation system is one that is 11.76 kW (dc) or 10.0 kW(ac) or larger.

Your local utility has interpreted this to mean that, in order to interconnect your solar generation system to the local utility grid (and for it to function and provide you with the electricity it generates), **you will have to provide proof that you have \$1 million of general liability insurance as part of the application for interconnection with their system.**

By initialing here, you acknowledge that you understand the terms of this paragraph and the implications if you fail to provide and maintain proof of this insurance:

Customer Initials: DS
VRM

Alternatively, an owner of a Tier 2 renewable generation system may self-insure this \$1 million if it can demonstrate to the utility that the owner has sufficient financial means to cover a potential \$1 million obligation. As part of the interconnection process, your local utility will let you know what information it needs from you to make this determination and the timeline for such determination.

Failure to provide proof of such insurance or to obtain approval from the interconnecting utility to allow you to self-insure will result in a denial of your request to interconnect your system or, if interconnected, the termination of such interconnection. **Without this interconnection, your system will not operate, you will not be able to offset any electricity used in your home and you will not be able to obtain any benefits of net metering any extra energy your system produces.**

By initialing here, you acknowledge that you understand the terms of this paragraph and the implications if you fail to provide either the proof of insurance or the local utility's approval to self-insure instead of providing this insurance:

Customer Initials: DS
VRM

L22-FL-0335682

**LOAN
AND SECURITY AGREEMENT**

This Loan and Security Agreement (this “**Agreement**”), dated 10/19/2022 (the “**Effective Date**”), is between **Vikas reddy Mandadhi** (individually and jointly referred to as “**Borrower**” or “**you**”, whether one or more) and Dividend Solar Finance LLC (“**Lender**,” “**we**,” or “**us**”). Borrower’s home and installation address is 11646 Pacific Dogwood Ct, Jacksonville, FL 32256 (the “**Home**”). Lender’s address is 1 California Street, Suite 1500, San Francisco, CA 94111. Please read all pages of this Agreement carefully.

Lender has agreed to make a loan to Borrower (the “**Loan**”), and Borrower agrees to pay back the Loan based on the terms of this Agreement. Borrower agrees that proceeds from the Loan will solely be used to pay for the design and installation of solar photovoltaic (PV) electricity generation, energy storage, and/or related equipment or improvements (the “**Collateral**”) at the Home.

Borrower is purchasing the Collateral from Momentum Solar (“**Seller**”). Borrower will have a separate agreement with the Seller or third-party contractor (“**Contractor**”) to install the Collateral at the Borrower’s Home.

TRUTH IN LENDING ACT DISCLOSURESDS
VRM

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
2.99%	\$24,158.42(e)	\$55,962.00	\$80,120.42(e)

Your Payment Schedule Will Be:

<i>Number of Payments</i>	<i>Amount of Payments</i>	<i>When Payments Are Due</i>
15	\$189.57 (e)	Monthly, beginning 02/03/2023 (e)
283	\$272.10 (e)	Monthly, beginning 05/03/2024 (e)
1	\$272.57 (e)	12/03/2047 (e)

(e): Means an estimate.

Payment Schedule: The payment schedule disclosed above assumes Borrower does not make the Incentive Payment (defined in the Agreement below) within the first fifteen (15) monthly installment payments. If Borrower makes the Incentive Payment in full within the first fifteen (15) monthly installment payments, the amount of each remaining monthly payment will be approximately the same as the prior monthly payments.

Security: You are giving a security interest in the Collateral being purchased.

Late Charge: If we do not receive a payment in full within 10 days of its due date, you will pay a late charge of \$15.

Prepayment: You may prepay all or any portion of the Loan at any time without penalty.

Terms: You should read the remainder of this Agreement for additional information about security interests, nonpayment, defaults, prepayment refunds and our right to require repayment in full before the scheduled maturity date.

ITEMIZATION OF AMOUNT FINANCED

1. Principal Amount of Loan	\$ 55,962.00
1. Amounts Paid to Others on Your Behalf	
a. To Seller/Contractor for Collateral and Installation	\$ 55,962.00
2. Amount Financed	\$ 55,962.00

Principal Amount of Loan. The total amount of money that is being borrowed from Lender (the “**Principal**”) is provided in the Amount Financed box above. The Principal amount is the sum of all the payments Lender is making on Borrower’s behalf. By signing this Agreement, Borrower is directing Lender to make those payments to Seller/Contractor based upon the

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Seller/Contractor meeting certain requirements related to the design and installation of the Collateral (“**Milestones**”). The first Milestone is the submission of an installation agreement, work order, or other document, if required by Lender, that provides the details of the design and installation of the Collateral (“**Milestone 1**”). The second Milestone is the installation of the Collateral (“**Milestone 2**”). Lender will disburse a portion of the Principal at Milestone 1 and will disburse the remaining amount at Milestone 2, and the amount disbursed at each Milestone will be based upon arrangement between Seller/Contractor and Lender. Unless otherwise agreed by Lender, in the event all Principal is not disbursed within one hundred and sixty (160) days from the date of initial approval, Lender may review Borrower’s credit report to determine if Borrower continues to qualify for the terms of the Loan. **Borrower agrees that this Agreement is not final and that Lender is not obligated to make any payment or disbursement of loan funds until Lender has reviewed Borrowers’ final credit information, has made its final credit decision based on that information and has received all documentation necessary, appropriate and required, as determined by Lender, to verify that Milestone requirements have been satisfied.** Lender will not be obligated to make any Principal disbursement if Borrower is in default under this Agreement.

Promise to Pay. In return for the Loan, Borrower promises to pay to Lender the outstanding Principal that has been disbursed pursuant to this Agreement, plus interest at the rates identified below, plus all other amounts that are or may become due under this Agreement. Borrower promises to make payments in accordance with the estimated Payment Schedule disclosed on page 1, which may be modified based on the actual date of installation of the Collateral. We will provide notice to you of any modified Payment Schedule. On the date of your final required payment (“**Maturity Date**”), any unpaid balance or amount owed under this Loan will be payable in full.

