MOSAIC

LOAN CLOSING CERTIFICATE

Borrower:	PAULINO LOPEZ	**Phone:**	
Project Address:	11078 REDWOOD AVE HESPERIA, CA 92345	**Email:**	
Loan Agreement Number:	266692	**Date:**	05/14/2021

SYSTEM DESCRIPTION

Installation Contractor: 1st Light Energy

PAYMENT TERMS

Number of Payments	Amount of Payments	When Payments are Due
16	$138.24	Monthly, beginning 06/01/2021
281	$187.65	Monthly, beginning 10/15/2022
1	$186.28	03/01/2046

LOAN SUMMARY

Term:	25 Years	**Total Amount Financed:**	$38,467.70
Loan Start Date:	03/15/2021	**Total of Payments[2]:**	$55,127.77
First Payment Date[1]:	06/01/2021		
Maturity Date:	03/01/2046	**Loan Disbursement Schedule (est.):**	
Choice Annual Percentage Rate (APR)*:	2.99%	**Initial Disbursement:**	$21,157.23
		Install Complete Confirmation:	$17,310.46
Choice Balance Date (est.):	09/01/2022	**Final Loan Disbursement:**	$0.01
Choice Balance Target Amount (est):	$28,059.18		

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

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

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