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7/2020  
via H&W*

# SUNPOWER®

## SOLAR ENERGY SYSTEM HOME IMPROVEMENT CONTRACT

TO BE USED IN THE STATE OF CALIFORNIA

"Notice of Cancellation" may be sent to the Contractor at the address noted below:

<b>Customer</b> Walter Eckhoff 943 Stillspring Court Vacaville, CA 95687	<b>Contractor</b> SunPower Corporation, Systems Attn: SunPower 2900 Esperanza Crossing, 3rd Floor Austin, Texas 78758 (800) 786-7693 Contractor License No. 890895
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### Important Information about your SunPower Solar Energy System Home Improvement Contract

Date of Agreement	June 21, 2019
Estimated Rebate (if applicable)	Retained by Customer
Co-Payment Paid by Customer to Contractor at Energy Start Date	\$0.00
Total Contract Price	\$38,006.40
Year 1 Production Estimate	12666 kWh

The schedule of progress payments must specifically describe each phase of work, including the type and amount of work or services scheduled to be supplied in each phase, along with amount of each proposed progress payment. IT IS AGAINST THE LAW FOR A CONTRACTOR TO COLLECT PAYMENT FOR WORK NOT YET COMPLETED, OR FOR MATERIALS NOT YET DELIVERED. HOWEVER, A CONTRACTOR MAY REQUIRE A DOWN PAYMENT. THE DOWN PAYMENT MAY NOT EXCEED \$1,000 OR 10% OF THE TOTAL CONTRACT PRICE, WHICHEVER IS LESS.

#### Schedule of Progress Payments:

Payment of the applicable invoiced amount of the Total Contract Price (as such term defined above) is due and payable upon the date specified in the table below. Your final invoice will be due and payable upon the first date when the following things have happened: (a) Contractor can verify that the System (as defined below) was placed into operation, (b) interconnection of the System is complete with the utility; and (c) all approvals needed to operate the System are in place (collectively, the "Energy Start Date").

Check this box if you are pursuing financing from a financing entity approved by Contractor and listed on Schedule I (attached hereto) for the purchase and installation of the System (as defined below) under this Agreement. By checking this box, and upon notification to Contractor that such financing has been successfully obtained prior to the completion of the engineering site audit of your Premises, Contractor shall disregard the schedule of progress payments below and shall accept payment in full in the amount of the Total Contract Price from the Customer and the financing entity on behalf of the Customer upon the Energy Start Date.

## **SOLAR ENERGY SYSTEM DISCLOSURE DOCUMENT**

**This disclosure shall be printed on the front page or cover page of every solar energy contract for the installation of a solar energy system on a residential building.**

**The TOTAL COST for the solar energy system (including financing and energy / power cost if applicable) is: \$ 38,006.40.**

**To make a complaint against a contractor who installs this system and/or the home improvement salesperson who sold this system, contact the Contractors State License Board (CSLB) through their website at [www.cslb.ca.gov](http://www.cslb.ca.gov) (search:**

**“complaint form”), by telephone at 800-321-CSLB (2752), or by writing to P.O. Box 26000, Sacramento, CA 95826.**

**If the attached contract was not negotiated at the contractor's place of business, you have a Three-Day Right to Cancel the contract, pursuant to Business and Professions Code (BPC) section 7159, as noted below. For further details on canceling the contract, see the Notice of Cancellation, which must be included in your contract.**

### **Three-Day Right to Cancel**

**You, the buyer, have the right to cancel this contract within three business days. You may cancel by e-mailing, mailing, faxing, or delivering a written notice to the contractor at the contractor's place of business by midnight of the third business day after you received a signed and dated copy of the contract that includes this notice. Include your name, your address, and the date you received the signed copy of the contract and this notice.**

*This document was developed through coordination of the California Contractors State License Board and the California Public Utilities Commission pursuant to Business and Professions Code section 7169.*

*DCU 1-800-328-8797  
X-9200*

Work to be Completed:	Amount Due:	When Due:
Design, Engineering, and Delivery of Materials (collectively, the "Installation Commencement Activities")	\$0.00	Due and payable upon the date the Installation Commencement Activities are completed.
Completion of Installation of the System and all work required under this Agreement.	\$0.00	Due and Payable upon the Energy Start Date.

**Description of the project and significant materials to be used and equipment to be installed:**

**Description:** Installation of new photovoltaic: 8.88kW (solar energy) system  
**Quantity and model of panel to be installed:** 24.00 x SunPower 370W (Model SPR-X22-370-E-AC) Solar Panels  
**Quantity and model of inverter(s) to be installed:** SunPower- Type E(24)  
**Mounting/Racking to be installed:** InvisiMount  
**Monitoring to be installed:** PVS6 Monitoring Kit

**NOTE:**

Loan Number (if applicable): 1863936

**Approximate Time For Start & Completion:**

**Approximate Start Date:** within ten (10) days of this Agreement (including the last amendment or change order) being signed by both parties.  
**Approximate Completion Date:** within seventy-five (75) days of this Agreement (including the last amendment or change order) being signed by both parties.

Commencement of work under this Agreement shall be defined as the design and engineering of the photovoltaic (solar energy) System.

**1. INTRODUCTION**

This Solar Energy System Home Improvement Contract (this "Agreement") is the agreement between the individual(s) identified as "Customer(s)" above (collectively referred to in this Agreement as "Customer" or "you") and SunPower Corporation, Systems (referred to in this Agreement as "Contractor" or "we" or "us" or "our"). By this Agreement, we will provide to you certain services for the installation of a photovoltaic solar system described on Page 2 of this Agreement (the "System"), and a limited warranty as described in full below in this Agreement.

YOU AGREE THAT CONTRACTOR IS PERMITTED TO EXERCISE ITS RIGHT TO INSTALL A SYSTEM THAT DIFFERS FROM THE SYSTEM DESCRIPTION PROVIDED ABOVE ON THE CONDITION THAT SUCH SYSTEM INCLUDES SUBSTANTIALLY EQUIVALENT OR BETTER EQUIPMENT WITH EQUAL TO OR GREATER OUTPUT AND CONTRACTOR NOTIFIES YOU ABOUT THE UPDATED SYSTEM DESCRIPTION. IF CONTRACTOR EXERCISES SUCH RIGHT IN

ACCORDANCE WITH THIS PARAGRAPH, THEN YOU WILL NOT HAVE THE RIGHT TO REJECT OR TERMINATE THIS AGREEMENT.

**List of Documents Incorporated into this Agreement:** Exhibit A (Notice of Cancellation), Exhibit B (SunPower Limited Product and Power Warranty Overview), Exhibit C (Certificate of Acceptance), and Schedule I (List of Approved Financing Entities). Please read this Agreement and related documents carefully; this Agreement is a legally binding agreement between you and us.

The pricing in this Agreement is valid for thirty (30) days after June 21,2019. If you do not sign this Agreement and return it to us on or prior to thirty (30) days after June 21,2019, then Contractor reserves the right to reject this Agreement unless you agree to our then current pricing.