Payments and other credits will be applied to accrued and unpaid interest, outstanding fees and charges, and outstanding Principal, in any order Lender chooses, unless otherwise required by law. Each person who signs this Agreement as Borrower is jointly and severally liable for the sums owed under this Agreement. All payments will be made to Lender by Automated Clearing House (“ACH”) withdrawal or at Lender’s address set forth on the monthly invoice sent to you, unless otherwise directed or agreed to by Lender.

Interest. Interest on the Loan will be calculated on a daily simple interest basis using the actual number of days in the year. Interest will begin to accrue on the outstanding Principal of the Loan, beginning on the date Principal is disbursed (“**Accrual Date**”) until the date upon which all outstanding Principal is repaid in full, whether before or after the Maturity Date. The interest rate is disclosed as the Annual Percentage Rate on page 1 of this Agreement. The Finance Charge and Total of Payments shown in the Truth In Lending Act Disclosures on page 1 are based on the assumption that you make every payment on the day it is due. Your Finance Charge and Total of Payments will be more if you pay late and less if you pay early. Your final payment amount may be higher or lower to reflect payments made early or late during the term of this Loan.

Payment Schedule. The Payment Schedule on page 1 estimates the first payment date. The actual first payment date will be sixty (60) days after Milestone 2 (or completed installation). Lender will provide an updated Payment Schedule to Borrower upon Milestone 2.

Incentive Payment and Reamortization. Lender shall reamortize Borrower’s loan at least once during the term of the Loan. The first reamortization will occur following the earlier of: a) the date of receipt of a payment or payments, in addition to the scheduled installment payments, equal to or greater than **\$16,788.60** (“**Incentive Payment**”), provided such Incentive Payment is received on or before the scheduled due date of the 15th installment; or b) the scheduled due date of the 16th installment payment. Thereafter, Borrower may request Lender reamortize Loan payments two (2) additional times in the event: (x) Borrower is not currently in default under the Loan; (y) Borrower makes a Principal reduction payment in the amount of no less than \$1,000.00; and (z) the then remaining Principal balance outstanding on the Loan is no less than \$5,000.00. The reamortization will be a recalculation of the required monthly payment based on the remaining term to the Loan Maturity Date, the interest rate and the then remaining outstanding Principal.

Prepayment and Loan Transfer.

1. The Loan MAY be prepaid in whole or in part at any time, without premium or penalty.
2. After receiving a written request, Lender will compute and deliver to Borrower a payoff amount for the balance of the Loan.
3. If prepaid in part, Lender will apply all payments and other credits toward accrued and unpaid interest, outstanding fees and charges, and outstanding Principal, in any order Lender chooses, unless otherwise required by law.
4. If Borrower enters into a binding contract to sell or otherwise transfer the Home, Borrower MAY:
 - a. Prepay the Loan in whole within fourteen (14) days of the transfer of the Home; or

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- b. Have the new owner of the Home assume the Loan, provided that, prior to the transfer of the Home, Lender determines that the assuming owner satisfies Lender's standards for assuming the Loan, the Incentive Payment and cost of the assumption have been paid to Lender and such new owner of the Home assumes the Loan in writing.
5. The Loan MUST be prepaid in full immediately upon any of the following events (each, a "**Mandatory Prepayment Event**"):
- a. If Borrower enters into a sales contract to sell the Home and the new owner of the Home does not agree in writing to assume the Loan;
 - b. If Borrower enters into a sales contract to sell the Home and the new owner of the Home does not, in Lender's sole determination, meet Lender's standards for assuming the Loan;
 - c. If all Borrowers have died; or
 - d. If Borrower has the Collateral included in the appraised value of the Home and the Collateral will be sold as a part of the Home sale.

Upon a Mandatory Prepayment Event, Lender will compute and deliver to Borrower a notice of the payoff amount for the then-remaining balance of the Loan. Borrower MUST pay the payoff amount within the time frame and otherwise as described in that notice, which will be a period of at least ten (10) business days from the date Borrower receives the notice.

Late Charges. If Lender does not receive the full amount of any payment within ten (10) calendar days after the payment due date, Borrower agrees to pay a late charge equal to \$15. This late charge is in addition to the payment then due. Lender may add unpaid fees and charges to the monthly payments due on the Loan, or may collect them separately.

Returned Payment Fee. If any payment initiated to Lender, whether by check or ACH, is returned unpaid for any reason, Borrower agrees to pay Lender a processing fee of \$20 per occurrence; HOWEVER, at its discretion, Lender may forgive such fee.

Required Insurance. Borrower must obtain and maintain property insurance on the Collateral in an amount sufficient to pay the replacement cost of the Collateral in the event of loss of or damage to the Collateral. Borrower may obtain and maintain the required insurance from an insurer chosen by Borrower that is reasonably acceptable to Lender, either as part of Borrower's existing homeowner's insurance policy or through a separate policy that is reasonably acceptable to Lender. In the event of any loss or damage to the Collateral, Borrower will provide Lender with any insurance proceeds received, to be applied to the remaining Loan Principal, unless the proceeds are used to repair or replace the Collateral and Lender consents in writing. Borrower is responsible for notifying the insurance provider of the installation of the Collateral, and determining how it may impact Borrower's existing insurance policies. After a default that results in an acceleration of the Loan and repossession of the Collateral, Lender may ask the insurance provider to cancel the property insurance on the Collateral and may apply any rebate of unearned insurance premiums received by Lender from the insurance provider towards amounts owed under this Agreement.

Security Interest. Borrower grants Lender a security interest in and on the Collateral and in all accessories, equipment, and replacement parts installed in connection therewith. Borrower agrees that Lender's security interest is a purchase-money security interest. This security interest also covers: (a) any proceeds of any insurance policies, warranties, or service contracts covering any part of the Collateral; (b) any proceeds of any sale of the Collateral; and (c) any renewable energy or carbon certificates or credits (referred to, among other things, as "SRECs") or other economic benefits related to incentives to support renewable energy production that Borrower may receive or be entitled to as a result of the Collateral (the "**Solar Incentives**"). Any proceeds described in (a) above that are paid to or received by Lender may be applied at Lender's discretion to amounts owed under this Agreement or to repair the Collateral. Any proceeds described in (b) and (c) above that are paid to or received by Lender will be applied to amounts owed under this Agreement. Lender, in its sole discretion, may file financing statements and/or other documents to evidence, perfect, protect or maintain its security interest. Borrower agrees that Lender may pre-file financing statements before Principal is disbursed or before the security interest otherwise attaches. Borrower agrees that Lender may file financing statements at one or more recording offices, including at the state and/or county recording recorder's office. Upon payment in full of all amounts owed under this Agreement, Lender's security interest in the Collateral will terminate.

