

HOMEOWNER **FRANCES JOHNLOUIS**DATE ISSUED **8/6/2022 4:34 PM**ADDRESS **1286 Wheatland St
Chula Vista, CA 91913**INSTALLATION LOCATION **1286 Wheatland St
Chula Vista, CA 91913**

SUNNOVA SOLAR SERVICE DETAILS

With balanced monthly payments, you'll always know what you'll pay for your Sunnova solar service.

Financial Summary

Project Cost

Total Project Cost	\$97,570.87
Total System Cost (solar system only)	\$97,570.87
Optional Services	\$0.00
Down Payment	(\$0.00)
Rebate ¹	(\$0.00)
Contract Price ²	\$97,570.87

Monthly Payment³

Term of Agreement	25 Years
Interest Rate	3.99 %
Initial 18 Months	\$380.71
Additional Payment ⁴ (optional payment due Month 18)	\$25,368.43
Beginning in Month 19 (if Additional Payment is made)	\$380.71
Beginning in Month 19 (if Additional Payment is not made)	\$527.79

System Details

Solar System Size	16.000 kW
Year-1 Estimated Production	24,752 kWh
Estimated Utility Bill Offset	93%

Production Guarantee

We guarantee that your system will produce at least 85% of the estimated production⁵ or we will refund or credit you the difference.

System Rewards

- Eligible for Grid Services⁶
- Eligible for Federal Tax Credit⁴

Optional Services

Product Name	Quantity	Contract Price

¹ Depending on your agreement with the contractor, rebates may be paid either directly to you or the contractor. Creditor does not guarantee any rebate amount. If your actual rebate is lower than the amount estimated here, your actual Contract Price will be higher.

² Total sales price if financed will include interest payments. See Truth in Lending Statement for more details.

³ Your monthly payment includes interest and a \$10/month discount or credit as an incentive for using auto-pay from your checking account. If you do not select auto-pay, your interest rate will increase, and your monthly payment will be \$10/month higher.

⁴ Sunnova makes no guarantee regarding system and customer eligibility for any federal tax credit, local incentives, or SREC. For Sunnova incentives, see participating dealers for details or view the full Reward Program Terms and Conditions at <https://www.sunnova.com/legal/sunnova-reward-program>. To qualify for the tax credit, you must have federal income tax liability at least equal to the value of the tax credit. Additional tax credits may also be available for homeowners in certain states. Tax incentives are subject to change or termination by executive, legislative or regulatory action. Sunnova does not provide tax advice. Contact your personal tax advisor for eligibility requirements.

⁵ See Power Production Guarantee table in your Limited Warranty Agreement for specific details.

⁶ Grid Service rewards dependent upon local programs. If eligible, your program will be subject to specific terms and conditions.



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SUNNOVA SOLAR SERVICE - HOW IT WORKS

Your home solar system will automatically manage the energy flow between your solar system, home and the electric grid.



DAYTIME

Solar energy powers your home while excess energy is sent to the grid.¹



NIGHTTIME

Your home will be powered by the grid.



NET METERING

When your system produces more energy than what your home uses, your utility company may provide you a credit for excess energy sent to the grid.²

Gain More Energy Independence

Ask your dealer about Sunnova financing for these additional products (where available):



Storage



EV Charger

Your System is Making a Difference



6,870

Trees
absorbed CO₂



46,384

Gallons of gasoline
consumed

Sunnova Protect™ Platinum

With our 25-year Sunnova Protect Platinum³ plan, you produce clean, renewable solar energy and we take care of the rest! We monitor your system for optimal performance and provide you access so you can view system production at any time. We take care of any repairs of the solar system under manufacturer's warranty for the Warranty Term. Also, we will repair system components out of manufacturer warranty, and we commit that your system will produce at least 85% of the guaranteed energy or we will refund or credit you the difference.

¹ Your home remains connected to the utility's electric grid, and this will provide electricity when your solar system does not produce enough to meet your needs such as at night or on cloudy days. In the event of a utility power outage, your solar system won't work.

² Sunnova makes no guarantees regarding credit for net energy exported to the electric grid and states' policies regarding net metering may change over time. Connecticut Customers Only: net metering credits will continue until December 31, 2041, for electricity generated by residential solar photovoltaic systems installed before December 31, 2021. For residential solar photovoltaic systems installed on or after January 1, 2022, electricity generated by such systems will be purchased by electric distribution companies at a \$/kWh rate set by the Connecticut Public Utility Regulatory Authority. After December 31, 2041, electricity generated by all residential solar photovoltaic systems in Connecticut will be purchased by electric distribution companies at a \$/kWh rate set by the Connecticut Public Utility Regulatory Authority. Arizona Customers (Outside Salt River Project District) Only: The Arizona Corporation Commission has determined that the export rate that is in effect at the time of interconnection will remain in place for ten years from the time of interconnection. Sunnova agrees to reevaluate your contract, at the expiration of the ten-year period, under the then-prevailing export rate structure to determine if a reasonable adjustment should be made for the remainder of the Term. All adjustments must be agreed to in writing by both Parties and absent such agreement the original Agreement will remain effective.

³ Refer to your Limited Warranty Agreement for your complete warranty terms and limitations, including the battery and specifications for energy retention over the life of the battery. If you entered into an Optional Services Agreement, the warranty, if any, for those Optional Services will be separate from the system warranty.



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 ADDRESS **1286 Wheatland St**
Chula Vista, CA 91913

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 INSTALLATION **1286 Wheatland St**
 LOCATION **Chula Vista, CA 91913**

AGREEMENT AND INSTALLATION DETAILS

Congratulations on going solar! Here are some key agreement terms and installation details:

- **Installation: Infinity Energy Inc.** will install a **16.000-** kilowatt solar power system on your home.
- **Estimated Production:** Your System is estimated to produce **24,752** kilowatt hours in the first year of service.
- **Cancellation:** You have 3 days (or 5 days if you are over sixty-five years of age) to cancel this agreement without any penalty.
- **Activation:** Your installer will obtain the necessary building permits and utility approval for interconnection of your System. Once your System is installed, it must pass utility inspection before it may be turned on. This process could be delayed by factors out of your installer's control.
- **Savings:** Depending on the term of your agreement, you may have received a savings estimate. Any savings estimate is dependent on your utility rate and the energy usage information you provided us. If you change your usage, or if the utility changes its rate, that will affect your savings.
- **Coverage:** Your **Limited Warranty Agreement** contains information about your System maintenance and coverage. If you purchased any Optional Services, you may be provided a separate warranty for those services.
- **Term:** 25 years.
- **Payments:** Payments will begin the earlier of 30 days after the interconnection date or 60 days after the installation date. We'll send you a written notice to confirm your payment due date and amount.
- **Utility Bill:** Because you will still need to be connected to the electrical grid, you will receive two monthly electricity bills: one from **San Diego Gas & Electric - SDG & E (CSI)** and one from Sunnova.
- **Arbitration:** This agreement requires the parties to resolve their disputes by arbitration rather than by lawsuits in court, jury trials or class actions.
- **No Battery:** When the electric grid goes down, your System will shut off because it cannot send power back to the grid. During this time, you will not have backup power unless you purchase storage.
- **Transfer:** Provided that the new homeowner meets Sunnova's credit requirements, you may transfer this agreement upon the sale of your home. Please read your agreement for details and restrictions. The warranty coverage will transfer to the new homeowner. If you purchased a new roof in connection with this Agreement, you may transfer your rights and obligations under this agreement to the person who will be buying your home, upon payment of the portion of your balance owed under the credit agreement attributable to the roofing project, subject to our approval and consent. In some cases, the warranties for the roof and any other optional services may not be transferable to a new homeowner. Please consult the manufacturer's warranty for eligibility and restrictions.

The pricing provided in this Easy Own Plan™ equipment purchase agreement is valid until **September 4, 2022**

I have reviewed, understand, and agree with the above agreement terms and process.