**2. INSTALLATION SERVICES**

**(a) CONDITIONS PRIOR TO INSTALLATION OF THE SYSTEM; PRE-INSTALL TERMINATION RIGHTS**

Our obligations to install the System are conditioned upon the following items having occurred and/or been completed to our reasonable satisfaction by us or other service providers chosen by us:

- (i) Our receipt of 40% of the Total Contract Price (as such amount is specified above), or notification to us that you have successfully obtained financing for the purchase and installation of the System under this Agreement from a financing entity approved by Contractor and listed on Schedule I;
- (ii) completion of (A) the engineering site audit (a thorough physical inspection of your premises where the System is to be installed to determine whether the installation of the System is feasible) (this Agreement refers to those premises as the "Premises" or your "Home") including, if applicable, geotechnical work), and (B) real estate due diligence to confirm the suitability of the Premises for the construction, installation, and operation of the System;
- (iii) receipt of all necessary zoning, land use, and building permits; and
- (iv) completion of any renovations, improvements or changes reasonably required at your Home or on the Premises (e.g., removal of a tree or roof repairs necessary to enable us or our other service providers chosen by us to safely install the System).

If we determine that certain conditions on the roof or otherwise at the Premises should be corrected before the installation may be undertaken, then we will notify you that corrective work is needed, and you may arrange for such work with another contractor or with us (if we are capable of performing such work). You will be responsible for the structural integrity of the location where the System is installed, including structural or electrical modifications necessary to prepare your Premises for the System. You agree that Contractor is not responsible for any known or unknown conditions of the Premises.

Please note, however, that such corrective work is not covered by this Agreement and you may either (i) pay for

such corrective work in addition to the Total Contract Price listed above or (ii) terminate this Agreement without penalty or fee.

Furthermore, both parties will have the right to terminate this Agreement, without penalty or fee, if we determine after the engineering site audit of your Premises that we have misestimated by more than ten percent (10%) any of (1) the System size, (2) the System's total cost, or (3) the System's originally estimated annual production. Such termination right will expire ten (10) business days after we inform you in writing of the revised size, cost or production estimate. If neither party exercises their right to terminate this Agreement following such 10% change, then any changes to the System will be documented in an amendment to this Agreement. You authorize us and our subcontractors to make corrections to the utility paperwork to conform to this Agreement or any amendments to this Agreement we both sign.

**(b) INSTALLATION COMMENCEMENT**

When we are satisfied that the installation and operation of the System at the Premises is feasible, any corrective work has been performed, completed and paid for, and any necessary zoning, land use or building permits are received, the parties agree that we will begin the installation of the System. Contractor may perform such services by itself or through a competent subcontractor hired by Contractor.

However, please note that if we determine that your Premises are not suitable for the installation of the System, or corrective work has not been satisfactorily performed, or any required permits or other governmental authorizations are not received, then we will not have the obligation to install the System, and we may terminate this Agreement by providing prior written notice to you.

**(c) POST-INSTALLATION CONTRACTOR DUTIES**

Following completion of the process of installation and successful testing, in our sole discretion, of the System, we will arrange for the following:

- (i) the local utility company's authorization for the System to operate following the inspection of the installed System (if the utility requires such an inspection), and



- (ii) the applicable Authority Having Jurisdiction ("AHJ") or an equivalent organization to inspect the System.

**(d) POST-INSTALLATION CUSTOMER DUTIES**

- (i) Pre-Energy Start Date Customer Duty. Upon our completion of the actions described in Section 2.c, Contractor's receipt of a signed Customer Certificate of Acceptance Form (attached hereto as Exhibit C), and the AHJ or an equivalent organization has approved the System, you agree to arrange for, and enter into, an interconnection agreement with your local utility company. (We will provide assistance during this process.)
- (ii) Post-Energy Start Date Customer Duty. Following the Energy Start Date (as defined above), you agree to pay the Contractor or Contractor's designated representative (or agree to have a third party pay the Contractor or Contractor's designated representative on Customer's behalf) the remaining balance of the Total Contract Price listed above on the Energy Start Date.

**(e) TITLE TO THE SUNPOWER SYSTEM; RISK OF LOSS**

Title to the System, including, without limitation, the photovoltaic modules, materials, and equipment shall pass to Customer upon delivery of the System to Customer's premises, subject in each case to the extent full payment thereof has been made by Customer in accordance with the terms of this Agreement. After delivery of the System to your Premises, other than damage directly resulting from Contractor's actions, you shall bear risk of loss to the System for all causes of loss not covered by the SunPower Limited Product and Power Warranty for Residential PV Modules (see [sunpower.com/homesolarwarranty](http://sunpower.com/homesolarwarranty)). Contractor and its affiliates retain all intellectual property rights on any of the equipment installed in your System including, but not limited to, patents, copyrights and trademarks.

**(f) PROFESSIONAL AND WORKMANLIKE MANNER**

Contractor will construct, install, test and commission the System at the Premises. We promise to do this in a professional and workmanlike manner, in accordance

with all applicable laws, regulations, codes and permits. We promise to follow accepted professional practices in the solar panel installation industry and electrical installation industry, generally.

**3. FINANCING; RIGHT TO TERMINATE**

If Customer advises Contractor that it requires financing to comply with its obligations under this Agreement and is not able to obtain financing prior to the completion of the engineering site audit of your Premises, then Customer may terminate this Agreement through written notice to Contractor prior to such Approximate Start Date or Contractor's installation of the System (whichever is earlier) and without triggering any further liability to either Party.

**4. LIMITED WARRANTY**

We provide to you the following warranties with respect to the System (these warranties are collectively referred to as the "Limited Warranty" in this Agreement). Please note that the Limited Warranty is subject to exclusions and disclaimers specified in Section 4.d below and to other limitations on liability specified in Section 8 of this Agreement. Please also note that the Limited Warranty is subject to payment in full of any amounts due to Contractor in accordance with this Agreement; therefore, we will have no obligation under the Limited Warranty if payment in full has not been made to us in accordance with this Agreement.

**(a) INSTALLATION, WORKMANSHIP, DEFECTS, AND ROOF WARRANTIES**

- (i) Installation, Workmanship and Defects Warranty. We warrant that during the System Warranty Period (as defined below) (A) the System will be installed in the manner described in Section 2.f above and (B), under normal use and service conditions, the System will be free from defects in workmanship or defects in, or a breakdown of, materials or components. This warranty (the "System Warranty Period") will run ten (10) years from the Energy Start Date.
- (ii) Roof Warranty. During the Roof Warranty Period (as defined below), we warrant that, if in the course of the installation work we are required to penetrate your roof and thereby cause damage to areas of the roof that are within a 3 (three) inch radius of roof penetrations, we will repair such damage. (This roof warranty (the "Roof Warranty Period") will run ten (10) years from the Energy Start Date.)