Non-Fixture Collateral. Borrower and Lender agree that: (a) any nails, bolts, screws or other materials that are or may at any time attach any portion of the Collateral to the Home are not permanent, may be removed, and in fact must be removed under certain conditions related to, without limitation, the maintenance of the Collateral; (b) the Collateral will not be considered, deemed, judged or otherwise treated as a fixture on the Home; and (c) the Collateral will be considered, deemed, judged and otherwise treated as removable personal property, fully subject to Lender's security interest pursuant to the **Security Interest** section and any other applicable provision of the Loan Documents or applicable law related to such security interest, including,

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without limitation, Lender's right to remove or seek removal of the Collateral from the Home upon Borrower's breach of or default under this Agreement. For the avoidance of doubt, the terms of this "Non-Fixture Collateral" section will prevail notwithstanding anything to the contrary herein or in any of the other Loan Documents, and excluding application of any provision of applicable law that would lead to a contrary result, to the fullest extent any such provision may be waived or disclaimed, and further disregarding any physical feature of the Home or the Collateral that would lead to a contrary result (including, without limitation, that any portion of the Collateral has been attached to the Home by nails, bolts or screws).

Protect and Maintain Collateral. Borrower must ensure that the Collateral remains in good operating condition and repair until all amounts owed under this Agreement have been paid in full. Borrower agrees to follow all manufacturer operation, maintenance and use guidelines for the Collateral, and agrees not to do anything that would void a manufacturer warranty or service contract covering any part of the Collateral. Borrower agrees to seek prior approval from the Lender before taking any actions that may affect the Collateral, including roof replacement, renovations, or landscaping that could require or result in physical movement or alteration of the Collateral, or could impact the shade profile applicable to the Collateral. Borrower must take any action necessary to protect and maintain the Collateral, including paying any fees, charges, or taxes related to or affecting the Collateral. Lender, in its sole discretion, may choose to take any action necessary or appropriate to protect and maintain the Collateral if Borrower fails to do so, and may require Borrower to pay any expenses or amounts Lender incurs in doing so. If Lender incurs such expenses or amounts and Borrower does not, after Lender's demand, repay those expenses or amounts, Lender may add those expenses and amounts to the unpaid Principal amount owed under the Loan and accrue interest on such expenses and amounts until they are repaid.

Inspection and Access. Borrower agrees that Lender (or Lender's agent) may inspect the Collateral after giving reasonable notice to Borrower. Two (2) business days will be considered reasonable notice, unless otherwise required by law. Lender, at Lender's sole cost and expense, may choose to acquire a service or maintenance contract for the Collateral, in which case, Borrower must allow reasonable access to the Collateral for servicing, maintenance and repairs. Lender's decision (at Lender's sole discretion) to acquire a service or maintenance contract will not affect Borrower's obligation to maintain the Collateral in good operating condition and repair.

Borrower Covenants and Representations. Borrower agrees that the following is true and correct, and that Borrower will be bound by these covenants and representations during the term of this Loan:

- a. Borrower has not granted any other person a security interest in the Collateral or allowed any other person to acquire a lien on the Collateral;
- b. Borrower is not in violation of any federal, state, or local laws pertaining to the Collateral or this Agreement, is not subject to any litigation or any order by a court, arbitrator, or other authority that would affect this Agreement or the Collateral, or Lender's security interest in the Collateral, and no such litigation or order is pending or threatened to the best of Borrower's knowledge;
- c. Borrower must provide written notice to Lender within two (2) days following both (i) the public listing of the Home for sale, and (ii) Borrower's execution of an agreement to sell the Home;
- d. Borrower has filed, and will continue to file, all required local, state and federal tax returns, and Borrower is not now, and will not become, past due on any local, state, or federal tax obligations; and
- e. Upon request, Borrower will provide Lender with copies of any notices, requests, correspondences, communications, or other information that relate to this Agreement or the Collateral.

Home. Borrower represents that Borrower owns the Home, and that any other person with an ownership interest in the Home has been identified to Lender. Borrower represents that the purchase and installation of the Collateral on the Home, and Lender's security interest in the Collateral, do not violate or cause a default under any loan, security agreement, or contract Borrower may be a party to. Borrower agrees that Borrower will notify Lender in the event Borrower receives an offer to purchase the Home from an outside party that Borrower intends to act upon, no later than two (2) business days after Borrower's receipt of the offer.

No Brokers. Borrower represents that no person performed any act as a broker in connection with the making of the Loan.

No Tax Advice. Borrower agrees that Lender has not given Borrower any advice about tax or other benefits (including without limitation Solar Incentives or other incentives, rebates, or credits) Borrower might receive in connection with the Collateral. Borrower should consult with Borrower's own tax and financial advisors about any tax or other benefits, incentives, rebates, or credits Borrower might receive in connection with the Collateral. Borrower's obligations under this Agreement are not conditioned or dependent on Borrower's receipt of any tax or other benefit, incentive, rebate, or credit.