Homeowner's Initials

DS
 FJ
 dl.initialhere.1

Homeowner's Initials

dl.initialhere.3



BUYER NAME AND ADDRESS	FRANCES JOHNLOUIS 1286 Wheatland St Chula Vista, CA 91913	CO-BUYER NAME (IF ANY)	
INSTALLATION LOCATION	1286 Wheatland St Chula Vista, CA 91913	CONTRACTOR	Infinity Energy Inc.
		CONTRACTOR ADDRESS	Infinity Energy Inc.
			License CA: 998627; TX 32607, TX: 392612; MA HIC 195548; NV 0087289 (monetary limit \$245,000); CO: EC.0102166; UT: 12453961-5501 FL: EC13011321
CONTRACT ID	TU004920615	SALESPERSON	Collin Alvis HIS #:124046 SP Address: Infinity Energy Inc. Sunnova License: CA 1003498

HOME IMPROVEMENT AGREEMENT FOR PHOTOVOLTAIC SYSTEM

YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS AGREEMENT, SIGNED BY BOTH YOU AND THE CONTRACTOR, BEFORE ANY WORK MAY BE STARTED.

YOU MAY CANCEL THIS HOME IMPROVEMENT AGREEMENT ANYTIME BEFORE MIDNIGHT OF THE THIRD BUSINESS DAY FOLLOWING THE DATE OF THIS AGREEMENT. IF YOU ARE A SENIOR CITIZEN, YOU MAY CANCEL THIS HOME IMPROVEMENT AGREEMENT ANYTIME BEFORE MIDNIGHT OF THE FIFTH BUSINESS DAY FOLLOWING THE DATE OF THIS AGREEMENT. IF THIS AGREEMENT IS FOR THE REPAIR OR RESTORATION OF A HOME FOLLOWING A SUDDEN OR CATASTROPHIC EVENT, FOR WHICH A STATE OF EMERGENCY HAS BEEN DECLARED BY THE PRESIDENT OF THE UNITED STATES OR THE GOVERNOR, OR FOR WHICH A LOCAL EMERGENCY HAS BEEN DECLARED



BY THE EXECUTIVE OFFICER OR GOVERNING BODY OF ANY CITY, COUNTY, OR CITY AND COUNTY, YOU MAY CANCEL THIS AGREEMENT ANYTIME BEFORE MIDNIGHT OF THE SEVENTH BUSINESS DAY FOLLOWING THE DATE OF THIS AGREEMENT. SEE EXHIBIT 1, THE NOTICE OF CANCELLATION, FOR A FULL EXPLANATION OF THIS RIGHT.

INTRODUCTION

This Residential Home Improvement Agreement (this "Home Improvement Agreement") is between Infinity Energy Inc. ("Contractor," "we," "us," and "our") and you, the Buyer and any Co-Buyer named above, for the sale and installation of the solar system described below (the "System") and optional additional services, purchased goods, or equipment, if any, as described below and/or in Annex A ("Optional Services" and together with your System, the "Project") at your home (the "Property" or your "Home"). The terms "Buyer," "you," and "your" refer to the Buyer and any Co-Buyer, individually and jointly.

The Terms & Conditions of Sale are attached and are incorporated by this reference and made a part of this Home Improvement Agreement. The Terms & Conditions of Sale require the parties to resolve their disputes by arbitration rather than by lawsuits in court; jury trials and class actions are not permitted. Buyer has also entered into a Retail Installment and Security Agreement with Contractor attached hereto as Exhibit 5. The Retail Installment and Security Agreement is incorporated by this reference and made a part of this Home Improvement Agreement. Buyer is also entering into an agreement with Contractor providing for certain operation and maintenance services and warranties for the System (collectively, the "Limited Warranty" or the "Warranty Agreement"), incorporated by this reference and made part of this Home Improvement Agreement and attached hereto as Exhibit 6. Further description and warranties, if any, for the Optional Services are in Annex A and are not part of the Warranty Agreement. The Warranty Agreement for the System does not apply to the Optional Services.

This Home Improvement Agreement, including its exhibits, the Retail Installment and Security Agreement and the Warranty Agreement, is being sold to you by Infinity Energy Inc., who may or may not also be your Contractor. Contractor may subcontract with appropriately licensed and/or bonded subcontractors for the provision of Optional Services.

KEY TERMS AND CONDITIONS

1. Contract Price

The contract price (the "Contract Price") for the Project is \$97,570.87. The Contract Price for the Project includes sales tax of \$0.00.

The Contract Price for the Project includes (i) \$97,570.87 for the System plus the warranty agreement Sunnova Protect Platinum, and (ii) \$0.00 for Optional Services.

2. Finance Charge

You have chosen to finance all or a portion of the Contract Price by entering into a Retail Installment and Security Agreement with Contractor. Pursuant to the terms of the Retail Installment and Security Agreement, you agree to pay a finance charge of \$61,117.93.

3. Description of the System and Estimated Description of Significant Materials to be Used and Equipment to be Installed

DC STC Photovoltaic System	16.000 kW
Modules	Hanwha Q Cells
Inverter	Enphase Energy Inc
Monitor	Enphase Energy Inc

Your System panels may be from any of our approved manufacturers (including, but not limited to, Canadian



Solar, Q-Cell (Hanwha), Trina, Telesun, Boviet, Seraphim, LG Electronics, SolarWorld, Centro, Eco, Silfab and RECOM). Similarly, your inverter may be from SolarEdge or Enphase. Contractor may need to substitute any of the above-listed equipment depending upon availability and may need to change its list of approved manufacturers from time to time. Should the substitution of manufacturer equipment materially change the estimated production, size or cost of the System, either party may exercise the options available in Terms and Conditions of Sale, Section 1 below. Absent such material change, your Installer will inform you through the online portal MySunnova or in writing of your panel substitute equipment or manufacturer.

Standard Components. Racking and mounting components per Uniform Building Code. AC and DC disconnects per National Electric Code and Utility. Wiring, conduit and overcurrent protection per National Electric Code

Standard Labor. Design system and secure basic building or electrical permit (architectural, planning commission or other reviews are extra). Install specified system in good workmanlike manner. Complete and submit utility interconnection documents (if any). Coordinate building, electrical and utility inspections (as applicable).

Optional Services. Your Contractor (on its own or through appropriately licensed and/or bonded subcontractors) may provide you with certain additional optional services, purchased goods or equipment, which may include an electrical vehicle charger, generator, main panel upgrade, automatic transfer switches, load controllers, energy efficiency upgrades tree trimming, snow guard, critter guard or roof replacement and are collectively referred to as Optional Services. If you have purchased any of these Optional Services, the quantity and price is listed below and will be added to the Contract Price of your Project. Any removeable personal property purchased, such as an electrical vehicle charger, generator, snow guard, or critter guard, (collectively "Purchased Goods") will also be included as security under the accompanying Loan and Security Agreement).

Product Name	Quantity	Contract Price

YOU AGREE THAT YOU HAVE REVIEWED THE ABOVE DESCRIPTION OF THE PROJECT, INCLUDING THE SYSTEM AND OPTIONAL SERVICES, IF ANY.

Buyer's Signature:

DocuSigned by:
FRANCES JOHNSON

8557CB3155BC42A...

Co-Buyer's Signature:

Communication Equipment. During installation or at any time thereafter during the term of the Warranty Agreement, we may install, replace or update communication equipment (for example, an antenna) (the "Communication Equipment") at the Home. The Communication Equipment will be used in connection with the System and to enhance connectivity and communication. If you initial the space below, you consent to the installation of the Communication Equipment if, when and as needed.

Buyer's Initials

4. Downpayment

You will be required to make a downpayment of \$0.00.

THE DOWNPAYMENT MAY NOT EXCEED \$1,000 OR 10 PERCENT OF THE CONTRACT PRICE, WHICHEVER IS LESS.