**(b) REPAIR PROMISE**

During the System Warranty Period or the Roof Warranty Period, as applicable (each, a "Warranty Period"), as specified in Section 4.a above, and subject to Section 4.d and Section 8 below, we will repair or replace any defective part, material or component or correct any defective workmanship, at no cost or expense to you (including, without limitation, all labor costs), when you submit a valid claim to us under this Limited Warranty. We may use new or reconditioned parts when making such repairs or replacements.

### **(c) ASSIGNMENT OF MANUFACTURERS' WARRANTIES**

To the fullest extent we are permitted to do so, we hereby assign, as of the date of your acceptance of the System, to you, as the legal owner of the System, the limited warranties from the manufacturers of the photovoltaic modules and inverters comprising the System (in particular, the SunPower Corporation residential photovoltaic modules are subject to SunPower Corporation's standard 25-year power output and workmanship warranty set forth on the SunPower Limited Product and Power Warranty for Residential PV Modules; and inverters that are not factory-integrated into the System's photovoltaic modules are subject to the manufacturer's 10-year performance warranty). To the extent that we perform warranty repair work or provide warranty replacement(s) to you, we reserve the right to make a corresponding claim (if available) under any such manufacturers' warranties.

### **(d) EXCLUSIONS AND DISCLAIMERS**

The Limited Warranty does not apply to any repair, replacement or correction required due to the following:

- (i) someone other than Contractor or a subcontractor specifically approved by Contractor (an "Approved Subcontractor") installed, constructed, tested, removed, re-installed or repaired the System;
- (ii) destruction or damage to the System or its ability to safely produce energy not caused by Contractor or its Approved Subcontractor while servicing the System (for example, a tree falls on the System not due to any negligence of Contractor);
- (iii) your failure to perform, or your breach of any of, your obligations under this Agreement (including, without limitation, not providing us adequate access or assistance);

- (iv) any event or condition beyond our control that is a Force Majeure Event (as defined below);
- (v) a power or voltage surge caused by someone other than Contractor including, without limitation a grid supply voltage outside of the standard range specified by the local utility or the System specifications or as a result of a local power outage or curtailment;
- (vi) any System failure not caused by a System defect (such as making roof repairs that affect the System); or
- (vii) theft of the System.

This Agreement gives you specific rights, and you may also have other rights which may vary from state to state. This Agreement does not warrant any specific electrical performance of the System.

### **(e) MAKING A CLAIM**

If you believe you have a claim under the Limited Warranty, then you must give us notice of such claim describing the problem that you believe gives rise to the claim, as promptly as possible, but in no event later than five (5) business days after your discovery of such problem, in accordance with Section 12 below.

### **(f) TRANSFER OF WARRANTY**

We will accept and honor any valid and properly submitted claim under the Limited Warranty made during the applicable Warranty Period by any person to whom Customer properly transfers ownership of the System.

### **(g) MAINTENANCE OF OPERATION**

Except for honoring Limited Warranty claims, we will have no obligation to service, operate or maintain the System.

THE LIMITED WARRANTY DESCRIBED IN THIS SECTION 4 IS THE ONLY EXPRESS WARRANTY MADE BY CONTRACTOR WITH RESPECT TO THE SYSTEM. CONTRACTOR HEREBY DISCLAIMS, AND ANY BENEFICIARY OF THIS LIMITED WARRANTY HEREBY WAIVES, ANY WARRANTY WITH RESPECT TO ANY COST SAVINGS FROM USING THE SYSTEM. Please also see the limitations and disclaimers contained in Section 8 below.

## **5. ENVIRONMENTAL INCENTIVES**

### **(a) ELIGIBILITY**

You may be eligible for various state and local rebates and incentives. The rebate and incentive calculations Contractor provides to Customer are estimates. These estimates are based upon certain assumptions that may

not be applicable based on the circumstances specific to your System. However, actual rebates and incentives are variable as eligibility requirements, funding availability, and rates may change. Contractor shall have no financial obligation to Customer regarding actual rebate and incentive amounts received. Customer agrees to pay the Total Contract Price in full regardless of the actual amount of rebates and/or incentives you receive.

## **(b) OWNERSHIP**

All renewable energy credits (RECs), green-e tags or other transferable indicators for the generation of renewable energy, performance based incentives, rebates and other incentives or under the federal government's, any municipality's, any utility's or any other state's solar program or initiative, and associated reporting rights available in connection with the System, are retained and owned by you as the owner of the System.

## **6. CERTAIN CUSTOMER OBLIGATIONS**

### **(a) REMOVAL/REPAIR OF SYSTEM**

You agree that if (i) the System needs any repairs that are not our responsibility under the Limited Warranty or (ii) you would like to have the System removed or moved and reinstalled to facilitate remodeling of your Home, you will have Contractor, or an Approved Subcontractor, at your expense, perform such repairs, removal and reinstallation, or relocation on a time and materials basis.

### **(b) TAXES AND ASSESSMENTS**

You are responsible for all taxes, assessments and charges required by public agencies including, without limitation, those resulting from any increased real property taxes that you may be subject to as a result of the installation of the System. You should consult your own qualified tax advisor regarding the federal, state and local, and other tax benefits and consequences that result from the purchase and installation of the System on your Home.

### **(c) EXTERIOR OF HOME**

You agree that if the inverter and conduit of your System are located on the exterior of your Home, then you will supply the paint needed to complete the inverter placement and conduit painting.

## **(d) SUNPOWER MONITORING SYSTEM**

The SunPower Monitoring System will be installed at the same time as the installation of the System. Customer agrees to maintain and make available, at your cost, a functioning Internet connection, via either one available wired Ethernet port and standard AC power outlet within eighty (80) feet of the System's AC/DC inverter(s), secure access to your wireless home internet, or the purchase of a SunPower cellular plan at all times while it is being used. Customer also agrees to keep the SunPower Monitoring System connected at all times.

## **7. FORCE MAJEURE**

If we are unable to perform all or some of our obligations under this Agreement because of a Force Majeure Event (as defined below), we will be excused from whatever performance is affected by the Force Majeure Event, provided that (i) as soon as is reasonably practical we give you notice of the event and (ii) the excuse from performing our obligations will be of no greater scope and of no longer duration than is required in the context of the Force Majeure Event.

"Force Majeure Event" means any event, condition or circumstance beyond our control and not caused by our or our Approved Subcontractor's fault or negligence. Included among such events would be failure or interruption of the installation of the System or production of electricity by the System due to: an act of god; war (declared or undeclared); sabotage; riot; insurrection; civil unrest or disturbance; military or guerilla action; terrorism; economic sanction or embargo; civil strike, work stoppage, slow-down, or lock-out; explosion; fire; earthquake; abnormal weather condition or actions of the elements (including, without limitation, hurricane; flood; lightning; wind; drought); the binding order of any governmental authority; the failure on the part of any governmental authority to issue a required permit (provided we have timely applied for such permit); unavailability of electricity from the utility grid, equipment, supplies or products; and failure of equipment not utilized by us or under our control (not including the System – that is, defective or faulty components of the System are not a Force Majeure Event).