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Default. Borrower will be in default under this Loan if:

- a. Lender does not receive any payment required under this Agreement when due;
- b. Borrower fails to maintain the Collateral, does not allow the Collateral to be serviced or maintained or otherwise fails to comply with any other term or requirement under this Agreement;
- c. Borrower sells or otherwise transfers or enters into a contract to sell or otherwise transfer the Collateral, unless the prospective Collateral purchaser has agreed to assume the Loan and Lender, in its sole discretion, has given written permission authorizing the prospective Collateral purchaser to assume the Loan;
- d. Borrower is generally not able to pay its debts as such debts become due, makes an assignment for the benefit of creditors, petitions or applies to any tribunal for the appointment of a custodian, receiver, or trustee for all or a substantial part of its assets, files for bankruptcy, or has a bankruptcy proceeding filed against Borrower;
- e. Unless Lender first agrees in writing, Borrower grants any other person a security interest in the Collateral, or allows any other person to obtain a security interest, lien or any other assessment on the Collateral, or fails to take any action necessary to prevent a person from obtaining a security interest, lien, or any other assessment on the Collateral;
- f. Borrower omitted or failed to provide full and complete information or made any false statement to Lender during the application process for this Loan, or failed to update that information prior to the Effective Date, or provided any false information or representations in this Agreement;
- g. Borrower removes the Collateral from the Home without Lender's prior written permission;
- h. Borrower fails to comply with any local, state, or federal laws pertaining or relating to the operation of the Collateral or this Agreement; or
- i. Borrower takes or fails to take any action that Lender reasonably believes endangers Lender's security in the Collateral or this Agreement, including, without limitation, failing to pay any taxes, assessments, or fees related to the Collateral, becoming subject to a judgment or order that could affect the Collateral or Lender's security in the Collateral, or defaulting on any other contract or obligation that has the potential to affect the Collateral or Lender's security in the Collateral, including, without limitation, an extension of credit, security agreement or other agreement related or similar to the foregoing.

Acceleration. Upon default, and after providing any notice or complying with any timing requirements that may be required by applicable law, Lender may accelerate the Loan, meaning the entire unpaid Principal of the Loan, along with all unpaid interest, charges and fees, will immediately become due and payable in full.

Repossession and Sale. If Borrower fails to pay all amounts due upon default and acceleration, Lender may exercise all rights and remedies it has with respect to the Collateral and Solar Incentives. Lender may require Borrower to surrender the Collateral or make the Collateral available for repossession, at Borrower's expense. Lender may repossess the Collateral without Borrower's consent, if it can be done without breaching the peace. Lender may remotely disable the functioning of the Collateral and/or enter upon the Home and disable the Collateral. Lender may take possession of any Solar Incentives. Lender may require Borrower to surrender any Solar Incentives to Lender or take any actions that may be necessary to have any Solar Incentives issued, pledged, delivered, or transferred to Lender. Lender may sell the Collateral and Solar Incentives at one or more public or private sales after reasonable notice to Borrower. Unless otherwise required by applicable law, Borrower agrees that ten (10) days' notice will be deemed reasonable and sufficient. Unless otherwise required by applicable law, any sale proceeds will be applied first to any expenses related to the repossession and sale that Lender incurs, including without limitation reasonable attorneys' fees, costs of storage and costs of preparing for sale, then to outstanding interest, charges and fees owed under this Agreement, then to outstanding Principal owed under this Agreement. The balance of any remaining sale proceeds will be paid to Borrower, unless applicable law requires that the proceeds be paid to someone else. Borrower will be liable for any amounts that remain outstanding after the sale proceeds have been applied to amounts due under this Agreement. For avoidance of doubt, following any Borrower default, Lender is entitled to receive all Solar Incentives and other environmental attributes generated by the Collateral.

Attorneys' Fees. Unless otherwise provided below and to the extent permitted by law, Borrower will be liable for any reasonable attorneys' fees and court costs incurred by Lender after Borrower defaults under this Agreement, if Lender refers this Agreement to an attorney who is not a salaried employee of Lender for collection.

Non-Waiver. No failure or delay by Lender in exercising any right, power or privilege under this Agreement will operate as a waiver.

No Unwritten Modifications. This Agreement represents the entire agreement of the parties. Any modification of the terms of this Agreement must be agreed to by Borrower and Lender in a writing signed by Borrower and Lender.

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Successors and Assigns. This Agreement and the other Loan Documents will be binding upon and inure to the benefit of Lender, all future holders of any Loan Documents, Borrower, and their respective successors and permitted assigns. Except as set forth herein, Borrower may not assign or transfer any of its rights or obligations hereunder or under any other Loan Document, or any interest herein or therein, without the prior written consent of Lender, which may be withheld or conditioned in Lender's sole discretion. Lender may sell, transfer or assign all or any portion of its rights hereunder or under one or more of the other Loan Documents to any one or more financial institutions, funds, trusts or other investment vehicles or entities, or an agent for such financial institutions, funds, trusts or other investment vehicles or entities, as well as participation interests in Lender's rights hereunder or under one or more other Loan Documents (including the assignment of any right in the Collateral). As used in this Agreement, "Lender" includes any purchaser, transferee or assignee of Lender. Lender may assign this Agreement or the Loan, or any part of this Agreement or Loan, without notice to or approval by Borrower.

Claims and Defenses. NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Indemnification. Borrower will indemnify and hold harmless Lender and Lender's shareholders, subsidiaries, affiliates, officers, directors, successors and assigns, and the agents, representatives and employees of any and all of the foregoing, from and against any and all liabilities (including, without limitation, liability in tort, whether absolute or otherwise), obligations, losses, penalties, claims, suits, costs and disbursements, including without limitation, legal fees and disbursements, asserted by any non-Borrower third parties, in any way relating to, or arising out of, this Agreement, the other Loan Documents and/or the Collateral. This provision will survive the expiration or termination of this Agreement. However, this provision will not limit or restrict any rights, claims, or defenses Borrower has under the **Claims and Defenses** section, above.

Notices. All notices and other communications in connection with this Agreement must be in writing and must be delivered to the party's address set forth on the first page of this Agreement, or in accordance with any subsequent written direction from either party to the other.

Telephone Recordings: Borrower understands and agrees that Lender may monitor and/or record any of Borrower's phone conversations with any of Lender's representatives. However, we are not required to monitor and/or record any such conversations.