Contractor will not require progress payments to be made prior to the Interconnection Date (or the date that is 60 days after the installation of the System is complete, if earlier than the Interconnection Date). **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 DOWNPAYMENT.**



5. Approximate Start Date

The work to be performed by Contractor pursuant to this Home Improvement Agreement shall commence by November 3, 2022 (the "Commencement Date") provided that (a) all permits have been issued; (b) any homeowner's association approval letter has been received; and (c) all materials have been delivered to the site. The Commencement Date may be extended as necessary if any of (a)-(c) above have not been completed.

6. Approximate Completion Date ("Interconnection Date")

All work shall be completed as soon as possible, but in no event later than November 3, 2023 (the "Interconnection Date"), subject to any applicable amendments. The time between Commencement Date and Interconnection Date will vary depending on a number of factors, some outside the control of Contractor. These factors include the process for obtaining the necessary building permits and utility approval for net metering and interconnection of your System. The Project shall be deemed completed upon the date the System is connected to the electrical grid.

7. Notice to Owner

Any contractor or subcontractor who performs on the contract, or any materialman who provides home improvement goods or services and is not paid, may have a claim against the owner which may be enforced against the property in accordance with the applicable lien laws.

8. List of Documents to be Incorporated into this Home Improvement Agreement

- EXHIBIT 1: Notice of Cancellation (Buyer's Right to Cancel);
- EXHIBIT 2: California State Addendum;
- EXHIBIT 3: Commercial General Liability Insurance Notice;
- EXHIBIT 4: Homeowners' Checklist;
- EXHIBIT 5: Retail Installment and Security Agreement;
- EXHIBIT 6: Limited Warranty Agreement Sunnova Protect Platinum;
- EXHIBIT 7: Assignment and Release;
- EXHIBIT 8: Notice of Assignment of Registration Rights; and
- ANNEX A: Optional Services

9. Note About Extra Work and Change Orders

Extra Work and Change Orders become part of the Home Improvement Agreement once the order is prepared in writing and signed by the parties prior to the commencement of 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 the contract, and the effect the order will have on the schedule of progress payments (if any).

You 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. Extra work or a change order is not enforceable against a buyer 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 the contract; and (iii) the effect the order will make in progress payments or the Interconnection Date. The contractor's failure to comply with these requirements does not preclude the recovery of compensation for work performed based upon legal or equitable remedies designed to prevent unjust enrichment.

10. Commercial General Liability Insurance (CGL)

A notice concerning commercial general liability insurance is attached to this contract.

11. BUYER'S RIGHT TO CANCEL

YOU, THE BUYER, MAY CANCEL THIS TRANSACTION AS FOLLOWS. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.



THREE DAY RIGHT TO CANCEL (ALL CUSTOMERS UNDER 65)

You, the buyer, have the right to cancel this contract within three business days. You may cancel by emailing, 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.

If you cancel, the contractor must return to you anything you paid within 10 days of receiving the notice of cancellation. For your part, you must make available to the contractor at your residence, in substantially as good condition as you received them, goods delivered to you under this contract or sale. Or, you may, if you wish, comply with the contractor's instructions on how to return the goods at the contractor's expense and risk. If you do make the goods available to the contractor and the contractor does not pick them up within 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 the contractor, or if you agree to return the goods to the contractor and fail to do so, then you remain liable for performance of all obligations under the contract.

FIVE-DAY RIGHT TO CANCEL FOR SENIOR CITIZENS

You, the buyer, have the right to cancel this contract within five business days. You may cancel by emailing, mailing, faxing, or delivering a written notice to the contractor at the contractor's place of business by midnight of the fifth 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.

If you cancel, the contractor must return to you anything you paid within 10 days of receiving the notice of cancellation. For your part, you must make available to the contractor at your residence, in substantially as good condition as you received them, goods delivered to you under this contract or sale. Or, you may, if you wish, comply with the contractor's instructions on how to return the goods at the contractor's expense and risk. If you do make the goods available to the contractor and the contractor does not pick them up within 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 the contractor, or if you agree to return the goods to the contractor and fail to do so, then you remain liable for performance of all obligations under the contract.

SEVEN-DAY RIGHT TO CANCEL FOR REPAIR OR RESTORATION OF RESIDENTIAL PREMISES DAMAGED BY ANY SUDDEN OR CATASTROPHIC EVENT FOR WHICH A STATE OF EMERGENCY HAS BEEN DECLARED BY THE PRESIDENT OF THE UNITED STATES OR THE GOVERNOR, OR FOR WHICH A LOCAL EMERGENCY HAS BEEN DECLARED BY THE EXECUTIVE OFFICER OR GOVERNING BODY OF ANY CITY, COUNTY, OR CITY AND COUNTY

You, the buyer, have the right to cancel this contract within seven business days. You may cancel by emailing, mailing, faxing, or delivering a written notice to the contractor at the contractor's place of business by midnight of the seventh 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.

If you cancel, the contractor must return to you anything you paid within 10 days of receiving the notice of cancellation. For your part, you must make available to the contractor at your residence, in substantially as good condition as you received them, goods delivered to you under this contract or sale. Or, you may, if you wish, comply with the contractor's instructions on how to return the goods at the contractor's expense and risk. If you do make the goods available to the contractor and the contractor does not pick them up within 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 the contractor, or if you agree to return the goods to the contractor and fail to do so, then you remain liable for performance of all obligations under the contract.

Buyer's Name: FRANCES JOHNLOUIS

Signature:

DocuSigned by:
FRANCES JOHNLOUIS
8557CB3155BC42A...

Date: August 6, 2022 | 18:06 MDT

Co-Buyer's Name (if any):

Signature:

Date:

Contractor: Infinity Energy Inc.

Signature:

DocuSigned by:
Mark Stacy DS
739F66B9589C445...

Date: August 6, 2022 | 17:07 PDT

**To be signed when Buyer decides to purchase*



TERMS AND CONDITION OF SALE AND INSTALLATION

1. Changes, Permits & Incentives

You acknowledge that the figures provided by us in this Home Improvement Agreement are estimates. Actual System size and production will vary, and the estimated items or prices are subject to a final site survey or engineering audit. If the Contractor determines, after the final site survey or engineering audit of your Home, that a revised estimate of the System's (i) size; (ii) total cost; or (iii) annual production is appropriate, it may require a change order or amendment signed by both parties. No amendment or change order will be required if both (i) the revised estimate of the System's annual production, and (ii) the revised estimate of the System's size are within 10% of the original estimates. You agree that Contractor will not have any financial obligation to you regarding any difference between actual figures and the estimated figures presented in this Home Improvement Agreement.

Contractor will obtain any necessary permits. Contractor shall not be responsible for delays in work due to actions for any permitting and regulatory agencies or their employees. You will pay Contractor for any taxes or assessments required by federal, state or local governments or related regulatory agencies or utilities, by paying Contractor directly within a reasonable time of notification of the amount.

You may be eligible for a federal solar investment tax credit. You acknowledge that 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 you receiving any particular amount of tax credits related to the System and nothing in this Home Improvement Agreement is intended to be used, or may be used, as tax advice. In order to determine your eligibility for any federal solar investment tax credit, you should make an independent assessment or consult with your independent tax advisors.

Depending on the state and utility district where you reside, you may be eligible for various state and local rebates and incentives. The rebate and incentive calculations Contractor provides are only estimates. These estimates are based on certain assumptions that may not be applicable based on the circumstances specific

to the Project. Actual rebates and incentives are variable as eligibility requirements, funding availability and rates may change.

You agree to pay the Contract Price, regardless of the actual amount of rebates and/or incentives you receive.