## **8. LIMITATIONS ON LIABILITY; INDEMNITY**

### **(a) NO CONSEQUENTIAL DAMAGES.**

**YOU AGREE THAT YOU MAY RECOVER ONLY DIRECT DAMAGES AND IN NO EVENT SHALL CONTRACTOR OR ITS AGENTS OR**



SUBCONTRACTORS BE LIABLE TO YOU OR YOUR HEIRS OR ASSIGNS FOR SPECIAL, INDIRECT, PUNITIVE, EXEMPLARY, INCIDENTAL OR CONSEQUENTIAL DAMAGES OF ANY NATURE, EVEN IF CONTRACTOR HAS, OR ITS AGENTS OR SUBCONTRACTORS HAVE, BEEN ADVISED OF THE LIKELIHOOD OR POSSIBILITY THAT SUCH DAMAGES MAY BE INCURRED.

#### **(b) DISCLAIMER OF WARRANTIES**

THE ONLY WARRANTY AS TO THE SYSTEM OR ITS INSTALLATION IS THE LIMITED WARRANTY UNDER SECTION 4 OF THIS AGREEMENT. EXCEPT AS EXPRESSLY PROVIDED IN THIS AGREEMENT (INCLUDING THE EXHIBITS), WE MAKE NO WARRANTY OR REPRESENTATION, EITHER EXPRESS OR IMPLIED, REGARDING ITS OBLIGATIONS OR THE SYSTEM. TO THE MAXIMUM EXTENT PERMITTED BY LAW, CONTRACTOR HEREBY DISCLAIMS AND YOU HEREBY WAIVE ANY AND ALL IMPLIED WARRANTIES, INCLUDING, WITHOUT LIMITATION, IMPLIED WARRANTIES OF FITNESS FOR A PARTICULAR PURPOSE AND MERCHANTABILITY, ARISING UNDER APPLICABLE STATE LAW, EXCEPT TO THE EXTENT SUCH WARRANTIES MAY NOT BE WAIVED UNDER APPLICABLE LAW (IN WHICH CASE, SUCH WARRANTIES SHALL NOT EXTEND PAST THE EXPIRATION OF THE WARRANTY PERIODS SET FORTH IN SECTION 4.a ABOVE).

#### **(c) LIMITATION OF LIABILITY**

Notwithstanding any other provision of this Agreement to the contrary, to the maximum extent permitted by law, Contractor's total liability arising out of or relating to this Agreement shall in no event exceed (i) as to the System failure or replacement, the Total Contract Price and (ii) as to damages to your Home, including but not limited to the installation of the System, the lesser of actual damages to your Home or \$1,000,000; provided that such damages are provable and caused solely by us, our agents or subcontractors, or the System.

#### **(d) INDEMNITY**

To the fullest extent permitted by law, you shall indemnify, defend, protect, save and hold harmless us, our employees, officers, directors, agents, successors and assigns from any and all third party claims, actions, costs, expenses (including reasonable attorneys' fees and expenses), damages, liabilities, penalties, losses, obligations, injuries, demands and liens of any kind or

nature arising out of, connected with, relating to or resulting from your negligence, willful misconduct, or failure to comply with any of the terms or conditions of this Agreement; provided that nothing herein shall require you to indemnify (1) any person or entity from its own negligence or willful misconduct or (2) our Approved Subcontractors or any manufacturer of the equipment comprising the System except in connection with your negligence or willful misconduct. The provisions of this paragraph shall survive termination or expiration of this Agreement.

#### **9. TERMINATION AND DEFAULT**

Contractor may terminate this Agreement, upon seven (7) days' written notice, for any material breach, for any failure of you to pay Contractor for any amount due, or for any hindrance to Contractor in the performance process. Contractor may also terminate this Agreement, in accordance with Section 2(b) above.

#### **10. ACCESS RIGHTS**

You hereby grant to us and our successors and Approved Subcontractors and our and their agents and employees, the right to enter and access your Premises and the property on which the Premises are located, in a reasonable manner and upon reasonable notice to you, for the purposes of (a) installing, constructing and, upon your request, repairing and replacing the System or making any additions to the System or installing complementary technologies on or about the location of the System; (b) installing, using and maintaining electric lines and inverters and meters, necessary to interconnect the System to your electric system at the Premises or to the utility's electric distribution system; and (c) enforcing Contractor's rights as to this Agreement and the System. You agree not to impair or interfere and not to permit other persons to impair or interfere with such access rights.

#### **11. REMEDIES UPON CUSTOMER'S BREACH**

Without limiting any of Contractor's other rights and remedies, upon any breach by you, including any failure by you to pay Contractor's any amount due, Contractor shall have the right to: (i) prevent any more work from being done at your Premises until the breach is cured and a letter of credit or some other financial instrument, approved by the Contractor in its sole discretion, is provided to the Contractor by the Customer for any amounts payable under this Agreement; (ii) recover all amounts due under this Agreement for services provided through the date of termination including interest (as such amount is allowed by law); (iii) turn off or remove any System materials or equipment from your Premises by legal process or self-help, but we may not disturb the peace or violate the law; (iv) terminate this Agreement,



and (v) pursue any other legal remedies including but not limited to mechanics' liens or similar remedies.

## 12. NOTICES

All notices, requests, statements and other communications under this Agreement must be made in writing (unless otherwise specified in another paragraph of this Agreement as to a particular notice or communication) and will be considered to have been properly given and received if delivered in person, reliable overnight courier, or sent by registered or certified mail, postage prepaid to the address of the applicable party specified on the first page of this Agreement. Notice by hand delivery will be effective at the close of business on the day actually received, if received during a business day, and otherwise shall be effective at the close of the next business day. Notice by overnight United States mail or courier shall be effective on the second business day after it was sent. A party may change its addresses by providing notice of same in accordance with this paragraph. Notices may also be given by e-mail, provided that any such e-mail notice is confirmed in a writing delivered as provided above in this paragraph not later than the immediately following business day.

## 13. GOVERNING LAW; ARBITRATION OF DISPUTES

PLEASE READ THIS SECTION CAREFULLY. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY.

The laws of the state where your Home is located shall govern this Agreement without giving effect to conflict of law's principles. You and we agree that any dispute, claim or disagreement between the parties (a "Dispute") shall be resolved exclusively by arbitration.

The arbitration, including the selecting of the arbitrator, will be administered by JAMS, under its Streamlined Arbitration Rules (the "Rules") by a single neutral arbitrator to be agreed upon by the parties or selected under the Rules within thirty (30) days of the commencement of the arbitration. The arbitration will be governed by the Federal Arbitration Act (Title 9 of the U.S. Code). Either party may initiate the arbitration process by filing the necessary forms with JAMS. To learn more about arbitration, you can call any JAMS office or review the materials at [www.jamsadr.com](http://www.jamsadr.com). The arbitration shall be held in the location that is most convenient to your Home. If a JAMS office does not exist in the county where you live, then we will use another

accredited arbitration provider with offices close to your Home.