Contacting You; Phone, Text and Email Messages. To the extent permitted by applicable law, Borrower authorizes Lender and our affiliates, agents, assigns and service providers (collectively, the "**Messaging Parties**") to contact Borrower using automatic telephone dialing systems, artificial or prerecorded voice message systems, text messaging systems and automated email systems in order to provide Borrower with information about this Loan, including information about upcoming payment due dates, missed payments and returned payments. Borrower authorizes the Messaging Parties to make such contacts using any telephone numbers (including wireless, landline and VOIP numbers) or email addresses Borrower provides to the Messaging Parties in connection with the application and/or this Loan, the Messaging Parties' servicing and/or collection of amounts Borrower owes under this Loan or any other matter. Borrower understands that anyone with access to Borrower's telephone or email account may listen to or read the messages the Messaging Parties leave or send Borrower, and Borrower agrees that the Messaging Parties will have no liability for anyone accessing such messages. Borrower further understands that, when Borrower receives a telephone call, text message or email, Borrower may incur a charge from the company that provides Borrower with telecommunications, wireless and/or Internet services, and Borrower agrees that the Messaging Parties will have no liability for such charges except to the extent required by applicable law. Borrower understands that, at any time, Borrower may withdraw Borrower's consent to receive text messages and calls to Borrower's cell phone or to receive artificial or prerecorded voice message system calls by contacting Lender at the address provided on page 1.

Miscellaneous. The only relationship intended by this Agreement is that of lender and borrower, and this Agreement is not intended to impose, and does not impose, any fiduciary or other duty on the Lender. Lender's sole interest in the Collateral is for the purpose of security for repayment of the obligations of Borrower to Lender. This Agreement does not create any third-party beneficiaries, and this Agreement does not give any person other than Borrower and Lender any legal or equitable right, remedy or claim. Any provision of this Agreement which is prohibited or unenforceable in any jurisdiction will not invalidate the remaining provisions of this Agreement, or invalidate or render unenforceable the provision in any other jurisdiction.

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Governing Law. This Agreement will be governed by and construed in accordance with the laws of the state where the Home is located and the Collateral is installed without regard to principles of choice of law or conflict of law.

CREDIT REPORTING: Borrower authorizes Lender to make inquiries concerning Borrower's credit history and standing in connection with this Loan, including for account monitoring purposes. Lender may report information about Borrower's performance under this Loan to credit bureaus (and other parties). **As required by law, Borrower is hereby notified that a negative credit report reflecting on Borrower's credit record may be submitted to a credit reporting agency if Borrower fails to fulfill the terms of the Loan. Late payments, missed payments or other defaults on this Loan may be reflected in Borrower's credit report.** If Borrower believes that any information about this Loan that Lender has furnished to a consumer reporting agency is inaccurate, or if Borrower believes that Borrower has been the victim of identity theft in connection with any Loan made by Lender, write to Lender at the address provided on page 1, Attn: Reporting Error. In your letter: (1) provide your name, mailing address and phone number; (2) identify the specific information that is being disputed; (3) explain the basis for the dispute; and (4) provide any supporting documentation you have that substantiates the basis of the dispute. If you believe that you have been the victim of identity theft, submit an identity theft affidavit or identity theft report.

Disputes. UNLESS PROHIBITED BY LAW, BORROWER AND LENDER WAIVE THEIR RIGHTS TO A JURY TRIAL OF ANY CLAIM OR CAUSE OF ACTION BASED ON OR ARISING OUT OF THIS AGREEMENT OR THE COLLATERAL. California-Specific Provision: If the jury trial waiver in this "Disputes" section is found to be unenforceable, the parties will resolve all disputes arising out of this Agreement by judicial referee pursuant to California Code of Civil Procedure Section 638 et seq., before a mutually acceptable referee sitting without a jury, or if the parties do not agree on a referee, then one will be appointed by the presiding judge of the California Superior Court for the City and County of San Francisco. Nothing in this section will restrict a party from exercising prejudgment remedies.

YOU, THE BORROWER, MAY CANCEL THIS TRANSACTION WITH NO OBLIGATION AND NO COST AT ANY TIME WITHIN THREE DAYS AFTER THE EFFECTIVE DATE BY PROVIDING NOTICE OF CANCELLATION TO THE LENDER AT ITS ADDRESS OF 1 CALIFORNIA ST., SUITE 1500, SAN FRANCISCO, CA 94111 OR VIA EMAIL TO homeowners@dividendsolar.com. YOUR RIGHT TO CANCEL THIS TRANSACTION WILL BE DEEMED TO BE DISCLAIMED, WAIVED AND NO LONGER APPLICABLE SHOULD YOU SIGN A WAIVER OF THIS RIGHT AT ANY TIME.

State-Specific Disclosures. If the Home is in –

Arizona: NOTICE TO BUYER 1. Do not sign this agreement if any of the spaces intended for the agreed terms, to the extent of then available information, are left blank. 2. You are entitled to a copy of this agreement at the time you sign it. 3. You may pay off the full unpaid balance due under this agreement at any time, and in so doing you shall be entitled to a full rebate of the unearned finance and insurance charges. 4. You may cancel this agreement any time prior to midnight of the third business day after the date of this transaction. See the attached notice of cancellation form for an explanation of this right. 5. It shall not be legal for the seller to enter your premises unlawfully or commit any breach of the peace to repossess goods purchased under this agreement. Buyer acknowledges that the Collateral is subject to a security interest. NOTICE: BY GIVING US A SECURITY INTEREST IN THE COLLATERAL, YOU WAIVE ALL RIGHTS PROVIDED BY LAW TO CLAIM THE PROPERTY EXEMPT FROM LEGAL PROCESS.

California: Regardless of your marital status, you may apply for credit in your name alone. Lender is licensed as a California Finance Lender, No.: 60DBO 35823.

Colorado: Your obligation for attorneys' fee will be limited to 15% of the amount due and payable on this Loan when we refer this Loan to an attorney for collection, or such additional fees as may be directed by a court.

Connecticut: THIS INSTRUMENT IS BASED UPON A HOME SOLICITATION SALE, WHICH SALE IS SUBJECT TO THE PROVISIONS OF THE HOME SOLICITATION SALES ACT. THIS INSTRUMENT IS NOT NEGOTIABLE. Your obligation for attorneys' fee will be limited to 15% of the amount due and payable on this Loan when we refer this Loan to an attorney for collection, or such additional fees as may be directed by a court.

