

The **Loan** Guidebook

for Nikhil Battula

D I  I D E N D

Loan ID: L22-TX-0246570

Dear Nikhil,

We are thrilled to welcome you to the Dividend community!

Congratulations! Your system is officially installed. You can now enjoy all of the benefits of going solar: savings on your utility bill, protection from growing utility costs, creating a cleaner, greener planet for generations to come & breathing fresher air throughout the Aubrey community. You have followed through on your decision to be a producer rather than a consumer, generating your own electricity and taking control of your energy future!

We put together this Solar Guidebook in hopes of answering any and all questions that might arise as a new solar owner. This Guidebook contains information on your EmpowerLoan, your system, your installer, as well as the most frequently-asked questions we hear from Solar Owners just like you.

You can find all information regarding your payments, payment due dates, and make payments in the Dividend EmpowerPortal. In order to log into your portal for the first time, please go to <https://customer.dividendfinance.com/> and register for a new account by entering your full address (all CAPS) as specified on your upcoming monthly statement.

In partnership with your installer Momentum Solar, our goal is to provide you with an excellent solar experience, beginning to end. Now that your system is installed, you can sit back, relax and watch your savings roll in. Sunny days just got even more enjoyable!

Thank you for choosing Dividend to finance your solar system!

For a brighter energy future,

The Dividend Team

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EmpowerLoan Details and Payment Schedule

Final Payment Schedule

The final payment schedule for your EmpowerLoan is listed below. If you have signed up for automatic ACH payments, these amounts will be debited from your account each month. If you have elected to pay by check, you will receive a monthly invoice by mail at the beginning of each month.

<i>Payment Type</i>	<i>Amount of Payments (assuming Full IIP Payment is made)</i>	<i>Amount of Payments (assuming NO IIP Payment is made)</i>	<i>When Payments Are Due¹</i>
Pre-Incentive Monthly Payments	\$64.27	\$64.27	Monthly, beginning December 11, 2022
Incentive Investment Payment	\$4,680.00	\$0	February 11, 2024
Post-Incentive Monthly Payments	\$64.28	\$87.28	Monthly, beginning March 11, 2024

1: This payment schedule reflects the case if you only make the minimum required payment for the full duration of the loan. Any payment in excess of the minimum goes directly towards principal, and will either reduce future monthly payments or shorten the duration of your loan. The payment amount of the final month's payment may vary slightly compared to the Post-Incentive Monthly Payments shown above; please refer to the Closing Statement for the final month payment.

Incentive Investment Payment

As part of your signed loan agreement, you are encouraged to make the Incentive Investment payment – \$4,680.00 – by February 11, 2024 in order to keep your monthly payments low. This amount is based on the federal Residential Renewable Energy Tax Credit ("RRETC"), which 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.

To make your Incentive Investment payment, go to the Homeowner Portal at <https://customer.dividendfinance.com> and create a new account. Once you have set up an account, log in and you can enter the amount in as a one-time payment.

How to Make Payments

If you have set up Automatic ACH Payments, your standard monthly payments will be automatically deducted from the bank account that you provided on your chosen payment date.

We will send over an email statement 13 days before your payment date each month, and another reminder 3 days before the payment is drawn. If you would like to adjust your monthly payments or make your Incentive Investment payment, you can easily do that by going to the Homeowner Portal and setting up a new account. On the portal, you can make a one-time payment or set up a recurring payment to be taken out each month and pay off your loan sooner.

Payments and other credits will be applied to accrued and unpaid interest, Principal, and outstanding fees and charges or in any order Lender chooses, unless otherwise required by applicable law. Overpayments or additional payments in between payment cycles will be applied to Principal.

For customers who decided to pay by mail, you will receive a paper statement at the beginning of each month with directions on how to make your monthly payment.

How can I make extra payments to Principal?