If you initiate the arbitration, you will be required to pay the first \$125 of any filing fee. We will pay any filing fees in excess of \$125 and we will pay all of the arbitration fees and costs. If we initiate the arbitration, we will pay all of the filing fees and all of the arbitration fees and costs. We will each bear all of our own attorney's fees and costs except that you are entitled to recover your attorney's fees and costs if you prevail in the arbitration and the award you receive from the arbitrator is higher than our last written settlement offer. This Section 13 shall govern to the extent it conflicts with the Rules. When determining whether your award is higher than our last written settlement offer your attorney's fees and costs will not be included.

Only Disputes involving you and us may be addressed in the arbitration. Disputes must be brought in the name of an individual person or entity and must proceed on an individual (non-class, non-representative) basis. The arbitrator will not award relief for or against anyone who is not a party. If either of us arbitrates a Dispute, neither of us, nor any other person, may pursue the Dispute in arbitration as a class action, class arbitration, private attorney general action or other representative action, nor may any such Dispute be pursued on your or our behalf in any litigation in any court. Claims regarding any Dispute and remedies sought as part of a class action, class arbitration, private attorney general or other representative action are subject to arbitration on an individual (non-class, non-representative) basis, and the arbitrator may award relief only on an individual (non-class, non-representative) basis. This means that the arbitration may not address disputes involving other persons with disputes similar to the Disputes between you and us.

The arbitrator shall have the authority to award any legal or equitable remedy or relief that a court could order or grant under this Agreement. The arbitrator, however, is not authorized to change or alter the terms of this Agreement or to make any award that would extend to any transaction other than yours. All statutes of limitations that are applicable to any dispute shall apply to any arbitration between us. The arbitrator will issue a decision or award in writing, briefly stating the essential findings of fact and conclusions of law.

BECAUSE YOU AND WE HAVE AGREED TO ARBITRATE ALL DISPUTES, NEITHER OF US WILL HAVE THE RIGHT TO LITIGATE THAT DISPUTE IN

COURT, OR TO HAVE A JURY TRIAL ON THAT DISPUTE, OR ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE RULES. FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS PERTAINING TO ANY DISPUTE. THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING ON THE PARTIES AND MAY BE ENTERED AND ENFORCED AS A JUDGMENT IN ANY COURT HAVING JURISDICTION, EXCEPT TO THE EXTENT IT IS SUBJECT TO REVIEW IN ACCORDANCE WITH APPLICABLE LAW GOVERNING ARBITRATION AWARDS. OTHER RIGHTS THAT YOU OR WE WOULD HAVE IN COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.

By initialing below, you acknowledge and accept that you are waiving any and all rights to a trial jury for all actions or proceedings involving a dispute arising out of or related to this Agreement.

Customer:

WE  
WE

#### **14. ASSIGNMENT AND TRANSFER OF THIS AGREEMENT**

Contractor may assign its rights or obligations under this Agreement to a third party without Customer's consent, provided that any assignment of Contractor's obligations under this Agreement shall be to a party qualified to perform such obligation. Customer's rights and obligations under this Agreement will be automatically transferred to any party that succeeds Customer as owner of the System.

#### **15. ENTIRE AGREEMENT; AMENDMENTS; BENEFIT OF AGREEMENT**

This Agreement contains the entire agreement of Customer and Contractor regarding the subject matter of this Agreement. Any amendment or other change to this Agreement must be in writing and signed by both parties.

If any portion of this Agreement is determined to be unenforceable, the remaining provisions shall be enforced in accordance with their terms or shall be interpreted or reformed so as to make them enforceable.

The provisions of this Agreement regarding payment obligations, liabilities, indemnities, remedies, governing law and arbitration, as well as all provisions that specifically provide for survival or for additional time periods, will survive the termination or expiration of this Agreement.

#### **16. NOTE ABOUT EXTRA WORK AND CHANGE ORDERS**

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

(b) Customer may not require the Contractor to perform extra or change-order work without providing written authorization prior to the commencement of work covered by the new change order.

(c) Extra work or a change order is not enforceable against Customer unless the change order also identifies all of the following in writing prior to the commencement of work covered by the new change order: (i) the scope of work encompassed by the order; (ii) the amount to be added or subtracted from this Agreement, and (iii) the effect the order will make in the progress payments or the completion date.

(d) Contractor's failure to comply with the requirements of this Section 16 does not preclude the recovery of compensation for work performed based upon legal or equitable remedies designed to prevent unjust enrichment.

#### **17. NOTICES CONCERNING COMMERCIAL GENERAL LIABILITY AND WORKERS' COMPENSATION INSURANCE**

Contractor carries commercial general liability insurance written by AXIS Specialty Europe SE. You may call Marsh Risk & Insurance Services at (408) 467-5600 to check the Contractor's insurance coverage. A certificate of insurance can also be provided upon request. The Contractor carries workers' compensation insurance for all employees.

#### **18. MECHANIC'S LIEN WARNING**

Anyone who helps improve your property, but who is not paid, may record what is called a mechanic's lien on your property. A mechanic's lien is a claim, like a mortgage or home equity loan, made against your property and recorded with the county recorder. Even if you pay your Contractor in full, unpaid subcontractors, suppliers, and laborers who helped to improve your property may record mechanic's liens and sue you in court to foreclose the lien. If a court finds the lien is valid, you could be forced to pay twice or have a court officer sell your home to pay the lien. Liens can also affect your credit.

To preserve their right to record a lien, each subcontractor and material supplier must provide you with a document called a "Preliminary Notice". This notice is not a lien. The purpose of the notice is to let you know that the person who sends you the notice has the right to record a lien on your property if he or she is not paid. BE CAREFUL. The Preliminary Notice can be sent up to 20 days after the subcontractor starts work or the supplier provides material. This can be a big problem if you pay your contractor before you have received the Preliminary Notices. You will not get Preliminary Notices from your prime contractor or from laborers who work on your project. The law assumes that you already know they are improving your property.

**PROTECT YOURSELF FROM LIENS.** You can protect yourself from liens by getting a list from your contractor of all the subcontractors and material suppliers that work on your project. Find out from your Contractor when these subcontractors started work and when these suppliers delivered goods or materials. Then wait 20 days, paying attention to the Preliminary Notices you receive.

**PAY WITH JOINT CHECKS.** One way to protect yourself is to pay with a joint check. When your Contractor tells you it is time to pay for the work of a subcontractor or supplier who has provided you with a Preliminary Notice, write a joint check payable to both the Contractor and the subcontractor or material supplier. For other ways to prevent liens, visit CSLB's Internet Web site at [www.cslb.ca.gov](http://www.cslb.ca.gov) or call CSLB at 800-321-CSLB (2752).