In connection with this Home Improvement Contract, you agree to execute the accompanying Assignment and Release (**Exhibit 7**) by which you agree to assign to Sunnova Energy Corporation ("Sunnova") (**Exhibit 6**) all renewable energy credits (RECs), green tags, carbon offset credits, all non-power attributes, and all tradeable energy or environmental-related commodities of the System (but not federal or state incentives), as further described in the Assignment and Release. You authorize the enrollment of your System into energy management or other similar programs as more fully described in the Assignment and Release. In addition, you agree to assign to Sunnova the registration rights for your System and associated generating units and generation certificates, into the Western Renewable Energy Generation Information System (WREGIS) registry and tracking system (the "Registry"). In furtherance of this Assignment, you agree to execute the attached Notice of Assignment of Renewable Rights (**Exhibit 8**). You agree to assign to Sunnova full authority to register your System in the Registry and to conduct all activity related to the management of the certificates.

Under the terms of this Agreement, You agree to assign to Creditor (as defined in the Retail Installment and Security Agreement) all incentive payments from your electric utility associated with RECs produced by the System. You agree to remain enrolled in the Program, and to refrain from making any changes to Your status in the Program without the prior written agreement of Creditor.

2. Commencement of Construction Schedule and Schedule of Progress Payments

Contractor reserves the right to cancel the Home Improvement Agreement prior to the commencement of work, based on unavailability of equipment, unforeseen engineering problems, acts of public utilities agencies not related to Contractor's performance (i.e. Code modification), or other contingencies unforeseen by Contractor and beyond its reasonable control, provided, however, that Contractor shall then be



obligated to return any deposits/downpayments paid to Contractor to the date of said cancellation.

Upon satisfactory payment for any portion of the work performed, Contractor shall furnish to Buyer a full and unconditional release from any claim or mechanic's lien pursuant to applicable law for the portion of the work for which payment has been made.

You have chosen to finance all or a portion of the Home Improvement Agreement price by entering into a Retail Installment and Security Agreement between you and Contractor (see Exhibit 5).

You have agreed to have Contractor finance the amount identified in Section 1 of the Key Terms and Conditions cover sheet or any applicable amendment or change order.

3. Property Conditions

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 Property for the System. You agree that Contractor is not responsible for any known or unknown property conditions.

DocuSigned by:
Buyer's Signature:

FRANCES JOHNSON
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Co-Buyer's Signature:

Contractor is not responsible and bears no liability for the malfunctioning of existing electrical equipment at the Property, including but not limited to the main electrical service panel, any major electrical devices, or any other fuses or similar devices.

You grant to Contractor and its employees, agents, and subcontractors the right to reasonably access all of the Property as necessary for the purpose of (i) constructing and installing the Project or making any additions to the Project; (ii) installing, using and maintaining electric lines and inverters and meters, necessary to interconnect the System to your electric system at the Property and/or to the utility's electric distribution system; or (iii) taking any other action reasonably necessary in connection with the construction, installation, interconnection, or servicing of the Project.

4. Cost or Delay due to Unforeseen Conditions

Contractor is not responsible for failures, delays or expenses related to unanticipated, unusual, or unforeseen conditions at the Property arising out of a Force Majeure Event.

"Force Majeure Event" means any event, condition or circumstance beyond the control of and not caused by Contractor's fault or negligence. It shall include, without limitation, failure or interruption of the production, delivery or acceptance of power 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; hurricane; flood; lightning; wind; drought; the binding order of any governmental authority (provided that such order has been resisted in good faith by all reasonable legal means); the failure to act on the part of any governmental authority (provided that such action has been timely requested and diligently pursued); unavailability of power from the utility grid, equipment, supplies or products (but not to the extent that any such availability of any of the foregoing results from Contractor's failure to have exercised reasonable diligence); power or voltage surge caused by someone other than Contractor including a grid supply voltage outside of the standard range specified by your utility; and failure of equipment not utilized by Contractor or under its control.

Performance times under this Home Improvement Agreement will be considered extended for a period of time equivalent to the time lost due to such conditions. If Contractor discovers unforeseen conditions requiring additional cost, then Contractor shall present such costs to you and get your approval before beginning or continuing performance. Failure to provide such approval may result in Contractor exercising its termination rights pursuant to this Home Improvement Agreement.

5. Termination and Default

Contractor may terminate this Home Improvement Agreement, upon three (3) business days written notice for any breach by Buyer, for any failure of Buyer to agree to an appropriate change order, for any failure of Buyer to pay Contractor any amount due, for any bankruptcy or financial distress of Buyer, or for any hindrance to Contractor in the performance process.



Without limiting any of Contractor's other rights and remedies, upon breach by Buyer, including any failure of Buyer to pay Contractor any amount due, Contractor shall have a right to: (i) pursue a stop work order at the Property; (ii) prevent any more work from being done at the Property until the breach is cured and a bond is posted by the Buyer for any amounts payable under this Home Improvement Agreement; (iii) recover all amounts due under this Home Improvement Agreement for services provided through the date of termination; (iv) remove any System materials or equipment from the Property; (v) submit to credit reporting agencies negative credit reports that would be reflected on your credit record; and (vi) any other legal remedies including but not limited to mechanics' liens or similar remedies.

If you are in default under this Home Improvement Agreement, you are also in default under the Retail Installment and Security Agreement and the Warranty Agreement. If you are in default under the Retail Installment and Security Agreement or the Warranty Agreement, you are also in default under this Home Improvement Agreement.

If you or Contractor terminate or cancel this Home Improvement Agreement prior to the Interconnection Date (or the date that is 60 days after the installation of the System is complete, if earlier than the Interconnection Date), the Retail Installment and Security Agreement and the Warranty Agreement will also terminate. If you or Contractor terminate the Retail Installment and Security Agreement or the Warranty Agreement, respectively, prior to the Interconnection Date (or the date that is 60 days after the installation of the System is complete, if earlier than the Interconnection Date), this Home Improvement Agreement will also terminate.

6. Insurance

Contractor

Commercial General Liability Insurance:

A notice concerning commercial general liability insurance is attached to this Home Improvement Agreement.

Workers Compensation Insurance:

Contractor carries workers' compensation insurance for all employees.

Buyer

The value of the System shall be added to the building value on your homeowners insurance policy. Contractor, and its assignees, shall be added as a loss payee by endorsement to your homeowners insurance policy.

7. Change Orders

You may not require Contractor to perform extra or change-order work without providing written authorization prior to the commencement of work covered by the new change order. Extra work or change orders become part of the Home Improvement 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 (i) the scope of the extra work or change; (ii) the cost to be added or subtracted from the Home Improvement Agreement; and (iii) the effect the order will have on the Interconnection Date. Notwithstanding this provision, Contractor shall have the right to substitute System equipment without Buyer's agreement, so long as that substitution does not affect the System's production or size by more than is permitted without a change order or amendment under Section 1 of this Home Improvement Agreement. The Contractor's failure to comply with the requirements of this paragraph does not preclude the recovery of compensation for work performed based on legal or equitable remedies designed to prevent unjust enrichment.

8. 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.

IN THIS SECTION, THE WORDS "YOU" AND "YOUR" MEAN ANY PERSON SIGNING THIS HOME IMPROVEMENT AGREEMENT AS A BUYER OR CO-BUYER. UNLESS THE CONTEXT REQUIRES OTHERWISE, THE WORDS "WE," "US" AND "OUR" MEAN THE CONTRACTOR NAMED ABOVE AND ANY ASSIGNEE OF THIS HOME IMPROVEMENT AGREEMENT.

THE LAWS OF THE STATE WHERE YOUR HOME IS LOCATED SHALL GOVERN THE



SUBSTANCE OF YOUR CLAIMS UNDER THIS HOME IMPROVEMENT AGREEMENT WITHOUT GIVING EFFECT TO CONFLICT OF LAWS PRINCIPLES. YOU AND WE AGREE THAT ANY DISPUTE, CLAIM OR DISAGREEMENT BETWEEN YOU AND US (A "DISPUTE") SHALL BE RESOLVED EXCLUSIVELY BY ARBITRATION EXCEPT AS SPECIFICALLY PROVIDED BELOW. DISPUTES COVERED BY THIS AGREEMENT INCLUDE BUT ARE NOT LIMITED TO: CLAIMS ARISING OUT OF OR RELATING TO THIS HOME IMPROVEMENT AGREEMENT; CLAIMS ARISING OUT OF OR RELATING TO OUR RELATIONSHIP; CLAIMS THAT AROSE BEFORE THIS OR ANY PRIOR AGREEMENT (INCLUDING, BUT NOT LIMITED TO, CLAIMS RELATING TO ADVERTISING); CONSUMER PROTECTION CLAIMS; AND CLAIMS UNDER ANY FEDERAL OR STATE STATUTE.

