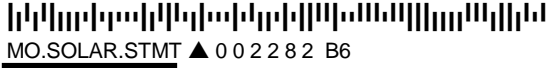




PO Box 820
Scottsdale, AZ 85252



1201*



MO.SOLAR.STMT ▲ 002282 B6



STATEMENT DATE **09/27/2021**

LOAN NUMBER:

HOW DO I KEEP MY LOW MONTHLY PAYMENTS?

See next page to learn more

SAVE TIME AND MONEY WITH AUTOMATIC PAYMENTS

See next page to learn more

RECEIVED YOUR TAX CREDIT?

Pay down your loan to meet your choice target balance

Hello Isidoro Gonzalez,

Your monthly solar loan payment with Mosaic, Inc. is coming up. If you have elected to Pay by Check, please tear along the perforation, fill out the coupon and return it with your payment check. Make sure your check is payable to Mosaic. You can also log into your online borrower account at <https://joinmosaic.myaccountinfo.com> to view your loan balance or schedule a one-time payment or set up automatic payments.

CHOICE TARGET BALANCE

Choice Target Balance
\$16229.53

Choice Target Date
07/21/2021

HERE'S EVERYTHING YOU NEED TO KNOW

Current Charges	\$115.84
Past Due	\$0.00
Other Fees	\$0.00
Payment Due	\$115.84
Date Due	11/21/21

LOAN INFORMATION

Loan Balance
\$15,942.09

Interest Rate
5.4900%

Maturity Date
01/21/40

QUESTIONS? COMMENTS? WE'RE HERE TO HELP

Visit <https://joinmosaic.myaccountinfo.com> to access your account 24 hours a day.

loanservicing@joinmosaic.com or 855-746-5551

Please return portion below with payment or log on to <https://joinmosaic.myaccountinfo.com> to make your payment online.



Total Due **\$115.84**

Date **11/21/21**

Loan # **112038**

AMOUNT REMITTED

\$

MOSAIC
PO BOX 78080
PHOENIX, AZ 85062-8080





IMPORTANT LOAN INFORMATION

You are currently on the low Choice Monthly Payment amount and rate for your loan. In order for you to maintain your Choice Monthly Payment amount, you must make prepayments to reach your Choice Balance Target by the date indicated herein and in your loan agreement. Upon your Choice Balance Date, your loan will re-amortize. The re-amortization will cause your monthly loan payment to increase if you do not meet your Choice Balance Target. Under certain circumstances, your interest rate may also increase. For further information, please refer to your Home Solar Loan Agreement for details, or reach out to us with any questions.

Remember that to keep your low monthly loan payments and/or interest rate, you must make prepayments to reach your Choice Balance Target. Along with your required monthly payment, you may make a prepayment by simply writing your check for a larger amount. You can make prepayments at any time without penalty; the earlier you make prepayments, the less you have to pay over the life of your loan. Please note that prepayment(s) are optional.

IMPORTANT TAX INFORMATION

As you prepare to file your federal tax return, it's important to remember to claim your federal solar tax credit. The 30% Choice Target amount is intended to approximate the federal tax credit, which covers up to 30% of the solar system costs. It's important to understand that the federal tax credit is not guaranteed if you paid little or no taxes the year that you purchase your system. For more information on tax credit requirements, visit: <https://joinmosaic.com/how-does-federal-solar-tax-credit-work> and search "Residential Energy Credits" on the website of the IRS: www.irs.gov.

PREPAYMENTS

Whether you're about to make your first payment or if you already hit your 30% Choice Target amount, there are significant benefits to making prepayments and paying down your loan early. Prepayments can help shorten the term of your loan and save you money over the term by lowering your accrued interest. Along with your required monthly payment, you can make a prepayment simply by paying an additional amount through our borrower portal at <https://joinmosaic.myaccountinfo.com>, or by writing your check for a larger amount.

AUTOMATIC PAYMENTS

Tired of paper checks and bills? Save time and money by paying by automatic debit (ACH). Mosaic charges no fees to pay by ACH, so the switch to ACH equals money in your pocket! Aside from the financial benefits, removing the postal service and the banks from the equation makes the timing of your payments far more predictable. Paying by ACH reduces the chances of forgetting a payment, defaulting on your loan, or sending in payments late and incurring fees.

Log in to our borrower portal at <https://joinmosaic.myaccountinfo.com>, click "Setup Automatic Payments" and follow the instructions for adding your bank account, and you will be set up for monthly ACH auto-payments.