**REMEMBER, IF YOU DO NOTHING, YOU RISK HAVING A LIEN PLACED ON YOUR HOME.** This can mean that you may have to pay twice, or face the forced sale of your home to pay what you owe.

## **19. REQUIRED NOTICE REGARDING RELEASE OF MECHANIC'S LIENS**

Upon satisfactory payment being made for any portion of the work performed, the Contractor, prior to any further payment being made, shall furnish to the Customer a full and unconditional release from any potential lien claimant claim or mechanic's lien authorized pursuant to section 8400 and 8404 of the Civil Code for that portion of the work for which payment has been made.

## **20. INFORMATION ABOUT THE CONTRACTORS' STATE LICENSE BOARD (CSLB)**

CSLB is the state consumer protection agency that licenses and regulates construction contractors. Contact CSLB for information about the licensed contractor you are considering, including information about disclosable complaints, disciplinary actions, and civil judgments that are reported to CSLB. Use only licensed contractors. If

you file a complaint against a licensed contractor within the legal deadline (usually four years), CSLB has authority to investigate the complaint. If you use an unlicensed contractor, CSLB may not be able to help you resolve your complaint. Your only remedy may be in a civil court, and you may be liable for damages arising out of any injuries to the unlicensed contractor or the unlicensed contractor's employees.

For more information:

Visit: CSLB's Internet Web site at [www.cslb.ca.gov](http://www.cslb.ca.gov)

Call: CSLB at 800-321-CSLB (2752)

Write: CSLB at P.O. Box 26000, Sacramento, CA 95826.

## **21. SIGNATURES**

Facsimile, PDF signatures or electronic signatures may be used with the same force and effect as if they were a duly executed original.

## **22. ELECTRONIC INVOICES**

Customer hereby agrees to receive all invoices issued under this Agreement electronically.



**23. NOTICE OF SEVEN-DAY RIGHT TO CANCEL IN CALIFORNIA.**

You, Customer, have the right to cancel this Agreement within seven (7) calendar days of the date you sign this Agreement. You may cancel by e-mailing, mailing, faxing, or delivering a written notice to Contractor at Contractor's place of business by midnight of the seventh calendar day after you received a signed and dated copy of this Agreement that includes this notice. Include your name, your address, and the date you received the signed copy of this Agreement and this notice.

Following the seventh (7th) calendar day after the date you sign this Agreement and prior to the installation commencement date of the System, you may request that we cancel this Agreement. If we agree to cancel this Agreement, then in connection with such a request, you understand that we may ask you to reimburse us for, and you agree to pay, our out-of-pocket costs associated with cancellation of this Agreement, such as permitting fees, interconnection application costs, design costs, and other out of pocket expenses associated with this Agreement.

If you cancel on or before the seventh (7th) calendar day after the date you sign this Agreement, then Contractor must return to you anything you paid within ten calendar (10) days of receiving the notice of cancellation and the parties agree that Contractor may return such funds via the same method that you originally remitted such funds to Contractor. For your part, you must make available to Contractor at your residence, in substantially as good condition as you received them, goods delivered to you under this Agreement. Or, you may, if you wish, comply with Contractor's instructions on how to return the goods at Contractor's expense and risk. If you do not make the goods available to Contractor and Contractor does not pick them up within twenty (20) days of the date of your notice of cancellation, you may keep them without any further obligation. If you fail to make the goods available to Contractor, or if you agree to return the goods to Contractor and fail to do so, then you remain liable for performance of all obligations under this Agreement.

Attached is a form "Notice of Cancellation" which form is easily detachable.

WE **The law requires that Contractor give you a notice explaining the right to cancel. Initial the checkbox if the Contractor has given you a "Notice of the Seven-Day Right to Cancel".**

**You are entitled to a completely filled in copy of this Agreement, signed by both you and Contractor before any work may be started. You are entitled to require Contractor to have a performance and payment bond and the expense of the bonds may be borne by you.**

IN WITNESS WHEREOF, each party hereto has caused this Agreement to be signed on its behalf as of the date first written above.

**Customer's Signature(s):**

By: Walter Eckhoff  
Walter Eckhoff (Jun 21, 2019)  
\_\_\_\_\_  
(signature)  
Name: Walter Eckhoff  
\_\_\_\_\_  
(print)  
Date: Jun 21, 2019  
\_\_\_\_\_

**Contractor's Signature:**

**SunPower Corporation, Systems**  
By: Janice Hernandez  
Janice Hernandez (Jun 24, 2019)  
\_\_\_\_\_  
(signature)  
Name: Janice Hernandez  
\_\_\_\_\_  
(print)  
Date: Jun 21, 2019  
\_\_\_\_\_

The name and registration number of the home improvement salesperson who solicited or negotiated this Agreement are set forth below:

Name: Paul Barber  
Registration No.: 104837



Exhibit A

NOTICE OF CANCELLATION

Jun 24, 2019

(Date)

You may CANCEL this transaction, without any Penalty or Obligation, within SEVEN CALENDAR 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 CALENDAR DAYS following receipt by seller of your cancellation notice, and any security interest arising out of the transaction will be canceled.

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 Contractor 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 a telegram to: SunPower Corporation, Systems, 2900 Esperanza Crossing, 3<sup>rd</sup> Floor, Austin, TX 78758.

---

NOT LATER THAN MIDNIGHT OF

Jul 01, 2019

(Date)

I HEREBY CANCEL THIS TRANSACTION.

\_\_\_\_\_ [Date].

Customer's Signature: \_\_\_\_\_

Please print name: \_\_\_\_\_

**Exhibit A**

**NOTICE OF CANCELLATION**

Jun 24, 2019

(Date)

You may CANCEL this transaction, without any Penalty or Obligation, within SEVEN CALENDAR 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 CALENDAR DAYS following receipt by seller of your cancellation notice, and any security interest arising out of the transaction will be canceled.

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 Contractor 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 a telegram to: SunPower Corporation, Systems, 2900 Esperanza Crossing, 3<sup>rd</sup> Floor, Austin, TX 78758.

---

**NOT LATER THAN MIDNIGHT OF**

Jul 01, 2019

(Date)

**I HEREBY CANCEL THIS TRANSACTION.**

\_\_\_\_\_ [Date].

Customer's Signature: \_\_\_\_\_

Please print name: \_\_\_\_\_

# EXHIBIT B

# SUNPOWER®

## SunPower Limited Product and Power Warranty Overview

The limited warranty described below and provided in its entirety at [sunpower.com/homesolarwarranty](http://sunpower.com/homesolarwarranty) is effective for SunPower® photovoltaic modules for residential installation with "SPR-A" "SPR-E" or "SPR-X" in the product model number and sold after February 1, 2019.

