Hello Mr./Mrs. Renfro,

We are excited to partner with American Solar Advantage to help you go solar! We sincerely appreciate and support your commitment to clean energy and financial independence. Our goal is to provide you financing that is simple, affordable, and easy to understand. To that end, we have provided below some key details and terms of your solar financing. All of these items can also be found in greater detail in your Solar Energy System Loan Agreement and Promissory Note, which you have previously signed via DocuSign. Any discrepancies will be governed by the **Solar Energy System Loan Agreement and Promissory Note.**

- **Installation Address: 16502 Antelope St, Lake Elsinore, CA 92530**
- **Loan Amount: $44,000.00**
- **APR:** Fixed APR of **1.49%**

The Updated Truth in Lending Act Disclosure embedded below reflects your reduced APR based on your selection to pay by ACH and submission of the required banking information.

- **Term: 300** months
- **Monthly Payment: $131.62** for the first 17 months, increasing to approximately **$179.73** if the **26.0%** voluntary payment is not repaid by the 17th payment. There are no prepayment penalties.
- The lender of record for your loan is **Addition Financial Credit Union,** they will be servicing your loan and you will be making loan payments directly to them.
- Your first monthly payment will begin approximately 60 days after the system is installed, not after it is generating electricity. The first payment date on your Solar Energy System Loan Agreement and Promissory Note is an estimate only.
- You are giving us a security interest in the solar panels, inverters, and any equipment related to this transaction.
- Your obligation to repay this loan is independent of system performance.
- We may disable the system in the event of a default.

Any subsequent changes to the system design that impacts your loan amount may not be reflected in this summary, however, will be detailed in a revised Solar Energy System Loan Agreement and Promissory Note that you will sign.

Truth in Lending Act (TILA) Disclosure

ANNUAL PERCENTAGE RATE ("APR")	**FINANCE CHARGE (e)**	**Amount Financed (e)**	**Total of Payments (e)**
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all scheduled payments
1.49%	$8,922.19	$44,000.00	**$52,922.19**

Payment Schedule (e): Monthly payments are due commencing approximately two months after the Installation date, as follows: 17 payments of $131.62, followed by 281 payments of $179.73 and a single payment of $180.52.*

Late Fee: If any part of a payment is more than ten days late, we will charge you a late fee equal to 5% of the scheduled payment or $25, whichever is greater.

Security Interest: You are giving us a security interest in the System, including any modifications, attachments, improvements, revisions and/or additions thereto (the "Equipment") and in your contractual and other rights, if any, regarding renewable energy credits and similar benefits.

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

Contract Reference: See the remainder of this Note for any additional information about nonpayment, default, our right to accelerate maturity of this Note and prepayment rebates and penalties.

(e) means an estimate

* Assumes no voluntary payments. If you make all payments on time and in full and also pay $11,440.00 (26.0% of the Amount Financed) by the scheduled date of your 17th payment, your subsequent scheduled monthly payments will be reduced to the approximate level of your prior monthly payments.

ITEMIZATION OF AMOUNT FINANCED
Amount Financed/Gross Amount Due to Contractor for System..... $44,000.00

If you have any questions or concerns, please call us at (888) 850 – 3359 and **press option 1** or email us at support@sunlightfinancial.com.

La traducción al español de este o cualquier documento o comunicación está disponible llamando al (888) 204-8127.

We appreciate your business.

0066S000012sk6YQAQ

Addition FINANCIAL

PO BOX 958471, Lake Mary, FL 32795

February 01, 2026 - February 28, 2026

Account Number XXXXXXXX07

MARY RENFRO
16502 ANTELOPE ST
LAKE ELSINORE CA 92530 - 1769



SUMMARY OF ACCOUNTS

Name	Beginning Balance	Ending Balance
SAVINGS 0000	$5.00	$5.00
Total	**$5.00**	**$5.00**

SUMMARY OF LOANS

Name	Beginning Balance	Ending Balance
SOLAR LOAN 0001	$39,797.51	$39,665.42
Total	**$39,797.51**	**$39,665.42**

SAVINGS 0000

SUMMARY

Beginning Balance	$5.00
0 Total Debits/Checks	$0.00
0 Total Credits/Deposits	$0.00
Ending Balance	$5.00
Dividends Earned This Period	$0.00
Dividends Paid YTD	$0.00

FEES	This Period	Year-To-Date
Overdraft Fees	$0.00	$0.00
Returned Item Fees	$0.00	$0.00
Total Fees for Account	$0.00	$0.00

NO ACCOUNT ACTIVITY FOR SAVINGS 0000

You've got the FRIENDS, we've got the BENEFITS.

EARN UP TO $300

Earn up to $300* for referring new members.

And there's money in it for your friends too! It pays to bank with Addition Financial.

*Up to six referrals maximum per member. Terms and conditions apply for both referring member and new member. Visit AdditionFi.com/Referral for details.

Start Referring Today

* ASTERISK NEXT TO TRANSACTION DATE INDICATES THE DATE SHOWN IS THE EFFECTIVE DATE AND NOT THE TRANSACTION DATE

SOLAR LOAN 0001

Annual Percentage Rate 1.490%
Daily Periodic Rate .004082%

SUMMARY

Beginning Balance	$39,797.51
Ending Balance	$39,665.42
Payment Due	$179.20
Payment Due Date	03-10-2026
Credit Limit	$0.00
Available Credit	$0.00

FEES & INTEREST	This Period	Year-To-Date
Fees Charged	$0.00	$0.00
Interest Charged	$47.11	$100.89

The balance used to compute interest is the unpaid balance each day after payments and credits have been subtracted and any additions to the balance have been made.

ACCOUNT ACTIVITY FOR SOLAR LOAN 0001

Date	Description	Amount	Interest	Balance
02-10-2026	Payments ACH CAPITAL ONE	-179.20	47.11	39,665.42

YEAR TO DATE SUMMARY

YEAR-TO-DATE INFORMATION FOR TAX PURPOSES