District of Columbia: Buyer's Right to Cancel – If this agreement was solicited at or near your residence and you do not want the goods or services, you may cancel this agreement by mailing a notice to the seller. The notice must say that you do not want the goods or services and must be mailed before midnight of the third business day after you signed this agreement. The notice

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must be mailed to: Dividend Solar Finance LLC, 1 California Street, Suite 1500, San Francisco, CA 94111. Additionally, your obligation for attorneys' fee will be limited to 15% of the amount due and payable on this Loan when we refer this Loan to an attorney for collection, or such additional fees as may be directed by a court.

Florida: **BUYER'S RIGHT TO CANCEL.** This is a home solicitation sale, and if you do not want the loan, you may cancel this Agreement by providing written notice to Lender in person, by telegram, or by mail. This notice must indicate that you do not want the loan and must be delivered or postmarked before midnight of the THIRD business day after you sign this Agreement. If you cancel this Agreement, Lender may not keep all or part of any cash down payment.

Documentary Stamp Tax. Florida documentary stamp tax required by law in the amount of \$195.87 has been paid or will be paid directly to the Department of Revenue. Certificate of Registration No. 78-8016616667-0.

Hawaii: **YOU, THE BUYER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.**

Illinois: **DISCLOSURE OF 36% RATE CAP.** A lender shall not contract for or receive charges exceeding a 36% annual percentage rate on the unpaid balance of the amount financed for a loan, as calculated under the Illinois Predatory Loan Prevention Act (PLPA APR). Any loan with a PLPA APR over 36% is null and void, such that no person or entity shall have any right to collect, attempt to collect, receive, or retain any principal, fee, interest, or charges related to the loan. The annual percentage rate disclosed in any loan contract may be lower than the PLPA APR.

 Signature of Borrower 1

 Signature of Borrower 2

Iowa: **NOTICE TO CONSUMER: (1) Do not sign this Agreement before you read it; (2) you are entitled to a copy of this Agreement; and (3) you may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with the law.** You will not be required to pay attorney's fees in connection with this Loan.

Kansas: **NOTICE TO CONSUMER: (1) Do not sign this Agreement before you read it. (2) You are entitled to a copy of this Agreement; and (3) you may prepay the unpaid balance at any time without penalty.** You may be obligated to pay reasonable costs of collection, including, but not limited to, court costs, attorney fees and collection agency fees, except that the costs of collection: (1) may not include costs that were incurred by a salaried employee of the creditor or its assignee; (2) may not include the recovery of both attorney fees and collection agency fees; and (3) must not be in excess of 15% of the unpaid debt after default. **DEFAULT:** The events of default identified in subsection b-i of the Default section of this agreement constitute the prospect of payment, performance, or realization of collateral being significantly impaired. Lender bears the burden of establishing significant impairment. **GOVERNING LAW:** This Agreement is subject to and governed by the provisions of the Kansas Uniform Consumer Credit Code, Kan. Stat. Ann. §§ 16a-1-101 *et seq.* **YOU THE BUYER: MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.**

Kentucky: Buyer's Right to Cancel - If this agreement was solicited at your residence and you do not want the goods or services, you may cancel this agreement by mailing a notice to us. The notice must say that you do not want the goods or services and must be mailed before midnight of the third business day after you sign this agreement. The notice must be mailed to: Dividend Solar Finance, LLC, 1 California Street, Suite 1500, San Francisco, CA 94111.

Louisiana: Your obligation for attorneys' fee will be limited to 25% of the amount due and payable on this Loan when we refer this Loan to an attorney for collection.

Maryland: Notwithstanding any other provision in this Agreement, this Loan is subject to the Credit Grantor Closed End Credit Provisions (Subtitle 10) of Title 12 of the Commercial Law Article of the Maryland Code. Borrower agrees that Lender may repossess the Collateral with or without resort to legal or judicial process.

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New Hampshire: Reasonable attorney's fees shall be awarded to you if you prevail in (a) any action, suit or proceeding brought by you; or (b) an action brought by you; and if you successfully assert a partial defense or set-off, recoupment or counterclaim to an action brought by you, the court may withhold from us the entire amount or such portion of the attorney fees as the court considers equitable. You or your attorney may file a complaint with the New Hampshire Bank Commissioner.

New Jersey: No provision of this Agreement is void, unenforceable or inapplicable by virtue of language to the effect that such provision only applies to the extent permitted (or not prohibited) by applicable law.

New Mexico:

FREEDOM TO CHOOSE INSURANCE COMPANY AND INSURANCE PROFESSIONAL

The undersigned person hereby acknowledges that I have been informed by Momentum Solar on behalf of Dividend Solar Finance LLC that, although I may be required by the seller or lender to purchase insurance to cover the property that is being used as security for the loan, I may purchase that insurance from the insurance company or agent of my choice, and cannot be required by the seller or lender, as a condition of the sale or loan, to purchase or renew any policy of insurance covering the property through any particular insurance company, agent, solicitor, or broker. I hereby acknowledge receipt of a true copy of this notice on 10/19/22

Signature of Borrower 1

Signature of Borrower 2

New York: **BUYER'S RIGHT TO CANCEL. This is a home solicitation sale, and if you do not want the loan, you may cancel this Agreement by providing written notice to Lender in person, by telegram, or by mail. This notice must indicate that you do not want the loan and must be delivered or postmarked before midnight of the THIRD business day after you sign this Agreement. If you cancel this Agreement, Lender may not keep all or part of any cash down payment.**

Ohio: **BUYER'S RIGHT TO CANCEL. You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction. See the attached notice of cancellation for an explanation of this right.** Statutory Authority – this Agreement is made solely in reliance on the provisions of sections 1321.51 to 1321.60 of the Ohio Revised Code.

Oklahoma: Your obligation for attorneys' fee will be limited to 15% of the amount due and payable on this Loan when we refer this Loan to an attorney for collection.

Rhode Island: This Agreement is a **NONNEGOTIABLE CONSUMER NOTE**.

South Carolina: **BUYER'S RIGHT TO CANCEL. If you decide you do not want the goods or services, you may cancel this Agreement by mailing a notice to us. The notice must say that you do not want the goods or services and must be mailed before midnight of the THIRD business day after you sign this Agreement. The notice must be mailed to: Dividend Solar Finance LLC, 1 California Street, Suite 1500, San Francisco, CA 94111.** Your obligation for attorneys' fee will be limited to 15% of the amount due and payable on this Loan when we refer this Loan to an attorney for collection.