### Limited Warranty

Subject at all times to the terms and conditions as set out in the limited warranty, SunPower Corporation ("SunPower") warrants that for 25 years beginning on the Warranty Start Date<sup>1</sup>, its photovoltaic modules specified above, including factory integrated electronics, ("PV Module(s)"), shall be free from defects in materials and workmanship under normal application, installation, use and service conditions, and the power of the PV Modules will be at least 98% of the Minimum Peak Power<sup>2</sup> rating for the first year, and will decline by no more than 0.25% per year for the following 24 years, so the power output at the end of the final year of the 25th year warranty period will be at least 92% of the Minimum Peak Power rating.

For a copy of the full warranty including, but not limited to assignment rights, exclusions and limitations please visit our website at: [sunpower.com/homesolarwarranty](http://sunpower.com/homesolarwarranty)

## Why SunPower is the better choice:



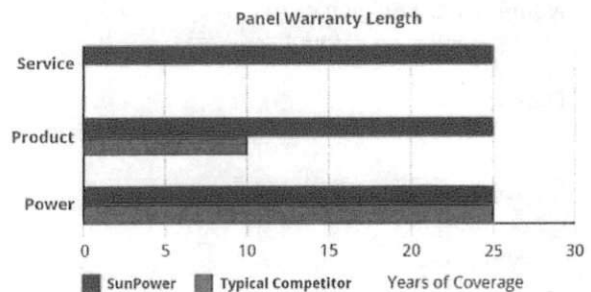
60% more energy in the same space over 25 years<sup>3</sup>



Rated #1 for durability<sup>4</sup>



The industry's best 25-year Combined Power and Product Warranty



With over 30 years as a leader in solar, it's no wonder SunPower was chosen the #1 most requested brand by global experts.<sup>5</sup>

<sup>1</sup> "Warranty Start Date" is the earlier of (i) date of array interconnection and (ii) 6 months following the date of delivery by SunPower. If the delivery date cannot be verified, manufacturing date will be used in its place.

<sup>2</sup> "Minimum Peak Power" is defined as the minimum rated power, as shown on the label. Peak Power is defined as the watt peak at Standard Test Conditions (1000W/m<sup>2</sup> irradiance, AM1.5, 25C, SOMS current, LACCS FF and Voltage from NREL calibration), as described in IEC61215, measured per IEC60904, and accounting for 3% measurement tolerance. SunPower modules shall, in any event, require a sweep rate of no less than 200ms to ensure an accurate power measurement. SunPower can provide a detailed testing procedure or a list of recognized testing agencies upon request.

<sup>3</sup> SunPower 360W compared to a Conventional Panel on same sized arrays (260W, 16% efficient, approx. 1.6 m<sup>2</sup>), 4% more energy per watt (based on PVsyst pan files), 0.75%/yr slower degradation (Campeau, Z. et al. "SunPower Module Degradation Rate," SunPower white paper, 2013).

<sup>4</sup> "Fraunhofer PV Durability Initiative for Solar Modules: Part 3". PVTech Power, 2015.

<sup>5</sup> Gilligan, C., et al. 2015 PV Module Customer Insight Survey. HIS Consulting.

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**EXHIBIT C**  
**(Certificate of Acceptance)**  
**FORM OF CERTIFICATE OF ACCEPTANCE**

This Certificate of Acceptance ("this Certificate") is related to the Solar Energy System Home Improvement Contract (the "Agreement") entered into on June 21, 2019 between Walter Eckhoff and (collectively, "Customer") and SunPower Corporation, Systems ("Contractor").

Capitalized terms used in this Certificate have the meaning given to them in the Agreement.

The undersigned Customer hereby acknowledges its receipt and acceptance of the System specified in the above referenced Agreement on the date of Customer's signature set forth below. Customer also acknowledges that the System has been mechanically installed and is ready to be interconnected to the local utility grid. Furthermore, Customer confirms that Contractor provided Customer with an explanation of the SunPower Monitoring System and its applications. Customer hereby accepts the System for the purposes of the Agreement.

Customer Signature:

\_\_\_\_\_  
Name: Walter Eckhoff  
(print)

Date:

:



**SCHEDULE I**  
**(List of Approved Financing Entities)**

- 1.) Solar Mosaic Incorporated
- 2.) Enerbank USA
- 3.) CaliforniaFIRST PACE Financing
- 4.) mPower PACE Placer Country
- 5.) HERO (Home Energy Renovation Opportunity) PACE Financing
- 6.) Ygrene PACE Program
- 7.) Sonoma County Energy Independence PACE Program
- 8.) Amplify Credit Union









# Walter Eckhoff-HIC Document-1863936-2019-06-21 22:12:22.pdf

Final Audit Report

2019-06-25

Created:	2019-06-22
By:	SunPower Esign (SunPowerEsign@sunpowercorp.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAITH3eKzTGWYLi6nYInTeSgBLUsx-meLb

## "Walter Eckhoff-HIC Document-1863936-2019-06-21 22:12:22.pdf" History

-  Document created by SunPower Esign (SunPowerEsign@sunpowercorp.com)  
2019-06-22 - 5:12:32 AM GMT- IP address: 13.110.14.8
-  Document emailed to Walter Eckhoff (weckhoff@transmontaigne.com) for signature  
2019-06-22 - 5:12:38 AM GMT
-  Email viewed by Walter Eckhoff (weckhoff@transmontaigne.com)  
2019-06-22 - 5:54:12 AM GMT- IP address: 196.17.100.247
-  Document e-signed by Walter Eckhoff (weckhoff@transmontaigne.com)  
Signature Date: 2019-06-22 - 5:56:18 AM GMT - Time Source: server- IP address: 76.241.11.32
-  Document emailed to Janice Hernandez (counter\_signature@sunpowercorp.com) for signature  
2019-06-22 - 5:56:20 AM GMT
-  Email viewed by Janice Hernandez (counter\_signature@sunpowercorp.com)  
2019-06-25 - 2:03:48 AM GMT- IP address: 112.199.86.189
-  Document e-signed by Janice Hernandez (counter\_signature@sunpowercorp.com)  
Signature Date: 2019-06-25 - 6:21:12 AM GMT - Time Source: server- IP address: 112.199.86.189
-  Signed document emailed to SunPower Esign (SunPowerEsign@sunpowercorp.com), Walter Eckhoff (weckhoff@transmontaigne.com), Janice Hernandez (counter\_signature@sunpowercorp.com), and paul@ambrosesolar.com  
2019-06-25 - 6:21:12 AM GMT



**BANKING - THE DCU WAY**

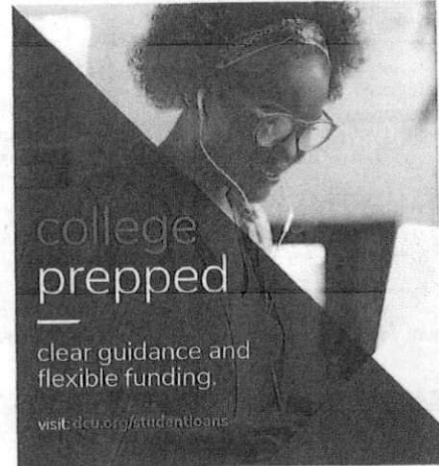
Digital Federal Credit Union  
220 Donald Lynch Boulevard  
Marlborough, MA 01752

# Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
6162061	07-01-20 to 07-31-20	1 of 2

Call: 800.328.8797 Email: [dcu@dcu.org](mailto:dcu@dcu.org)

283-107400  
WALTER ECKHOFF  
943 STILLSPRING COURT  
VACAVILLE CA 95687-7704



**PRIMARY SAVINGS** ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			5.30
JUL31	DIVIDEND		0.03	5.33
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 07-01-20 THRU 07-31-20 WAS 6.87% ***			
JUL31	NEW BALANCE			5.33

**SECURE SOLAR** LOAN# 141 07-01-20 THRU 07-31-20 PREVIOUS BALANCE: 37,698.20

PLAN #	0	PAYMENT DUE DATE:	NEW BALANCE:	0.00
NOTE #	1195966	PAYMENT DUE: 0.00		
ANNUAL PERCENTAGE RATE (APR):	5.490%	PAST DUE AS OF:		

**TRANSACTIONS**

DATE	TRANSACTION DESCRIPTION	AMOUNT	PRINCIPAL	BALANCE
JUL21	LOAN PAYMENT	37,822.60	-37,698.20	0.00
	SBI 0721 1408 379241 2150 WATT AVE SACRAMENTO CA			

**INTEREST RATE DETAIL**

07/01/20 - 07/20/20	5.490	37,698.20
07/21/20 - 07/31/20	5.490	0.00

THE BALANCE USED TO COMPUTE INTEREST IS THE UNPAID BALANCE EACH DAY AFTER PAYMENTS AND CREDITS TO THAT BALANCE HAVE BEEN SUBTRACTED AND ANY ADDITIONS TO THE BALANCE HAVE BEEN MADE.

**FEES CHARGED**

TOTAL FEES FOR THIS PERIOD 0.00

**INTEREST CHARGED**

DATE	LOAN	DESCRIPTION	AMOUNT
JUL21	141	INTEREST CHARGE	124.40
TOTAL INTEREST FOR THIS PERIOD			124.40

**TOTALS YEAR-TO-DATE**

TOTAL FEES CHARGED IN 2020	0.00
TOTAL INTEREST CHARGED IN 2020	1,155.34

A private student loan solution with your best interest in mind. Learn more at: [dcu.org/studentloans](http://dcu.org/studentloans)



• **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Telephone us at 800.328.8797, or write us at: Digital Federal Credit Union  
 Attention: Error Resolution  
 220 Donald Lynch Blvd., PO Box 9130  
 Marlborough, MA 01752-9130

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error; so that you will have the use of the money during the time it takes us to complete our investigation.

• **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR HOME EQUITY LINE OF CREDIT**

Telephone us at 800.328.8797, or write us at: Digital Federal Credit Union  
 Attention: Real Estate Servicing  
 220 Donald Lynch Blvd., PO Box 9130  
 Marlborough, MA 01752-9130

- (1) Tell us your name and account number
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

• **CREDIT LINE FINANCE CHARGE COMPUTATION**

The Finance Charge is computed by applying the periodic rate to the principal balance of your account each day. The principal balance is the end-of-day balance after adding any new advances and subtracting any payments or credits.

• **OVERDRAFT/NSF FEE SUMMARY**

This summary appears at the end of the checking account portion of your statement and reflects the total dollar amount in Overdraft/NSF fees you have paid for the statement period as well as a running calendar year-to-date total, as applicable. Overdraft/NSF fees could result from either paying (OVERDRAFT) or returning (RETURNED ITEM) transactions that come in to clear through your checking account when there are not enough available funds at that time to pay them.

For example, if you were to see the following:

	Total for this period	Total year-to-date
Total Overdraft Fees <sup>(1)</sup>	\$30.00	\$60.00
Total Returned Item Fees <sup>(2)</sup>	\$30.00	\$30.00

It would mean:

- (1) You paid one \$30.00 Overdraft Fee for one NSF/Uncollected transaction that DCU paid that month (Total for this period) and a total of two such fees (2 X \$30.00) for the calendar year (Total year-to-date).
- (2) You also paid one \$30.00 NSF Fee for one NSF/Uncollected transaction that was returned that month (Total for this period) which also happens to have been the only one for the year (Total year-to-date).

(NOTE: The \$5.00 Automatic Overdraft Transfer Fee for an overdraft from your savings is not included in this summary.)

For information concerning how to avoid overdrafts go to [dcu.org](http://dcu.org) and review the Streetwise topic *Using A Checking Account* or go to [dcu.balancepro.org](http://dcu.balancepro.org) for information on a wide variety of credit and financial topics as well as a full suite of other free on-line tools and resources from BALANCE, a financial education and counseling service we partner with to provide you this free service.



# Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
6162061	07-01-20 to 07-31-20	2 of 2

**Call:** 800.328.8797 **Email:** dcu@dcu.org

\*\*\*\*\*STATEMENT SUMMARY\*\*\*\*\*

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
=====	=====	=====	=====	=====
1 PRIMARY SAVINGS	5.33	0.20	141 SECURE SOLAR	0.00
TOTAL DIVIDENDS YTD		0.20		





BANKING - THE DCU WAY

Digital Federal Credit Union  
220 Donald Lynch Boulevard  
PO Box 9130  
Marlborough, MA 01752-9130

## LOAN CLOSING CERTIFICATE

**Borrower:** Walter Eckhoff **Phone:**  
**Project Address:** 943 Stillspring Court **Email:**  
 Vacaville, CA 95687  
**Loan Agreement Number:** 171454 **Date:** 08/13/2019

## SYSTEM DESCRIPTION

**Solar System (kW):** 8.8800  
**Installation Contractor:** SunPower

## PAYMENT TERMS

Number of Payments	Amount of Payments	When Payments are Due
16	\$191.57	Monthly, beginning 08/28/2019
221	\$273.44	Monthly, beginning 03/06/2021
1	\$272.97	07/28/2039

## LOAN SUMMARY

**Term:** 20 Years **Total Amount Financed:** \$38,006.40  
**Loan Start Date:** 08/06/2019 **Total of Payments<sup>2</sup>:** \$63,768.33  
**First Payment Date<sup>1</sup>:** 08/28/2019  
**Maturity Date:** 07/28/2039 **Loan Disbursement Schedule (est.):**  
**Choice Annual Percentage Rate (APR)\*:** 5.49% **Install Complete Confirmation:** \$30,405.12  
**Choice Balance Date (est.):** 01/28/2021 **Final Loan Disbursement:** \$7,601.28  
**Choice Balance Target Amount (est):** \$26,677.76

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

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

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