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Key Loan Terms

In this package, you will be signing your loan agreement with the following terms:

Loan Amount	Loan Term	Interest Rate/APR
$79,925.14	**25 years**	**1.99%**

DS ES
Borrower's Initials

DS EG
Co-Borrower's Initials

Initial Payment **$241.89 (e) / month**	Your initial GoodLeap monthly payment for the first 18 months.
Adjusted Monthly Payment **$348.41 (e) / month**	Your adjusted GoodLeap monthly payment starting in month 19 until the end of your loan term if no voluntary payments are made in the first 18 months. Your loan is designed to re-amortize at the end of the 18th month. If you choose to make voluntary prepayments on your loan equal to 30% of your loan amount before the end of the 18th month, your loan payment will stay approximately the same as your initial monthly payment throughout the life of your loan. If you do not make a voluntary prepayment, your monthly loan payment will go up to the adjusted amount.

"(e)" means "Estimate"

Your loan start date is the date we fund the loan to your Contractor. Interest on your loan begins to accrue on the loan start date.

Your first payment date will be due approximately 90 days after your loan start date. Your first payment date may be before your system has been granted Permission to Operate from your utility company.

COPY VIEW

Borrower's signature: DocuSigned by: Elizabeth Snow 280C553D7C23460... Date: Sep 15, 2022

Co-Borrower's signature: DocuSigned by: Enrrique Gonzalez 65894ED73ED54E1... Date: Sep 15, 2022

If you have any questions about your loan or your loan terms after reviewing this package, please call GoodLeap at 1 (844) 910-0111.

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Notice to Cosigner

If you do not own the home where this installation is to occur and you are not married to someone who does, you are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record.

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GOODLEAP
8781 Sierra College Blvd, Roseville, CA 95661 Phone: 1-877-290-9991

Truth in Lending Disclosure Statement

Borrower: Elizabeth Snow
Co-Borrower: Enrrique Gonzalez
Email: [redacted]
Phone [redacted]
Loan Agreement Number: [redacted]

Residence Address:
8175 Pepper Ave Fontana
Fontana, CA 92335

Date of the Agreement: Sep 15, 2022

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	Amount Financed The amount of credit provided to you or on your behalf	Total of Payments The amount you will have paid after you have made all payments as scheduled
1.99%	**$22,195.87 (e)**	**$79,925.14**	**$102,121.01 (e)**

Monthly Payment Schedule

Number of Payments	Amount of Payments	When Payments Are Due
1	$241.89 (e)	Monthly, beginning 3 months after the Loan Start Date **(e)**
15	$241.89 (e)	Monthly, beginning 4 months after the Loan Start Date **(e)**
281	$348.41 (e)	Monthly, beginning 19 months after the Loan Start Date **(e)**
1	$347.56 (e)	**300 months after the Loan Start Date (e)**

"(e)" means an estimate

Autopay – Variable Rate: The Annual Percentage Rate (APR) and Monthly Payment Schedule above are based, in part, on the Autopay payment option you selected in the loan application. You may change your Autopay payment option at any time. Selecting Autopay payments provides a 0.50% interest rate/APR discount and a lower monthly payment. Cancelling Autopay payments will raise your interest rate/APR by 0.50% and will result in a higher monthly payment.

Security: You are giving a security interest in the personal property you are purchasing in this transaction and your rights under any related agreement.

Prepayment: If you pay off your loan early, you will not have to pay a penalty.

Contract Reference: See your Loan Agreement ("Agreement") for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

Itemization of Amount Financed

Itemization of the amount financed:	$79,925.14
Amount given to you directly:	$0
Amount paid to others on your behalf:	$79,925.14 to Better Earth LLC

The "Loan Start Date" is the date we send funds to your contractor. This date must be within 180 days of the initial application date.

This loan is assumable upon the sale of the property to a new owner, if the new home owner qualifies under GoodLeap's underwriting guidelines.

The Payment Schedule shown above assumes that you make no voluntary prepayments on your Loan. However, we have designed the Loan so that it will re-amortize at the end of the 18th month after your Loan Start Date. As a result, if you make all scheduled payments on time and also make sufficient voluntary prepayment(s) to reduce your total loan amount to the "Target Balance" by the "Target Balance Date" described in your Agreement, your payments from month 19 through the end of your term will be approximately equal to your initial monthly payment stated above.

Your Contractor may have opted to pay GoodLeap a fee in order for GoodLeap to offer you credit on the terms in this Agreement. Your purchase price set by the Contractor may include your Contractor's various costs, including this fee.

The Payment Schedule shown above assumes you make no changes to your Autopay payment option. For example, your 25 year loan of $79,925.14 with Autopay payments will have an interest rate/APR of 1.99% and an initial monthly payment of $241.89 (e)

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per month. Your 25 year loan of $79,925.14 without Autopay payments will have an interest rate/APR of 2.49% and an initial monthly payment of $256.94 (e) per month.

By signing below, you acknowledge that you have read and received a complete copy of this disclosure to keep for future reference before you signed your Agreement.