Utah: **Buyer's Right to Cancel** – If this agreement was solicited at or near your residence and you do not want the goods or services, you may cancel this agreement by mailing a notice to the seller. The notice must say that you do not want the goods or services and must be mailed before midnight of the third business day after you signed this agreement. The notice must be mailed to: Dividend Solar Finance LLC, 1 California Street, Suite 1500, San Francisco, CA 94111.

Wisconsin: Borrower may cancel this transaction before midnight of the third business day after Borrower signs this Agreement. See the instructions in the "Customer's Right To Cancel" notice attached to this Agreement. **NOTICE TO CUSTOMER: (a) DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON EACH PAGE, EVEN IF OTHERWISE ADVISED; (b) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES; (c) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN; (d) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.**

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THIS IS A COPY
This is a copy view of the Authoritative Copy held
by the designated custodian

DIVIDEND

COPY VIEW

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My initials here confirm my voluntary participation in Dividend Solar's automatic payment plan and agreement to make payments via ACH direct debit.

By signing below, you agree that you are the actual person listed on this Agreement, or that you are the authorized attorney in fact for the Borrower, that you have full authority to agree to and bind the Borrower to the terms of this Agreement, and acknowledge receipt of a completed copy of this Agreement.

Borrower 1:
DocuSigned by:
Vikas reddy Mandadhi 10/19/22
2CC6290378C9408...

Signature Date

Borrower 2:

Signature Date

Vikas reddy Mandadhi
11646 Pacific Dogwood Ct
Jacksonville, FL 32256
(402) 800-5500

LENDER:

V. G.

DIVIDEND SOLAR FINANCE LLC

1 California St., Suite 1500
San Francisco, CA 94111
(415) 805-7100

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Your Loan Summary

Dividend Finance believes firmly in the spirit of transparency with its borrowers. This summary is intended to highlight some of the key points of your Loan for your convenience and ease of reference. This summary is not your loan agreement, and the terms listed may be estimates. Please see your loan agreement for the full terms and details of your loan. Capitalized terms used below are defined in your loan agreement.

Key Loan Details

- Loan ID: L22-FL-0335682
- Total Amount Financed: \$55,962.00
- Interest Rate: 2.99%
- Payments: payments begin on your loan approximately 60 days after your equipment is installed. Your estimated payment schedule is disclosed in your loan agreement. Also, please see the estimated payment schedule below.
- Prepayment Penalty: none

Incentive Investment Election

- The Incentive Payment is a voluntary prepayment of Principal.
- You have the option to make the Incentive Payment by the fifteenth (15th) month of your scheduled payments. If you do, your payments will be re-amortized and will result in your payments remaining at a substantially similar amount, assuming you make your payments on or before the due dates. See the Estimated Final Payment Schedule below for details.
- Incentive Payment Amount: \$16,788.60

Automatic Payment Discount

- 2.99% Interest Rate includes an automatic payment (ACH direct debit) discount of 0.50%
You have agreed to make monthly payments via ACH direct debit

State Rebates and/or Downpayment

- Upfront Rebate, if any: \$0.00
- Cash Downpayment Made by You to Installer, if any: \$0.00

Federal Tax Credit

- The federal Residential Renewable Energy Tax Credit ("RRETC" or "tax credit") is provided under the Tax Code and applicable rules. You may or may not qualify for this tax credit; your qualification is dependent on your individual tax liability. Dividend does not provide tax advice and makes no representation or guarantee you will qualify for the RRETC. **You should consult your tax professional to understand if you will qualify for any or all of the RRETC.**
- Depending on your project, some portion of the loan proceeds may be allocated towards financing improvements that are not specifically related to solar energy equipment.

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- While certain expenses required to support solar equipment may be eligible for a tax credit, costs related to the non-solar improvements may not. It is important that you work with your tax adviser to determine the amount of tax credits applicable to your project.
- Tax savings and refunds from available tax credits can be used as part of your Incentive Payment to help maintain lower monthly payments under your loan. Because the total amount financed on this project may include costs that are not eligible for a tax credit, tax refunds may not be large enough to adequately pay down your loan to maintain lower monthly payments. As a result, the monthly payment amount may increase, in accordance with the payment schedule. We will provide monthly statements, which will reflect any change in the payment amount due.
- Higher monthly loan payments may not offset energy costs as anticipated.

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You confirm that you understand that non-solar costs may not qualify for the tax credit.

Subsequent Reamortizations

- You will have the ability to request up to two (2) additional reamortizations following the preliminary reamortization discussed above in the *Incentive Payment Election* selection.
- The following is required prior to each subsequent reamortization:
 - A minimum principal payment of \$1,000;
 - A minimum loan balance of \$5,000; and
 - Account status must be current.
- To process a subsequent reamortization, you will need to contact customer service at (844) 805-7100 and request that your loan is reamortized

Estimated Final Payment Schedule

The estimated final payment schedule for your Loan is listed below. If you have signed up for automatic ACH payments, these amounts will be debited from your account each month. You will receive a monthly statement with details concerning your payment, including the amount due and its due date..

Payment Type	Amount of Payments (assuming Full Incentive Payment is made)	Amount of Payments (assuming NO Incentive Payment is made)	When Payments Are Due ¹
Pre-Incentive Monthly Payments	\$189.57	\$189.57	Monthly, beginning 02/03/2023 (e)
Incentive Payment	\$16,788.60	\$0	04/03/2024 (e)
Post-Incentive Monthly Payments	\$189.56	\$272.10	Monthly, beginning 05/03/2024 (e)

Credit Report Authorization

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You authorize Dividend Solar Finance LLC (“Dividend”, “we” or “us”) and lenders participating on Dividend’s platform to: (1) obtain a credit report on you for any legal purpose in connection with your loan application, including any account update, extension of credit, or

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review or collection of your loan; and, (2) notify installers, merchants or others involved in your transaction of the credit decision, and if approved, provide loan information, including, but not limited to, your approved credit limit, the repayment period for your loan, your approved APR, and account number. If you request, you will be informed whether a credit report was requested and, if so, the name and address of the consumer reporting agency that furnished the report. You also agree to provide additional financial information upon request. Initially, we will do a "soft pull" of your credit report, which will not affect your credit score. However, if you decide to move forward with a loan, a full credit report will be requested, which will appear on your credit report as an inquiry and may affect your credit score. Additionally, if you enter into a loan with us, we may report our experience with you, including any late payments or negative information concerning your loan to credit reporting agencies. Negative information that we report may lower your credit score. If you believe information we have reported to a credit reporting agency is not accurate, please contact us at homeowners@dividendfinance.com.