THE FEDERAL ARBITRATION ACT, RATHER THAN ANY STATE ARBITRATION LAW, APPLIES TO THIS ARBITRATION AGREEMENT.

THE ARBITRATION, INCLUDING THE SELECTION OF THE ARBITRATOR, WILL BE ADMINISTERED BY THE AMERICAN ARBITRATION ASSOCIATION ("AAA") UNDER ITS CONSUMER ARBITRATION RULES (THE "RULES") BY A SINGLE NEUTRAL ARBITRATOR. EITHER PARTY MAY INITIATE THE ARBITRATION PROCESS BY FILING THE NECESSARY FORMS WITH THE AAA. TO LEARN MORE ABOUT ARBITRATION BEFORE THE AAA, YOU CAN REVIEW MATERIALS AVAILABLE AT WWW.ADR.ORG. THE ARBITRATION SHALL BE HELD IN THE LOCATION THAT IS MOST CONVENIENT TO YOUR HOME. IF THE AAA IS UNAVAILABLE TO ADMINISTER THE DISPUTE, THEN THE ARBITRATION, INCLUDING THE SELECTION OF THE ARBITRATOR, WILL BE ADMINISTERED BY JAMS, UNDER ITS STREAMLINED ARBITRATION RULES (THE "RULES") BY A SINGLE NEUTRAL ARBITRATOR AGREED ON BY THE PARTIES WITHIN THIRTY (30) DAYS OF THE COMMENCEMENT OF THE ARBITRATION. IF JAMS IS NOT AVAILABLE EITHER, THEN THE PARTIES SHALL SELECT ANOTHER RECOGNIZED ARBITRATION ADMINISTRATOR WHICH CAN OFFER A LOCATION FOR ARBITRATION THAT IS CLOSE TO YOUR HOME.

IF YOU INITIATE THE ARBITRATION, YOU WILL BE REQUIRED TO PAY THE FIRST \$125 OF ANY FILING FEE, EXCEPT WHERE PROHIBITED BY LAW. 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 RESPECTIVE ATTORNEY'S FEES, WITNESS FEES, AND COSTS UNLESS THE ARBITRATOR DECIDES OTHERWISE.

THE ARBITRATOR SHALL HAVE THE AUTHORITY TO AWARD ANY LEGAL OR EQUITABLE REMEDY OR RELIEF THAT A COURT COULD ORDER OR GRANT UNDER THIS HOME IMPROVEMENT AGREEMENT. THE ARBITRATOR, HOWEVER, IS NOT AUTHORIZED TO CHANGE OR ALTER THE TERMS OF THIS HOME IMPROVEMENT AGREEMENT OR TO MAKE ANY AWARD THAT WOULD EXTEND TO ANY TRANSACTION OTHER THAN YOURS. ALL STATUTES OF LIMITATION THAT ARE APPLICABLE TO ANY DISPUTE SHALL APPLY TO ANY ARBITRATION BETWEEN YOU AND US. THE ARBITRATOR WILL ISSUE A DECISION OR AWARD IN WRITING, BRIEFLY STATING THE ESSENTIAL FINDINGS OF FACT AND CONCLUSIONS OF LAW.

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 TO THE DISPUTE. IF YOU AND WE ARBITRATE A DISPUTE, NONE OF YOU OR 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 EXCEPT AS SPECIFICALLY PROVIDED BELOW. 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 ONLY 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. IF ANY PART OF THIS PARAGRAPH OR OF THIS SECTION IS FOUND TO BE UNENFORCEABLE BY AN ARBITRATOR OR A COURT HAVING JURISDICTION OVER A DISPUTE, THEN THIS ENTIRE SECTION (EXCEPT FOR THIS SENTENCE AND THE FOLLOWING SENTENCE) SHALL BE AUTOMATICALLY INAPPLICABLE TO THAT DISPUTE.

EVEN IF ANY PART OF THIS SECTION IS FOUND TO BE UNENFORCEABLE AS DESCRIBED ABOVE, YOU AND WE EACH AGREE TO WAIVE THE RIGHT TO A TRIAL BY JURY IN CONNECTION WITH ANY DISPUTE THAT MIGHT ARISE BETWEEN OR INVOLVING YOU AND US AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING IN CONNECTION WITH ANY SUCH DISPUTE.

BECAUSE YOU AND WE HAVE AGREED TO ARBITRATE ALL DISPUTES EXCEPT AS SPECIFICALLY PROVIDED IN THE LAST PARAGRAPH OF THIS SECTION, YOU AND WE WILL NOT 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 IN ANY COURT HAVING JURISDICTION, EXCEPT TO THE EXTENT IT IS SUBJECT TO REVIEW IN ACCORDANCE WITH APPLICABLE FEDERAL LAW GOVERNING ARBITRATION AWARDS. OTHER RIGHTS THAT YOU OR WE WOULD HAVE IN COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.

NOTWITHSTANDING THE FOREGOING, NOTHING HEREIN CONTAINED SHALL BAR YOU OR US FROM: (I) OBTAINING INJUNCTIVE RELIEF FROM A COURT AGAINST THREATENED CONDUCT THAT COULD CAUSE IRREPARABLE HARM, LOSS OR DAMAGE, UNDER THE USUAL EQUITY RULES, INCLUDING THE APPLICABLE RULES FOR OBTAINING RESTRAINING ORDERS AND PRELIMINARY INJUNCTIONS; OR (II) OBTAINING A JUDGMENT FROM A COURT HAVING JURISDICTION CONFIRMING THE AWARD OF THE ARBITRATOR; OR (III) OBTAINING RESOLUTION OF A DISPUTE IN A SMALL CLAIMS COURT IF THE DISPUTE FALLS WITHIN THE JURISDICTION OF THE SMALL CLAIMS COURT (PROVIDED, HOWEVER, THAT NO ATTEMPT IS MADE TO TRANSFER RESOLUTION OF SUCH A DISPUTE FROM A SMALL CLAIMS COURT TO A COURT OF GENERAL JURISDICTION).

YOU UNDERSTAND THAT YOU ARE VOLUNTARILY AGREEING TO ARBITRATE DISPUTES ARISING UNDER THIS AGREEMENT AND AUTHORIZE THAT YOU HAVE REVIEWED THIS SECTION AND AGREE TO ITS PROVISIONS:

DocuSigned by:
Buyer's Signature:

FRANCES JOHNSON
8557CB3155BC42A...

Co-Buyer's Signature:

9. Governing Law

Except to the extent inconsistent with or preempted by federal law (including the Federal Arbitration Act), the law of the state where the System is located applies to this Home Improvement Agreement, without regard to principles of conflict of law or choice of law. If any portion of this Home Improvement Agreement is determined to be unenforceable or invalid, the remaining provisions shall be enforced in accordance with their terms or will be interpreted or re-written so as to make them enforceable.

10. Limited Warranty

You understand that the System is warranted under the terms of the Warranty Agreement (see **Exhibit 6**) and that, to the full extent permitted by state law, there are no other representations or warranties, express or implied, as to the merchantability, fitness for any purpose,



condition, design, capacity, suitability, or performance of the System or its installation. Upon receipt of payment in full under this Home Improvement Agreement, all warranties that are provided by manufacturers of equipment used in the System will be transferred directly to you. You understand that Contractor has no responsibility with respect to such warranties other than to transfer them to you. The Warranty Agreement for the System does not apply to the Optional Services.