Borrower's Signature: DocuSigned by: Elizabeth Snow 280CF53D5C23460... **Date:** Sep 15, 2022

Co-Borrower's Signature: DocuSigned by: Enrrique Gonzalez 65894ED78ED54E1... **Date:** Sep 15, 2022

GoodLeap, LLC: Matt Dawson

Matt Dawson, Co-Founder

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GOODLEAP
8781 Sierra College Blvd, Roseville, CA 95661 Phone: 1-877-290-9991

Loan Agreement

Borrower: Elizabeth Snow
Co-Borrower: Enrrique Gonzalez
Email: [redacted]
Phone [redacted]
Loan Agreement Number: [redacted]

Residence Address:
8175 Pepper Ave Fontana
Fontana, CA 92335

Date of the Agreement: Sep 15, 2022

This document provides a Summary of the terms and conditions of your Loan.

SUMMARY OF LOAN TERMS AND PAYMENTS

LOAN TERM	TOTAL LOAN AMOUNT	INITIAL MONTHLY PAYMENT	INTEREST RATE / APR	TARGET BALANCE	TARGET BALANCE DATE	ADJUSTED MONTHLY PAYMENT*
25 YEARS	$79,925.14	$241.89 (e)	1.99%	$54,447.62 (e)	May 13, 2024 (e)	$348.41 (e)

(e) means estimate
* Adjusted monthly payment assumes that no prepayment was made and the Target Balance was not met by the Target Balance Date, and you do not change the Autopay payment election.

SYSTEM INFORMATION

Installation Contractor: Better Earth LLC

Purchased Goods under this Loan Agreement will be detailed in your Home Improvement Agreement with your Contractor. By initialing below, you confirm receipt of such Home Improvement Agreement.

Borrower's Initials: ES **Co-Borrower's Initials:** EG

LOAN INFORMATION

Loan Start Date and First Payment Date

The "Loan Start Date" and "First Payment Date" will be finalized in your Loan Closing Certificate (Exhibit A), an example of which is fully incorporated herein. This certificate will be sent to you following disbursement of the loan proceeds.

The "Loan Start Date" will be the date that we disburse loan proceeds to your Contractor.

The "First Payment Date" will be set by us as follows: If the Loan Start Date is on the 1st through 28th, it will be on the corresponding date 3 months later (i.e., if June 15th, then September 15th); if the Loan Start Date is on the 29th through 31st, it will be on the first day of the first month following 90 days after the Loan Start Date (i.e., if June 30th, then October 1st). You are obligated to make all loan payments starting on your First Payment Date, regardless of the utility company granting permission to operate.

Borrower's Initials: ES **Co-Borrower's Initials:** EG

Interest will accrue on the loan amounts actually disbursed, with the first accrual starting on the first calendar day following the Loan Start Date. Thus, the longer your First Payment Date is from the Loan Start Date, the more interest you will pay. If you wish to reduce the amount of interest that accrues, you can begin making payments earlier, at any time you choose after the Loan Start Date. However, interest will continue to accrue until all amounts owed under this Agreement are paid in full.

Your loan application was approved for a period of 180 days from the initial credit report date. If the Loan Start Date does not occur within 180 days from the initial credit report date, we will request a new credit report from the credit bureaus, to make sure that you continue to qualify for the same loan terms. This may impact your credit score.

Tax Credit

You may be eligible for a federal solar investment tax credit. You acknowledge that eligibility for this tax credit is not guaranteed. In order to realize the benefits of the solar investment tax credit, you must have federal income liability that is at least equal to the value of the credit. We are not financially responsible for your receipt of any tax credits related to the Solar Equipment. We do not provide tax advice and nothing in this Loan Agreement is intended to be used as tax advice. To determine your eligibility for any federal solar investment tax credit, you should make an independent assessment or consult with your tax advisor.

Target Balance Payments and Initial Monthly Payments

You are not required to make prepayments. However, you acknowledge that in order to avoid an increase in your Initial Monthly Payment, you must make one or more voluntary prepayments equal to 30% of your Total Loan Amount by your Target Balance Date. If you pay more than 30% of your Total Loan Amount, your monthly payments will be adjusted to a lower amount than the Initial Monthly Payment. If you do not make any prepayments, or if your prepayments are less than 30% of your Total Loan Amount, your monthly payments will be adjusted to a higher amount than the Initial Monthly Payment. You also understand that your Initial Monthly Payments will not be fully amortizing, but your new Monthly Payment after the Target Balance Date will be fully amortizing.

Borrower's Initials: ES **Co-Borrower's Initials:** EG

Security Agreement

You authorize us to file on your behalf any documentation, including but not limited to a copy of this Agreement, a UCC financing statement and/or a county fixture filing required to perfect our security interest in the Collateral to the extent required by applicable law, as outlined in Section 6 of this agreement.

FOR MASSACHUSETTS BORROWERS ONLY: 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.

LOAN AGREEMENT

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