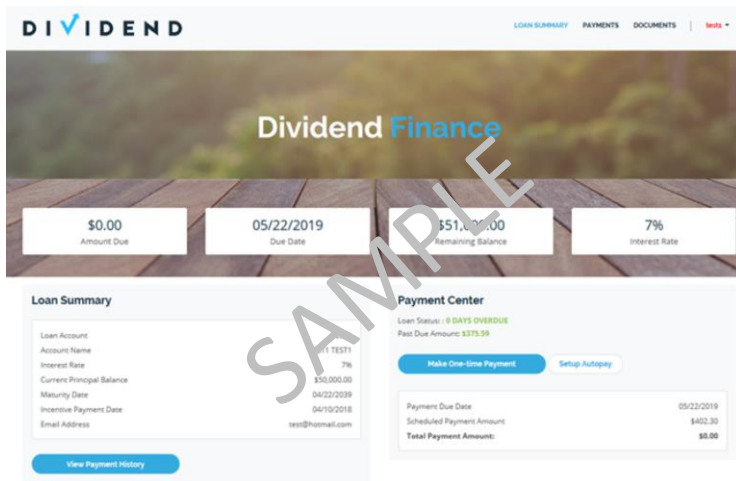
If you overpay your bill, the additional amount will be applied to Principal. If you want to make extra payments to lower your Principal balance, you can make extra payments in between your billing cycle, meaning you have no unpaid bill(s) due, and the entire payment will be applied to Principal.

Dividend Homeowner Portal

The EmpowerPortal provides you with the necessary tools to manage your account.

Not only do you get a premium installation with your local installer, now you can receive the additional benefits that come with financing your project with Dividend.

EmpowerPortal Features



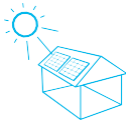
Know Exactly Where You Stand

Upon logging into the EmpowerPortal, there will be a snapshot of your current loan product, giving you reassurance of exactly where you stand with the financed amount.

Pay Off Your Loan Sooner, No Penalty

You can schedule one time, or recurring additional payments, beyond your standard monthly payment. There are no pre-payment penalties, giving you freedom to pay off your loan on your timeline.

Log in to your Homeowner Portal at <https://customer.dividendfinance.com>.



Your System Details

Total System Size	4.000 kW
Panel Type	10 Hanwha Q CELLS Q.PEAK DUO BLK ML-G-10+ 400
Inverter Type	10 Enphase Energy IQ7PLUS-72-2-US
Monitor Type	1
Utility Name	Oncor Electric Delivery Company, LLC

Questions About Your System?

For all system-related questions, please contact:

Momentum Solar

30 Nixon Lane, Suite 1B

Edison, NJ 08837

(732) 902-6224

Installer's Fleet Manager

Dan Rock

(732) 902-6224

drock@momentumsolar.com

Questions About Your Loan?

For all loan-related questions, please contact Dividend. We aim to provide all of the important information about your Dividend loan on the EmpowerPortal which you can access by visiting <https://customer.dividendfinance.com> to set up a new account.

DIVIDEND

(844) 805-7100

homeowners@dividendfinance.com

Frequently Asked Questions

What is the EmpowerPortal?

The Dividend EmpowerPortal is your HQ for everything related to your loan. From the EmpowerPortal, you can adjust your loan payments, make one-time payments, adjust your bank account information, and contact Dividend in case you have any questions on your loan.

Want to access your Loan Agreement? Simply visit the EmpowerPortal where you can download those documents.

How do I make the Incentive Investment?

Your loan agreement may allow for a incentive payment and reamortization to pay down your loan's principal balance. The benefit is a lower monthly payment for the remainder of the loan term. You can schedule this payment by contacting customer service or logging into Dividend's EmpowerPortal. When you log into your account, you can elect to make a one-time payment at any time.

Can I make subsequent reamortizations?

Your loan allows for two subsequent reamortizations after the first reamortization described in the section above. The following is required prior to each subsequent reamortization: (1) a minimum principal payment of \$1,000; (2) a minimum loan balance of \$5,000; and (2) account status must be current. You can schedule this payment and request reamortization of your loan by contacting customer service anytime following the preliminary Incentive Investment reamortization.

How can I change the bank account I'm using to pay my loan?

If you'd like to change the bank account that you use for automatic payments, you can simply visit the EmpowerPortal.

What are the incentives for going solar and how do I file for my tax credits?

The federal government offers the Residential Renewable Energy Tax Credit ("RRETC") which is equal to 26% of your system cost (less rebates) to encourage homeowners to go solar. 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.

Many states and local utilities also offer additional credits which further lower the cost of your investment. The best part of owning the system yourself with an EmpowerLoan? You receive all of these credits.

When tax season comes around at the beginning of the year, we will send you a reminder to file for the incentives you are eligible to receive along with links to find the correct forms. It is your responsibility to file for these credits in order to receive them. We must note that Dividend does not

provide tax advice of any kind. Please consult with a tax professional if you have questions regarding tax credits.