11. Indemnity

To the fullest extent permitted by law, you shall indemnify, defend, protect, save and hold harmless Contractor, its 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 breach of this Home Improvement Agreement or your negligence or willful misconduct. The provisions of this paragraph shall survive termination or expiration of this Home Improvement Agreement.

12. Waiver

Any delay or failure of a party to enforce any provisions of this Home Improvement Agreement, including but not limited to any remedies listed in this Home Improvement Agreement, or to require performance by the other party to any of the provisions of this Home Improvement Agreement, shall not be construed to (a) be a waiver of such provisions or a party's right to enforce that provision; or (b) affect the validity of this Home Improvement Agreement.

13. Headings and Interpretation

The headings in this Home Improvement Agreement are for convenience or reference only. They do not limit or modify the term or provision. In some sections you may be given examples, you acknowledge that the examples cover some, but not all, of the situations or items that are covered by the section or the Home Improvement Agreement.

Unless specifically referred to as "business day(s)", all references to "day" or "days" shall mean calendar days, meaning every

consecutive day on the calendar including holidays and weekends. All periods stated in days should count every day including intermediate Saturdays, Sundays and holidays and include the last day of the period, but if the last day is a Saturday, Sunday or a holiday, the period continues to run until the end of the next day that is not a Saturday, Sunday or a holiday. All references to "business day(s)" mean only those calendar days that are not Saturday, Sunday or a holiday, and in counting a period of "business days" all Saturday, Sundays and holidays should be excluded.

14. Notice of Changes

You agree to notify us if your name or mailing address changes or if there is any material deterioration in your financial circumstances or any material changes to the condition of your home that would impact the System or impact Contractor's security interest in the System.

15. No Oral Agreements

THIS WRITTEN HOME IMPROVEMENT AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES CONCERNING YOUR PURCHASE AND OUR SALE OF THE SYSTEM ON CREDIT, AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

REST OF PAGE INTENTIONALLY LEFT BLANK



16. BUYER'S RIGHT TO CANCEL

YOU, THE BUYER, MAY CANCEL THIS TRANSACTION AS FOLLOWS.

SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

THREE DAY RIGHT TO CANCEL (ALL CUSTOMERS UNDER 65)

You, the buyer, have the right to cancel this contract within three business days. You may cancel by emailing, 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.

If you cancel, the contractor must return to you anything you paid within 10 days of receiving the notice of cancellation. For your part, you must make available to the contractor at your residence, in substantially as good condition as you received them, goods delivered to you under this contract or sale. Or, you may, if you wish, comply with the contractor's instructions on how to return the goods at the contractor's expense and risk. If you do make the goods available to the contractor and the contractor does not pick them up within 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 the contractor, or if you agree to return the goods to the contractor and fail to do so, then you remain liable for performance of all obligations under the contract.

FIVE-DAY RIGHT TO CANCEL FOR SENIOR CITIZENS

You, the buyer, have the right to cancel this contract within five business days. You may cancel by emailing, mailing, faxing, or delivering a written notice to the contractor at the contractor's place of business by midnight of the fifth 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.

If you cancel, the contractor must return to you anything you paid within 10 days of receiving the notice of cancellation. For your part, you must make available to the contractor at your residence, in substantially as good condition as you received them, goods delivered to you under this contract or sale. Or, you may, if you wish, comply with the contractor's instructions on how to return the goods at the contractor's expense and risk. If you do make the goods available to the contractor and the contractor does not pick them up within 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 the contractor, or if you agree to return the goods to the contractor and fail to do so, then you remain liable for performance of all obligations under the contract.

SEVEN-DAY RIGHT TO CANCEL FOR REPAIR OR RESTORATION OF RESIDENTIAL PREMISED DAMAGED BY ANY SUDDEN OR CATASTROPHIC EVENT FOR WHICH A STATE OF EMERGENCY HAS BEEN DECLARED BY THE PRESIDENT OF THE UNITED STATES OR THE GOVERNOR, OR FOR WHICH A LOCAL EMERGENCY HAS BEEN DECLARED BY THE EXECUTIVE OFFICER OR GOVERNING BODY OF ANY CITY, COUNTY, OR CITY AND COUNTY

You, the buyer, have the right to cancel this contract within seven business days. You may cancel by emailing, mailing, faxing, or delivering a written notice to the contractor at the contractor's place of business by midnight of the seventh 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.

If you cancel, the contractor must return to you anything you paid within 10 days of receiving the notice of cancellation. For your part, you must make available to the contractor at your residence, in substantially as good condition as you received them, goods delivered to you under this contract or sale. Or, you may, if you wish, comply with the contractor's instructions on how to return the goods at the contractor's expense and risk. If you do make the goods available to the contractor and the contractor does not pick them up within 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 the contractor, or if you agree to return the goods to the contractor and fail to do so, then you remain liable for performance of all obligations under the contract.

17. Signatures

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THIS AGREEMENT BEFORE YOU SIGN IT.

BY SIGNING BELOW, YOU ACKNOWLEDGE THAT YOU HAVE READ ALL PAGES OF THIS AGREEMENT. YOU ALSO ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED IN COPY OF ALL PAGES OF THIS AGREEMENT AT THE TIME YOU SIGN IT.

Do not sign this agreement before you read it or if it contains any blank space.

You are entitled to a completely filled in copy of this agreement. Keep it to protect your rights.

Buyer's Name: FRANCES JOHNLOUIS

DocuSigned by:
Signature: FRANCES JOHNLOUIS
8557CB3155BC42A...

Date: August 6, 2022 | 18:06 MDT

Co-Buyer's Name (if any):

Signature:

Date:

Contractor: Infinity Energy Inc.

DocuSigned by:
Signature: Mark Stacy DS
739F66B9589C445...

Date: August 6, 2022 | 17:07 PDT



EXHIBIT 1

NOTICE OF CANCELLATION

PLEASE SELECT THE NOTICE OF CANCELLATION APPLICABLE TO YOU:

NOTICE OF THREE DAY RIGHT TO CANCEL (ALL CUSTOMERS UNDER 65)

X	Buyer Selection	The law requires that the contractor give you a notice explaining your right to cancel. Select the checkbox and sign below if the contractor has given you a 'Notice of the Three-Day Right to Cancel.'
	Co-Buyer Selection	

Three-Day Right to Cancel

You, the buyer, have the right to cancel this contract within three business days. You may cancel by emailing, 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.

If you cancel, the contractor must return to you anything you paid within 10 days of receiving the notice of cancellation. For your part, you must make available to the contractor at your residence, in substantially as good condition as you received them, goods delivered to you under this contract or sale. Or, you may, if you wish, comply with the contractor's instructions on how to return the goods at the contractor's expense and risk. If you do make the goods available to the contractor and the contractor does not pick them up within 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 the contractor, or if you agree to return the goods to the contractor and fail to do so, then you remain liable for performance of all obligations under the contract.

NOTICE OF FIVE-DAY RIGHT TO CANCEL FOR SENIOR CITIZENS

Buyer Selection	For a contract with a senior citizen, the law requires that the contractor give you a notice explaining your right to cancel.
Co-Buyer Selection	Select the checkbox if the contractor and sign below has given you a 'Notice of the Five-Day Right to Cancel.'

Five-Day Right to Cancel



You, the buyer, have the right to cancel this contract within five business days. You may cancel by emailing, mailing, faxing, or delivering a written notice to the contractor at the contractor's place of business by midnight of the fifth 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.

If you cancel, the contractor must return to you anything you paid within 10 days of receiving the notice of cancellation. For your part, you must make available to the contractor at your residence, in substantially as good condition as you received them, goods delivered to you under this contract or sale. Or, you may, if you wish, comply with the contractor's instructions on how to return the goods at the contractor's expense and risk. If you do make the goods available to the contractor and the contractor does not pick them up within 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 the contractor, or if you agree to return the goods to the contractor and fail to do so, then you remain liable for performance of all obligations under the contract.