Subsidized Utility Rate Confirmation

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You confirm that you are not on any type of subsidized or discounted utility rate pricing.

Certification and Agreement

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By initialing here, you certify that all information you have submitted to Dividend is true, accurate and complete. You have read your loan agreement and you understand your loan terms as detailed in the loan agreement. Also, you agree to the credit report authorization above, and acknowledge receipt of Dividend's E-Sign Disclosure, USA PATRIOT Act Notice, Privacy Policy and for California residents, our California Privacy Notice. These documents can be found at:

- E-Sign Disclosure: www.dividendsolar.com/images/pdfs/Electronic-Communication-Consent.pdf E-Sign Disclosure
- USA PATRIOT Act Notice: <https://www.dividendsolar.com/images/pdfs/US-Patriot-Act-Notice.pdf> USA Patriot Act
- Privacy Policy: www.dividendfinance.com/privacy-policy Privacy Policy.
- CA Privacy Notice: www.dividendsolar.com/images/pdfs/California-Privacy-Choices.pdf CA Privacy Notice

**AUTOMATIC PAYMENT ACKNOWLEDGEMENT
 AND
 BANK ACCOUNT VERIFICATION**

Your quoted Loan interest rate includes a 0.50% automatic payment (ACH direct debit) discount. By entering your bank account information in the fields below, you acknowledge and agree to the 0.50% automatic payment discount and elect to pay your loan via automatic payments.

If you do not wish to pay your loan via automatic payment, or have any other questions, please contact us at (844) 805-7100. Note that your interest rate will increase by 0.50% should you opt to pay by other means.

Borrower Information

Borrower Name: Vikas reddy Mandadhi

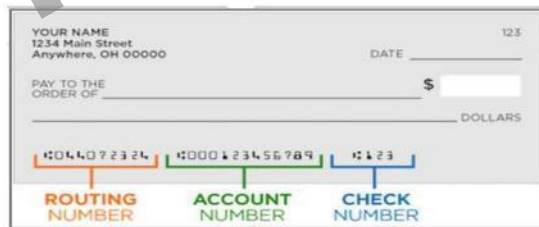
Property Address: 11646 Pacific Dogwood Ct, Jacksonville, FL 32256

Loan Number: L22-FL-0335682

Bank Account Information (the "Account")*

Bank Account Information*	
Bank Name Bank of america	Account Type (Checking / Savings) Checking
Bank Routing Number *****	Bank Account Number *****

Your routing number and Account number can be found at the bottom of your check, as shown below:



*Test transaction: once you have uploaded your bank account information, Dividend will post a small transaction (an amount less than \$1.00) to your bank to verify the account. You can log into the EmpowerPortal and verify the amount to finalize bank verification and confirm your discounted interest rate.

Authorization for Automatic Payments

If your solar loan (your "Loan") is funded, you hereby authorize us to automatically withdraw and transfer funds electronically from the Account to credit your Loan in the Transfer Amount described below (hereinafter "Transfer"). You understand that the Transfer and the Account will be subject to any applicable laws, rules, and regulations, including, but not limited to, any applicable operating rules of the National Automated Clearing House Association. You have checked the Account number, bank routing number and other information on this Authorization with extraordinary care and certify that the information provided is

true and accurate and that no other party needs to authorize the Transfer. You understand this authorization may be assignable to any entity that holds your Loan.

Transfer Amount. You understand and agree that each transfer of funds will be for one monthly payment amount plus fees, if any, as disclosed on your monthly statement. This amount will be set forth in your final payment schedule provided to you once your Loan is closed and funded. You understand and agree that the monthly payment (the "Transfer Amount") may differ from any of the previous transfers due to past due payments, late charges, insufficient funds fees, unpaid fees, or any other amount required under the terms of your Loan. We will send you a monthly statement to inform you of the Transfer Amount.

Transfer Date: You understand and agree that the Transfer will occur on the payment due date under your Loan ("Transfer Date"), which we will provide to you once your installation is complete and your Loan funds. If the Transfer Date falls on a weekend or holiday, the Transfer will occur on the next business day following the weekend or holiday.

Overdrafts: You understand and agree to maintain the Account such that it contains adequate funds to cover the Transfer. If the Transfer is declined by the Account, repeated attempts may be made to make the Transfer until successful. You understand and acknowledge your responsibility to pay any associated overdraft fees and costs relating to the Transfer.

Cancellation of Automatic Transfers: You may request cancellation of automatic Transfers by calling (844) 805-7100 to request your automatic transfer to be cancelled or suspended. The cancellation request must be received within three (3) business days before the Transfer is scheduled.

Notice of Varying Amounts: If any monthly payment's Transfer Amount changes, you will be notified on your monthly statement at least ten (10) calendar days before the Transfer Date of that payment.

Cancellation/Change: This Authorization will remain in full force and effect until your Loan is paid in full or you notify us or your financial institution of its termination. You further understand the necessary time required by us and your financial institution to implement the change may not be immediate. We may cancel or change this Authorization, for any reason, and at any time. Cancellation or change by either party will not affect your obligations under the Loan Agreement. You understand and agree that you must continue to make payments on the Loan by other means until the debt has been repaid in full.

By signing below, I hereby acknowledge that I have read and agree to the terms and conditions of the Automatic Payment Acknowledgement and Authorization for Automatic Payments, and that I agree to retain a copy of this authorization for my records.

<small>DocuSigned by:</small>  <small>2CC6290378C9408...</small>	10/19/22
Signature	Date