What do I need to do if I move before my loan is fully paid off?

We offer two options if you need to move: 1) You can transfer the loan to the incoming home buyer so long as they also qualify for the loan, or 2) You can add the remaining balance of your loan to your asking price and pay off the loan at the time of selling your home. Please refer to the Loan Transfer document in this Guidebook for more information.

What happens at the end of my loan term (or once the loan is paid off)?

Once your final loan payment has been applied, you will then own your system free and clear and will have no more loan payments. There are no prepayment penalties, so you can always pay off your loan sooner with all extra payments going directly towards the principal of your loan.

How can I monitor my system?

Your installation includes a production monitoring device that regularly reports system performance data which you can monitor through your installer-provided monitoring account. Please contact your installer for log in information.

What happens if something goes wrong with my system?

If something goes wrong, you can simply call Momentum Solar at (732) 902-6224 and let them know about the problem you're having.

Am I still connected to the utility company?

Yes. Your new solar energy system will typically generate most of the electricity you use, but you will continue to be connected to your local utility company. At night, your solar system will not generate energy (it needs the sun to generate the power!) so your home will automatically switch back to using power from the utility.

Because your system is still connected to the grid and sends electricity back through the power lines, your system will automatically shut down in the event of a power outage in order to protect the workers who are fixing the lines, and will resume operation after the power has come back on. There is no action you need to take if there is a blackout.

My system has been installed but is not yet producing electricity. What should I do?

After solar energy systems are installed, the final step of the process is for a representative of your utility company to provide final sign-off and grant "Permission to Operate" or "PTO", at which point your system is officially turned on. Your installer manages the PTO process with the utility to get your system turned on as quickly as possible. If you have any questions about PTO for your system, please contact Momentum Solar.

What maintenance is required?

Very little maintenance is typically required on your system, but it definitely helps to keep your solar panels clean and debris-free. Many people will hose their panels off to help them perform at their peak. If your house has trees around it, it is also helpful to trim them as they grow to make sure your system doesn't become too shaded (which also reduces production).

I need to put a new roof on my home. What do I need to do?

If you need to change out your roof, you will need to contact your solar installer to have them both remove and re-install the system in order to maintain any potential installer-provided warranty.

For more specifics, please contact Momentum Solar at (732) 902-6224

Selling Your Home? Loan Transition Guide

Dividend wants to make your move as simple as possible.

Dividend offers two options if you sell or transfer your home before your Loan is paid off.

- Pay off the remaining balance of your Loan in conjunction with the sale of your home
- Transfer your Loan to the buyer of your home, provided they qualify for the Loan

Option 1: Pay Remaining Balance of Loan

Many homeowners who sell their home opt to pay off the balance of their Loan in conjunction with the sale of their home. If you choose to pay off the remaining balance, the Loan must be paid in full **within 14 days of the transfer of your home**. To pay off your Loan, first give us a call at (844) 805-7100 to get your full payoff amount. There are no prepayment penalties! Then, you can either login to your account on customer.dividendfinance.com to pay your remaining balance via ACH direct debit, call Dividend at (844) 805-7100 and request payment be deducted via ACH, or mail a check payable to Dividend Solar Finance LLC to:

Dividend Finance
P.O. Box 847245
Los Angeles, CA 90084-7245

Option 2: Transfer Your Loan to the Buyer of Your Home

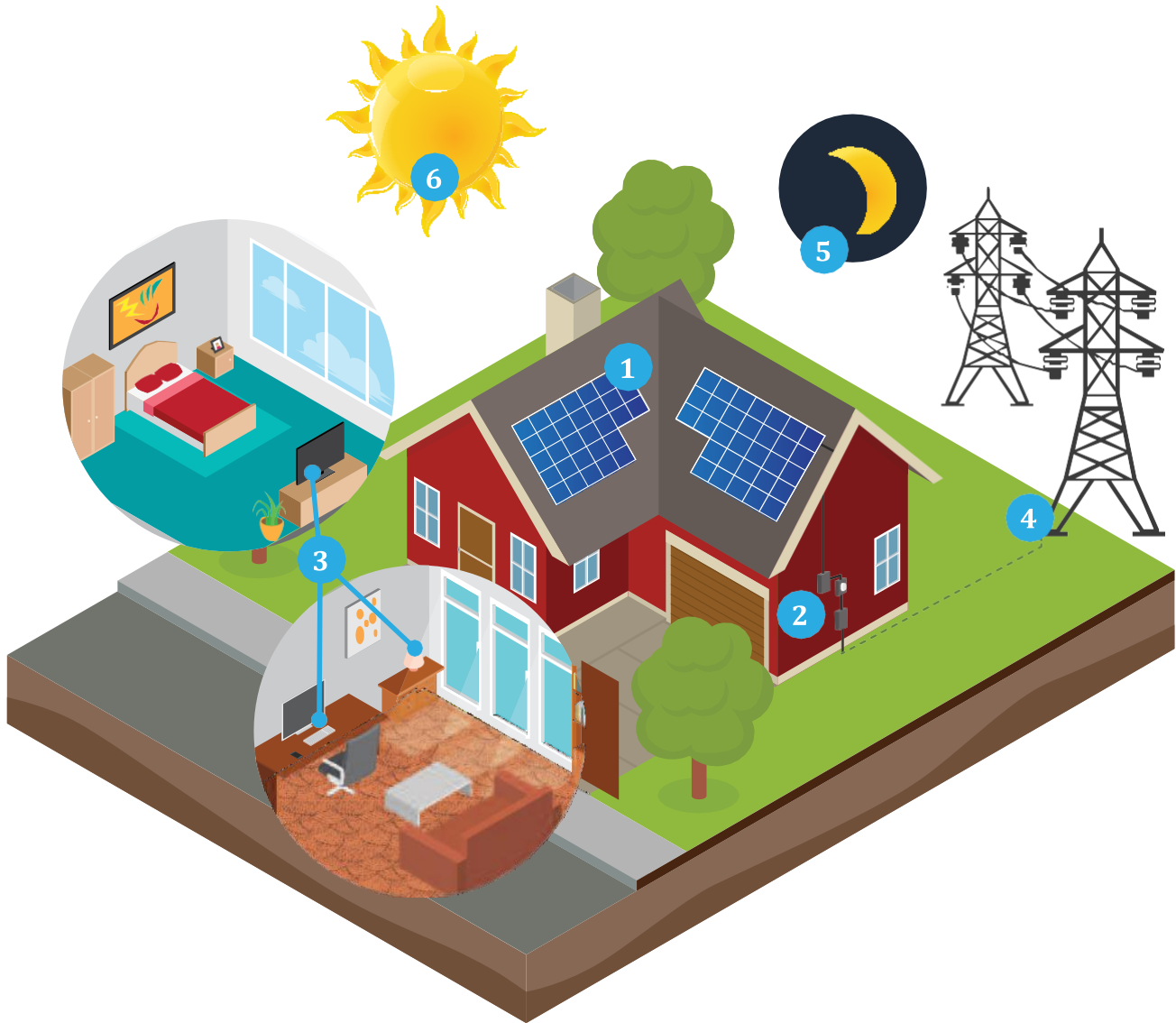
If the incoming buyer of your home would like to assume your Loan, they will need to contact Dividend to ensure that they qualify for the Loan **before the transfer of your home**. They can do this by calling Dividend at (844) 805-7100.

It is important to note that Dividend requires your Incentive Investment payment to be made before it can qualify someone to assume your Loan. See your Loan agreement for details.

If the incoming home buyer qualifies for the Loan, Dividend will send a Loan Assumption Agreement via DocuSign for both you and the incoming buyer to sign electronically. Once this document has been signed by both parties and accepted by Dividend, the Loan will be transferred to the incoming buyer; you will have fulfilled all responsibilities associated with the Loan.

If you have any questions, please do not hesitate to call Dividend toll-free at (844) 805-7100.

How Solar Works



- 1 Sunlight energy is captured by the photovoltaic cells in the solar panels as Direct Current.
- 2 Direct Current is turned into Alternating Current by the Inverter.
- 3 Alternating Current is used to power appliances in your home that require electricity.
- 4 Excess production that is not used by your home immediately flows through your meter and back onto the utility service grid creating a credit*.
- 5 In the evenings and when sunlight is not available, your home draws upon that credit to power the home.
- 6 Each day the cycle repeats itself - A true renewable way of powering your home.

* Note: All references to credit assume your utility rate plan offers net metering