NOTICE OF SEVEN-DAY RIGHT TO CANCEL FOR REPAIR OR RESTORATION OF RESIDENTIAL PREMISED DAMAGED BY ANY SUDDEN OR CATASTROPHIC EVENT FOR WHICH A STATE OF EMERGENCY HAS BEEN DECLARED BY THE PRESIDENT OF THE UNITED STATES OR THE GOVERNOR, OR FOR WHICH A LOCAL EMERGENCY HAS BEEN DECLARED BY THE EXECUTIVE OFFICER OR GOVERNING BODY OF ANY CITY, COUNTY, OR CITY AND COUNTY

Buyer Selection

Co-Buyer Selection

For any contract that is written for the repair or restoration of residential premises damaged by any sudden or catastrophic event for which a state of emergency has been declared by the President of the United States or the Governor, or for which a local emergency has been declared by the executive officer or governing body of any city, county, or city and county, the law requires that the contractor give you a notice explaining your right to cancel. Select the checkbox and sign below if the contractor has given you a 'Notice of the Seven-Day Right to Cancel.'

Seven-Day Right to Cancel

You, the buyer, have the right to cancel this contract within seven business days. You may cancel by emailing, mailing, faxing, or delivering a written notice to the contractor at the contractor's place of business by midnight of the seventh 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.

**Sunnova Home Solar Service**
Easy Own Plan™ Equipment Purchase

If you cancel, the contractor must return to you anything you paid within 10 days of receiving the notice of cancellation. For your part, you must make available to the contractor at your residence, in substantially as good condition as you received them, goods delivered to you under this contract or sale. Or, you may, if you wish, comply with the contractor's instructions on how to return the goods at the contractor's expense and risk. If you do make the goods available to the contractor and the contractor does not pick them up within 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 the contractor, or if you agree to return the goods to the contractor and fail to do so, then you remain liable for performance of all obligations under the contract.

THE LAW REQUIRES THAT, BEFORE A CONTRACTOR CAN ENTER INTO A CONTRACT WITH YOU FOR A WORK OF IMPROVEMENT ON YOUR PROPERTY, HE MUST GIVE YOU A COPY OF THE ATTACHED NOTICE. The Notice of Cancellation, regarding your right to cancel this contract, is attached hereto and made a part to this contract.

You agree that you have read the above NOTICES OF CANCELLATION and have selected the appropriate checkbox and that you have received the APPLICABLE NOTICE OF CANCELLATION attached hereto.

Buyer's Signature:

DocuSigned by:
FRANCES JOHNSON
8557CB3155BC42A...

Co-Buyer's Signature:

**THIS IS A COPY**

This is a copy view of the Authoritative Copy held by the designated custodian

Sunnova Home Solar Service
Easy Own Plan™ Equipment Purchase**EXHIBIT 1****NOTICE OF CANCELLATION (NOT SENIOR CITIZEN)**

Notice of Cancellation for those not senior citizens and contracts not written for the repair or restoration of residential premises damaged by any sudden or catastrophic event for which a state of emergency has been declared by the President of the United States or the Governor, or for which a local emergency has been declared by the executive officer or governing body of any city, county, or city and county.

Date of Sale: August 6, 2022 | 18:06 MDT

You may cancel this transaction, without any penalty or obligation, within THREE business days from the date of the sale above.

If you cancel, any property traded in, any payments made by you under the contract or sale or pursuant to any telephonic solicitation and purchase agreement, and any negotiable instrument executed by you will be returned within 10 days following receipt by the 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 seller 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:
Infinity Energy Inc.**

, NOT LATER THAN MIDNIGHT OF the third business day following the date of the sale indicated above.

I hereby CANCEL/RESCIND this transaction on _____ [Cancellation Date].

Buyer's Signature:

Co-Buyer's Signature:

FRANCES JOHNLOUIS

**Sunnova Home Solar Service**
Easy Own Plan™ Equipment Purchase**DUPLICATE NOTICE OF CANCELLATION (NOT SENIOR CITIZEN)**

Notice of Cancellation for those not senior citizens and contracts not written for the repair or restoration of residential premises damaged by any sudden or catastrophic event for which a state of emergency has been declared by the President of the United States or the Governor, or for which a local emergency has been declared by the executive officer or governing body of any city, county, or city and county.

Date of Sale: August 6, 2022 | 18:06 MDT

You may cancel this transaction, without any penalty or obligation, within three business days from the date of the sale above.

If you cancel, any property traded in, any payments made by you under the contract or sale or pursuant to any telephonic solicitation and purchase agreement, and any negotiable instrument executed by you will be returned within 10 days following receipt by the 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 seller 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:

Infinity Energy Inc.

, NOT LATER THAN MIDNIGHT OF the third business day following the date of the sale indicated above.

I hereby CANCEL/RESCIND this transaction on _____ [Cancellation Date].

Buyer's Signature:

Co-Buyer's Signature:

FRANCES JOHNLOUIS



NOTICE OF CANCELLATION (FOR SENIOR CITIZEN)

Notice of Cancellation for senior citizens and contracts not written for the repair or restoration of residential premises damaged by any sudden or catastrophic event for which a state of emergency has been declared by the President of the United States or the Governor, or for which a local emergency has been declared by the executive officer or governing body of any city, county, or city and county.

Date of Sale: August 6, 2022 | 18:06 MDT

You may cancel this transaction, without any penalty or obligation, within five business days from the date of the sale above.

If you cancel, any property traded in, any payments made by you under the contract or sale or pursuant to any telephonic solicitation and purchase agreement, and any negotiable instrument executed by you will be returned within 10 days following receipt by the 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 seller 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:

Infinity Energy Inc.

, NOT LATER THAN MIDNIGHT OF the fifth business day following the date of the sale indicated above.

I hereby CANCEL/RESCIND this transaction on _____ [Cancellation Date].

Buyer's Signature:

Co-Buyer's Signature:

FRANCES JOHNLOUIS

Sunnova Home Solar Service
Easy Own Plan™ Equipment Purchase**DUPLICATE****NOTICE OF CANCELLATION (FOR SENIOR CITIZEN)**

Notice of Cancellation for senior citizens and contracts not written for the repair or restoration of residential premises damaged by any sudden or catastrophic event for which a state of emergency has been declared by the President of the United States or the Governor, or for which a local emergency has been declared by the executive officer or governing body of any city, county, or city and county.

Date of Sale: August 6, 2022 | 18:06 MDT

You may cancel this transaction, without any penalty or obligation, within five business days from the date of the sale above.

If you cancel, any property traded in, any payments made by you under the contract or sale or pursuant to any telephonic solicitation and purchase agreement, and any negotiable instrument executed by you will be returned within 10 days following receipt by the 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 seller 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:

Infinity Energy Inc.

, NOT LATER THAN MIDNIGHT OF the fifth business day following the date of the sale indicated above.

I hereby CANCEL/RESCIND this transaction on _____ [Cancellation Date].

Buyer's Signature:

Co-Buyer's Signature:

FRANCES JOHNLOUIS

**Sunnova Home Solar Service**
Easy Own Plan™ Equipment Purchase**NOTICE OF CANCELLATION (FOR CONTRACTS WRITTEN FOR REPAIR OR RESTORATION)**

Notice of Cancellation for contracts written for the repair or restoration of residential premises damaged by any sudden or catastrophic event for which a state of emergency has been declared by the President of the United States or the Governor, or for which a local emergency has been declared by the executive officer or governing body of any city, county, or city and county

Date of Sale: August 6, 2022 | 18:06 MDT

You may cancel this transaction, without any penalty or obligation, within seven business days from the date of the sale above.

If you cancel, any property traded in, any payments made by you under the contract or sale or pursuant to any telephonic solicitation and purchase agreement, and any negotiable instrument executed by you will be returned within 10 days following receipt by the 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 seller 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:

Infinity Energy Inc.

, NOT LATER THAN MIDNIGHT OF the seventh business day following the date of the sale indicated above.

I hereby CANCEL/RESCIND this transaction on _____ [Cancellation Date].

Buyer's Signature:

Co-Buyer's Signature:

FRANCES JOHNLOUIS



DUPLICATE

NOTICE OF CANCELLATION (FOR CONTRACTS WRITTEN FOR REPAIR OR RESTORATION)

Notice of Cancellation for contracts written for the repair or restoration of residential premises damaged by any sudden or catastrophic event for which a state of emergency has been declared by the President of the United States or the Governor, or for which a local emergency has been declared by the executive officer or governing body of any city, county, or city and county

Date of Sale: August 6, 2022 | 18:06 MDT

You may cancel this transaction, without any penalty or obligation, within seven business days from the date of the sale above.

If you cancel, any property traded in, any payments made by you under the contract or sale or pursuant to any telephonic solicitation and purchase agreement, and any negotiable instrument executed by you will be returned within 10 days following receipt by the 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 seller 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:

Infinity Energy Inc.

, NOT LATER THAN MIDNIGHT OF the seventh business day following the date of the sale indicated above.

I hereby CANCEL/RESCIND this transaction on _____ [Cancellation Date].

Buyer's Signature:

Co-Buyer's Signature:

FRANCES JOHNLOUIS

**EXHIBIT 2****STATE SPECIFIC ADDENDUM - CALIFORNIA****Mechanics' Lien Warning**

Anyone who helps improve your property, but who is not paid, may record a mechanics' lien on your property. A mechanics' 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 Contractor in full, unpaid subcontractors, suppliers, and laborers who helped to improve your property may record mechanics' 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 rights 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 problem if you pay Contractor before you have received the Preliminary Notices. You will not get Preliminary Notices from 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 Contractor of all the subcontractors and material suppliers that work on your project. Find out from 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 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 Contractor and the subcontractor or material supplier. Joint checks do not apply to any payments made after the Interconnection Date.

For other ways to prevent liens, visit CSLB's Internet Web site at 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.

The option to pay with a joint check is provided to mitigate the risk of a mechanic's lien being recorded against your property. Upon the Interconnection Date, you will no longer have the option to pay with a joint check.

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 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, call CSLB at 800-321-CSLB(2752) or write CSLB at P.O. Box 2600, Sacramento CA 95826

Notice Regarding Performance and Payment Bonds

**Sunnova Home Solar Service**
Easy Own Plan™ Equipment Purchase

You have the right to require Contractor to have a performance and payment bond.

Arbitration of Disputes

BY INITIALING IN THE SPACE BELOW YOU ARE AGREEING TO HAVE ANY DISPUTE ARISING OUT OF THE MATTERS INCLUDED IN THIS "ARBITRATION OF DISPUTES" PROVISION (SEE SECTION (ABOVE) DECIDED BY NEUTRAL ARBITRATION AS PROVIDED BY CALIFORNIA LAW AND YOU ARE GIVING UP ANY RIGHTS YOU MIGHT POSSESS TO HAVE THE DISPUTE LITIGATED IN A COURT OR JURY TRIAL. BY INITIALING IN THE SPACE BELOW YOU ARE GIVING UP YOUR JUDICIAL RIGHTS TO DISCOVERY AND APPEAL, UNLESS THOSE RIGHTS ARE SPECIFICALLY INCLUDED IN THIS "ARBITRATION OF DISPUTES" PROVISION. IF YOU REFUSE TO SUBMIT TO ARBITRATION AFTER AGREEING TO THIS PROVISION, YOU MAY BE COMPELLED TO ARBITRATE UNDER THE AUTHORITY OF THE BUSINESS AND PROFESSIONS CODE OR OTHER APPLICABLE LAWS. YOUR AGREEMENT TO THIS ARBITRATION PROVISION IS VOLUNTARY.

WE HAVE READ AND UNDERSTAND THE FOREGOING AND AGREE TO SUBMIT DISPUTES ARISING OUT OF THE MATTERS INCLUDED IN THE "ARBITRATION OF DISPUTES" PROVISION TO NEUTRAL ARBITRATION."

YOU AND WE EACH AGREE TO WAIVE THE RIGHT TO A TRIAL BY JURY IN CONNECTION WITH ANY DISPUTE THAT MIGHT ARISE BETWEEN OR INVOLVING YOU AND US.

Buyer's Signature:

FRANCES JOHNSON

8557CB3155BC42A...

Co-Buyer's Signature:



EXHIBIT 3

INFORMATION ABOUT COMMERCIAL GENERAL LIABILITY INSURANCE

Pursuant to California Business & Professions Code §7159.3 (SB 2029), home improvement contractors must provide this notice and disclose whether or not they carry commercial general liability insurance.

☐ **Did your contractor tell you whether he or she carries Commercial General Liability Insurance?**

Home improvement contractors are required by law to tell you whether or not they carry Commercial General Liability Insurance. This written statement must accompany the bid, if there is one, and the contract.

☐ **Is this insurance required?**

No. But the Contractors State License Board strongly recommends that all contractors carry it. The Board cautions you to evaluate the risk to your family and property when you hire a contractor who is not insured. Ask yourself, if something went wrong, would this contractor be able to cover losses ordinarily covered by insurance?

☐ **How can you make sure the contractor is insured?**

If he or she is insured, the contractor is required by law to provide you with the name and telephone number of the insurance company. Check with the insurance company to verify that the contractor's insurance coverage will cover your project.

☐ **What about a contractor who is self-insured?**

A self-insured contractor has made a business decision to be personally responsible for losses that would ordinarily be covered by insurance. Before contracting with a self-insured contractor, ask yourself, if something went wrong, would this contractor be able to cover losses that should be covered by insurance? Contractor is self-insured.

☐ _____ does not carry Commercial General Liability Insurance.

(CONTRACTOR'S NAME)

☐ _____ carries Commercial General Liability Insurance.

(CONTRACTOR'S NAME)

The insurance company is _____.
(COMPANY NAME)

Pursuant to California Business & Professions Code §7159.3 (SB 2029), home improvement contractors must provide this notice and disclose whether or not they carry commercial general liability insurance.

For more information about Commercial General Liability Insurance, contact the Contractors State License Board at www.cslb.ca.gov or call 800-321-CSLB (2752).

**EXHIBIT 4****HOMEOWNER'S CHECKLIST****✓ Check Out Your Contractor**

- ☐ Did you contact the Contractors State License Board (CSLB) to check the status of the contractor's license?

Contact the CSLB at 1-800-321-CSLB (2752) or visit our web site: www.cslb.ca.gov.

- ☐ Did you get at least 3 local references from the contractors you are considering?

Did you call them?

- ☐ Building Permits - will the contractor get a permit before the work starts?

✓ Check Out the Contract

- ☐ Did you read and do you understand your contract?

- ☐ Does the 3-day right to cancel a contract apply to you?

Contact the CSLB if you don't know.

- ☐ Does the contract tell you when work will start and end?

- ☐ Does the contract include a detailed description of the work to be done, the material to be used, and equipment to be installed?

This description should include brand names, model numbers, quantities and colors. Specific descriptions now will prevent disputes later.

- ☐ Are you required to pay a down payment?

If you are, the down payment should never be more than 10% of the contract price or \$1,000, whichever is less.

- ☐ Is there a schedule of payments?

If there is a schedule of payments, you should pay only as work is completed and not before. There are some exceptions - contact the CSLB to find out what they are.

- ☐ Did your contractor give you a "Notice to Owner," a warning notice describing liens and ways to prevent them?

Even if you pay your contractor, a lien can be placed on your home by unpaid laborers, subcontractors or material suppliers. A lien can result in you paying twice or, in some cases, losing your home in a foreclosure. Check the "Notice to Owner" for ways to protect yourself.

- ☐ Did you know changes or additions to your contract must be in writing?

Putting changes in writing reduces the possibility of a later dispute.